

## Letter to Investors

20/11/2021

Dear Investor

### Sub: Proposal for merger of Sundaram Equity Savings Fund and Principal Equity Savings Fund.

Thank you for investing in Sundaram Mutual Fund schemes. We are pleased to inform you that Sundaram Asset Management Company Limited ('SAMC') and Sundaram Trustee Company Limited ('STC'), the Asset Management Company and Trustees of Sundaram Mutual Fund respectively have entered into a Share Purchase Agreement with Principal Financial Services Inc., USA to acquire Principal Asset Management Private Limited ('PAMPL') and Principal Trustee Company Private Limited ('PTCPL') the Asset Management Company and Trustees of Principal Mutual Fund respectively.

Pursuant to this, the schemes of Principal Mutual Fund ('PMF') will be transferred to and form part of Sundaram Mutual Fund ('SMF'). STC will take over the trusteeship of the PMF Schemes from PTCPL, SAMC will take over the rights to manage the PMF Schemes from PAMPL and become the investment manager of PMF Schemes, and Principal Financial Services Inc., USA, (acting through its wholly owned subsidiaries Principal Financial Group (Mauritius) Ltd. and Principal International India (UK) Ltd.), the existing sponsor of Principal Mutual Fund ('PMF Sponsor') shall cease to be the sponsor of PMF and Sundaram Finance Limited, ('SMF sponsor') will become the sponsor of the schemes of PMF schemes (collectively referred to as "Transaction")

#### Proposal

We would like to inform you that the Board of Directors of SAMC and STC have approved the merger of **Sundaram Equity Savings Fund**, an open ended scheme investing in Equity, Arbitrage and Debt (also referred to as "Transferor Scheme") into **Principal Equity Savings Fund**, an open ended scheme investing in Equity, Arbitrage and Debt (also referred to as "Transferee Scheme") and rename the surviving scheme as "**Sundaram Equity Savings Fund**". Further, the Trustees have decided to merge a few schemes of Sundaram with

Principal schemes and vice versa. Please refer addendum dated 20/11/2021 for the merger of other schemes.

SEBI vide its letter no. SEBI/HO/IMD/IMD-I DOF5/P/OW/2021/32846/1 dated 16/11/2021 and letter no. SEBI/HO/IMD-II/DOF-10/P/OW/33372/2021 dated 18/11/2021 has also conveyed it's no objection to the Transaction and the proposed merger of schemes respectively.

**Exit Option:** The Unit holders who are not in agreement with the proposed merger and wish to redeem are given an option to exit i.e., redeem their units or switch to other Schemes of Sundaram Mutual Fund available for subscription without payment of exit load for a period of 30 (thirty) days between 25/11/2021 and 24/12/2021 (both days inclusive). **Unitholders may note that the offer to exit is merely an option and not compulsory.**

#### Rationale for merger

On successful completion of the Transaction ("Completion"), Sundaram Mutual Fund will have in its product suite, schemes which are similar in nature. In order to avoid the existence of similar schemes and to comply with SEBI's scheme categorization circulars and in the interest of the investors, it is proposed to merge **Sundaram Equity Savings Fund** with **Principal Equity Savings Fund** and will be renamed as **Sundaram Equity Savings Fund**.

#### Effective Date of above changes

The proposed merger as stated above is subject to Completion and will come into effect from the close of business hours on the date of Completion ("Effective Date").

Prior to the date of Completion, SAMC will issue public notice informing the unit holders of the Sundaram MF schemes about the Completion and the Effective Date.

<b>Proposal for Merger of Schemes</b>	<b>Sundaram Equity Savings Fund</b> (Equity Savings Category) was launched in December 2018, an open ended scheme investing in Equity, Arbitrage and Debt. <b>Principal Equity Savings Fund</b> (Equity Savings Category) was launched in May 2002, an open ended scheme investing in Equity, Arbitrage and Debt.		
<b>Name of the Scheme</b>	<b>Sundaram Equity Savings Fund (Transferor Scheme)</b>	<b>Principal Equity Savings Fund (Transferee scheme)</b>	<b>Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)</b>
<b>Type of Scheme</b>	An open ended scheme investing in Equity, Arbitrage and Debt.	An open ended scheme investing in Equity, Arbitrage and Debt.	An open ended scheme investing in Equity, Arbitrage and Debt.
<b>Investment Objective</b>	The investment objective of the scheme is to generate income by investing in debt and arbitrage opportunities in the cash and derivatives segment of the equity market, and capital appreciation through a moderate exposure in equity. However, there can be no assurance that the investment objective of the Scheme will be realized.	The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.	The investment objective of the Scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.
<b>Investment Strategy</b>	The Scheme will seek to achieve its objective of providing capital appreciation and income by investing in equity, arbitrage opportunities, debt and money market instruments and REITs/InvITs. Investment in equities would be a blend of top down and bottom up approach without any market capitalization bias. Arbitrage opportunities would seek to exploit mispricing between cash and derivative market. The Scheme will also invest in debt and money market instruments. The returns from the Scheme would come from the following: <b>Arbitrage Opportunities.</b> The market provides opportunities to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities.	The investment strategy is aimed at generating income by investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and in debt securities and at the same time attempting to enhance returns through long exposure in equity and equity related instruments. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may predominantly invest in debt and money market securities. <b>Net Long Equity :</b> The Scheme will invest its assets in a portfolio of equity and equity related instruments including units of Equity mutual Funds Schemes. The focus of the investment strategy would be to identify stocks which can provide capital appreciation in the long term. Companies selected for the portfolio which in the opinion of the AMC would possess some of the characteristics mentioned below:	The investment strategy is aimed at generating income by investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and in debt securities and at the same time attempting to enhance returns through long exposure in equity and equity related instruments. If suitable arbitrage opportunities are not available in the opinion of the Fund Manager, the Scheme may predominantly invest in debt and money market securities. <b>Net Long Equity :</b> The Scheme will invest its assets in a portfolio of equity and equity related instruments including units of Equity mutual Funds Schemes. The focus of the investment strategy would be to identify stocks which can provide capital appreciation in the long term. Companies selected for the portfolio which in the opinion of the AMC would possess some of the characteristics mentioned below:

	<b>Sundaram Equity Savings Fund (Transferor Scheme)</b>	<b>Principal Equity Savings Fund (Transferee scheme)</b>	<b>Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)</b>
	<p>Implied cost of carry and spreads across the spot and futures markets can potentially lead to profitable arbitrage opportunities. Index Arbitrage as the Nifty 50 Index derives its value from fifty underlying stocks, the underlying stocks can be used to create a synthetic index matching the Nifty 50 Index levels. Also, theoretically, the fair value of a stock/ index futures is equal to the spot price plus the cost of carry. Theoretically, therefore, the pricing of Nifty 50 Index futures should be equal to the pricing of the synthetic index created by futures on the underlying stocks.</p> <p>However, due to market imperfections, the index futures may not exactly correspond to the synthetic index futures. The Nifty 50 Index futures normally trades at a discount to the synthetic Index due to large volumes of stock hedging being done using the Nifty 50 Index futures giving rise to arbitrage opportunities. The fund manager shall aim to capture such arbitrage opportunities by taking long positions in the Nifty 50 Index futures and short positions in the synthetic index.</p> <p><b>Cash Futures Arbitrage:</b> The scheme would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will first buy the stocks in cash market and then sell in the futures market to lock the spread known as arbitrage return. Buying the stock in cash market and selling the futures results into a hedge where the scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. There is a convergence between the cash market and the futures market on expiry. This convergence helps the scheme to generate the arbitrage return locked in earlier. However, the position could even be closed earlier in case the price differential is realized before expiry or better opportunities are available in other stocks. Also, in case the Scheme has to unwind the positions prior to the expiry on account of redemptions or any other reason, the returns would depend on the spread between the spot and futures price at which the position is unwound.</p> <p><b>Net long equity:</b> The Scheme will also take long only exposures to equity stocks in order to generate market related returns as one of the objectives of the Scheme is to generate capital appreciation. The Scheme shall invest into a well- diversified portfolio of equity and equity related securities across market capitalisation and sectors to participate in the all-round growth of the Indian economy.</p> <p><b>Debt and Money Market Instruments:</b> The Scheme may invest upto 35% of the net assets of the Scheme into debt and money market instruments. This portion of the scheme assets is discretionary to provide liquidity into the scheme, management of derivative margins and accrual of regular income. The above are only indicative and not exhaustive. The Investment Manager will make necessary modification in the list based on further studies and research on the industries.</p> <p>Besides the Investment Manager will make</p>	<ul style="list-style-type: none"> <li>• Superior management quality</li> <li>• Distinct and sustainable competitive advantage</li> <li>• Good growth prospects; and</li> <li>• Strong financial strength</li> </ul> <p><b>Equity Derivatives:</b> The Scheme will endeavour to invest predominantly in arbitrage opportunities between spot and futures prices of exchange traded equities. In absence of profitable arbitrage opportunities available in the market, the Scheme may predominantly invest in short-term debt and money market securities.</p> <p>The fund manager will evaluate the difference between the price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for costs and taxes the Scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously.</p> <p>For example, on December 4, 2020, the Scheme buys a share of XYZ Company on spot @ Rs. 1000 and at the same time sells XYZ Company futures for December 2020 expiry @ Rs. 1020. The Scheme thus enters into a fully hedged transaction by selling the equity position in the futures market for expiry on say December 24, 2020. If the Scheme holds this position till expiry of the futures, the Scheme earns profit of Rs. 20 on the date of expiry before accounting for trading costs and taxes.</p> <p>In case the Scheme has to unwind the transaction prior to the expiry date on account of redemption pressures or any other reason, the returns would be a function of the spread at which the transaction is unwound. For example, if spot is sold at Rs. 980 and the futures are bought at Rs. 1010 then there would be negative returns on the trade. If the spot is sold at Rs. 1020 and the futures are bought at Rs. 1015 then there would be positive returns from the trade. On the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the Scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the Scheme would liquidate the spot position and settle the futures position simultaneously. Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity while holding onto the spot position. There could also be occasions when both the spot and the future position is unwound before the expiry of the current-month future to increase the base return or to meet redemption. Return enhancement through the use of arbitrage opportunity would depend primarily on the availability of such opportunities. The Scheme will strive to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash segment and selling the index futures, Buying ADR/GDR and selling the corresponding stock future etc. The Scheme would also look to avail of opportunities between one futures contract and another. For example: on 16 December 2020, the Scheme buys 1000 futures contracts of ABC Ltd. for December expiry at Rs.3000 each and sells an equivalent 1000 futures contract of ABC Ltd. for January expiry at Rs.3030. Thereby the Scheme enters into a fully</p>	<ul style="list-style-type: none"> <li>• Superior management quality</li> <li>• Distinct and sustainable competitive advantage</li> <li>• Good growth prospects; and</li> <li>• Strong financial strength</li> </ul> <p><b>Equity Derivatives:</b> The Scheme will endeavour to invest predominantly in arbitrage opportunities between spot and futures prices of exchange traded equities. In absence of profitable arbitrage opportunities available in the market, the Scheme may predominantly invest in short-term debt and money market securities.</p> <p>The fund manager will evaluate the difference between the price of a stock in the futures market and in the spot market. If the price of a stock in the futures market is higher than in the spot market, after adjusting for costs and taxes the Scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously.</p> <p>For example, on December 4, 2020, the Scheme buys a share of XYZ Company on spot @ Rs. 1000 and at the same time sells XYZ Company futures for December 2020 expiry @ Rs. 1020. The Scheme thus enters into a fully hedged transaction by selling the equity position in the futures market for expiry on say December 24, 2020. If the Scheme holds this position till expiry of the futures, the Scheme earns profit of Rs. 20 on the date of expiry before accounting for trading costs and taxes.</p> <p>In case the Scheme has to unwind the transaction prior to the expiry date on account of redemption pressures or any other reason, the returns would be a function of the spread at which the transaction is unwound. For example, if spot is sold at Rs. 980 and the futures are bought at Rs. 1010 then there would be negative returns on the trade. If the spot is sold at Rs. 1020 and the futures are bought at Rs. 1015 then there would be positive returns from the trade. On the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the Scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the Scheme would liquidate the spot position and settle the futures position simultaneously. Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity while holding onto the spot position. There could also be occasions when both the spot and the future position is unwound before the expiry of the current-month future to increase the base return or to meet redemption. Return enhancement through the use of arbitrage opportunity would depend primarily on the availability of such opportunities. The Scheme will strive to build similar market neutral positions that offer an arbitrage potential for e.g. buying the basket of index constituents in the cash segment and selling the index futures, Buying ADR/GDR and selling the corresponding stock future etc. The Scheme would also look to avail of opportunities between one futures contract and another. For example on 16 December 2020, the Scheme buys 1000 futures contracts of ABC Ltd. for December expiry at Rs.3000 each and sells an equivalent 1000 futures contract of ABC Ltd. for January expiry at Rs.3030. Thereby the Scheme enters into a fully</p>

	Sundaram Equity Savings Fund (Transferor Scheme)	Principal Equity Savings Fund (Transferee scheme)	Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)																																		
	investment in any other sector/ company to the extent allowed under SEBI regulations.	<p>hedged transaction. Closer to the expiry date of the December contract, the Scheme has two options. 1) Unwind the transaction by selling the 1000 December contracts and buying 1000 January contracts of ABC. The returns are a function of the spread between the sale price of the January contract and the buy price of the December contract. If this spread is less than Rs. 30, the returns are positive else the returns are negative. 2) On the expiry date i.e. 24 December, 2020, the Scheme would let the December contract expire and square off 1000 contracts that it holds for January maturity. The returns would be a function of the spread between settlement price of the December contract and the price at which January contracts are squared-off. If this spread is lower than Rs. 30 then the returns are positive and if it is higher than Rs. 30 the returns are negative. The Scheme can also initiate the transaction in the opposite direction i.e. by selling the December futures and buying the January futures, if it sees a profit potential. Under all circumstances the Scheme would keep its net exposures neutral to the underlying direction of the market by maintaining completely hedged positions. In addition to stock specific futures, the Scheme can also take offsetting positions in index futures of different calendar month.</p> <p>The debt and money market instruments include any margin money that has to be maintained for the derivative position. The margin money could also be maintained partly as Fixed deposits with Scheduled commercial banks.</p> <p><b>Debt Instruments:</b></p> <p>The Scheme would invest in a range of fixed income and money market instruments including units of Debt/Liquid/Money Market Mutual Fund Schemes. Further the Scheme may also invest in financial derivatives such as options and futures &amp; Interest Rate Swap (IRS) that are permitted or may become permissible under SEBI/RBI Regulations. The proportion of assets to be so invested would be decided by the AMC at the appropriate time, and would be done in accordance with the relevant guidelines to be issued by SEBI/RBI and other authorities.</p>	<p>hedged transaction. Closer to the expiry date of the December contract, the Scheme has two options. 1) Unwind the transaction by selling the 1000 December contracts and buying 1000 January contracts of ABC. The returns are a function of the spread between the sale price of the January contract and the buy price of the December contract. If this spread is less than Rs. 30, the returns are positive else the returns are negative. 2) On the expiry date i.e. 24 December, 2020, the Scheme would let the December contract expire and square off 1000 contracts that it holds for January maturity. The returns would be a function of the spread between settlement price of the December contract and the price at which January contracts are squared-off. If this spread is lower than Rs. 30 then the returns are positive and if it is higher than Rs. 30 the returns are negative. The Scheme can also initiate the transaction in the opposite direction i.e. by selling the December futures and buying the January futures, if it sees a profit potential. Under all circumstances the Scheme would keep its net exposures neutral to the underlying direction of the market by maintaining completely hedged positions. In addition to stock specific futures, the Scheme can also take offsetting positions in index futures of different calendar month.</p> <p>The debt and money market instruments include any margin money that has to be maintained for the derivative position. The margin money could also be maintained partly as Fixed deposits with Scheduled commercial banks.</p> <p><b>Debt Instruments:</b></p> <p>The Scheme would invest in a range of fixed income and money market instruments including units of Debt/Liquid/Money Market Mutual Fund Schemes. Further the Scheme may also invest in financial derivatives such as options and futures &amp; Interest Rate Swap (IRS) that are permitted or may become permissible under SEBI/RBI Regulations. The proportion of assets to be so invested would be decided by the AMC at the appropriate time, and would be done in accordance with the relevant guidelines to be issued by SEBI/RBI and other authorities.</p>																																		
<b>Investment Pattern</b>	<p>Asset Allocation under normal circumstances</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity related instruments (Including Derivatives)</td> <td>65-90% <b>(Risk Profile : High)</b></td> </tr> <tr> <td>• Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*</td> <td>25-90% <b>(Risk Profile : High)</b></td> </tr> <tr> <td>Unhedged Equity position</td> <td>15-40% <b>(Risk Profile : High)</b></td> </tr> <tr> <td>Fixed Income and money market**</td> <td>10-35% <b>(Risk Profile: Low to Medium)</b></td> </tr> <tr> <td>Units issued by REITs/InvITs</td> <td>0-10% <b>(Risk Profile: Medium to High)</b></td> </tr> </tbody> </table>	Type of Instrument	% Allocation	Equity & Equity related instruments (Including Derivatives)	65-90% <b>(Risk Profile : High)</b>	• Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	25-90% <b>(Risk Profile : High)</b>	Unhedged Equity position	15-40% <b>(Risk Profile : High)</b>	Fixed Income and money market**	10-35% <b>(Risk Profile: Low to Medium)</b>	Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>	<p>Asset Allocation under normal circumstances</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related instruments</td> <td>65-90% <b>(Risk Profile : Medium to High)</b></td> </tr> <tr> <td>Of which Net Long Equity Exposure (including units of Equity Mutual Fund Schemes)*</td> <td>15-50% <b>(Risk Profile : High)</b></td> </tr> <tr> <td>Of which Equity Exposure (only arbitrage opportunity)**</td> <td>15-75% <b>(Risk Profile : Low to Medium)</b></td> </tr> <tr> <td>Debt securities and money market instruments# (including margin for derivatives) and Fixed Income Derivatives</td> <td>10-35% <b>(Risk Profile : Low)</b></td> </tr> </tbody> </table>	Type of Instrument	% Allocation	Equity and equity related instruments	65-90% <b>(Risk Profile : Medium to High)</b>	Of which Net Long Equity Exposure (including units of Equity Mutual Fund Schemes)*	15-50% <b>(Risk Profile : High)</b>	Of which Equity Exposure (only arbitrage opportunity)**	15-75% <b>(Risk Profile : Low to Medium)</b>	Debt securities and money market instruments# (including margin for derivatives) and Fixed Income Derivatives	10-35% <b>(Risk Profile : Low)</b>	<p>Asset Allocation under normal circumstances</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity related instruments (Including Derivatives)</td> <td>65-90% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>• Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*</td> <td>25-90% <b>(Risk Profile : High)</b></td> </tr> <tr> <td>Unhedged Equity position</td> <td>15-40% <b>(Risk Profile : High)</b></td> </tr> <tr> <td>Fixed Income and money market**</td> <td>10-35% <b>(Risk Profile: Low to Medium)</b></td> </tr> <tr> <td>Units issued by REITs/InvITs</td> <td>0-10% <b>(Risk Profile: Medium to High)</b></td> </tr> </tbody> </table>	Type of Instrument	% Allocation	Equity & Equity related instruments (Including Derivatives)	65-90% <b>(Risk Profile: High)</b>	• Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	25-90% <b>(Risk Profile : High)</b>	Unhedged Equity position	15-40% <b>(Risk Profile : High)</b>	Fixed Income and money market**	10-35% <b>(Risk Profile: Low to Medium)</b>	Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>
Type of Instrument	% Allocation																																				
Equity & Equity related instruments (Including Derivatives)	65-90% <b>(Risk Profile : High)</b>																																				
• Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	25-90% <b>(Risk Profile : High)</b>																																				
Unhedged Equity position	15-40% <b>(Risk Profile : High)</b>																																				
Fixed Income and money market**	10-35% <b>(Risk Profile: Low to Medium)</b>																																				
Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>																																				
Type of Instrument	% Allocation																																				
Equity and equity related instruments	65-90% <b>(Risk Profile : Medium to High)</b>																																				
Of which Net Long Equity Exposure (including units of Equity Mutual Fund Schemes)*	15-50% <b>(Risk Profile : High)</b>																																				
Of which Equity Exposure (only arbitrage opportunity)**	15-75% <b>(Risk Profile : Low to Medium)</b>																																				
Debt securities and money market instruments# (including margin for derivatives) and Fixed Income Derivatives	10-35% <b>(Risk Profile : Low)</b>																																				
Type of Instrument	% Allocation																																				
Equity & Equity related instruments (Including Derivatives)	65-90% <b>(Risk Profile: High)</b>																																				
• Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	25-90% <b>(Risk Profile : High)</b>																																				
Unhedged Equity position	15-40% <b>(Risk Profile : High)</b>																																				
Fixed Income and money market**	10-35% <b>(Risk Profile: Low to Medium)</b>																																				
Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>																																				

	Sundaram Equity Savings Fund (Transferor Scheme)	Principal Equity Savings Fund (Transferee scheme)	Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)																																		
	<p>Asset Allocation under defensive considerations</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity related instruments (Including Derivatives) • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*</td> <td>15-65% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Unhedged Equity position</td> <td>0-50% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Unhedged Equity position</td> <td>15-40% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Fixed Income and money market**</td> <td>35-85% <b>(Risk Profile: Low to Medium)</b></td> </tr> <tr> <td>Units issued by REITs/InvITs</td> <td>0-10% <b>(Risk Profile: Medium to High)</b></td> </tr> </tbody> </table> <p>*Hedged equity positions from investing in arbitrage opportunities.</p> <p>**The scheme may invest in securitized debt up to 25% of the net assets of the Fixed Income portion.</p> <p>i. The scheme shall engage in securities lending subject to a maximum of 20% and 5% for a single counter party.</p> <p>ii. The Scheme shall not invest in ADR/GDR/Overseas securities.</p> <p>iii. The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be as per the asset allocation table given above.</p> <p>iv. The scheme may invest in repo in corporate bond upto 10% of the net assets of the scheme.</p> <p>Exposure is calculated as a percentage of the notional value to the net assets of the Scheme. The Scheme will maintain cash or securities to cover exposure to derivatives. The cumulative gross exposure to equity, debt, money market instruments, REITs/InvITs and derivatives shall not exceed 100% of the net assets of the scheme, subject to SEBI circular no. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and Circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021. The same-security-wise hedge positions would be excluded from computing the percentage. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations under the circumstances such as</p> <p>(i) The debt/ money market instruments offer better returns than the arbitrage opportunities available;</p>	Type of Instrument	% Allocation	Equity & Equity related instruments (Including Derivatives) • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	15-65% <b>(Risk Profile: High)</b>	Unhedged Equity position	0-50% <b>(Risk Profile: High)</b>	Unhedged Equity position	15-40% <b>(Risk Profile: High)</b>	Fixed Income and money market**	35-85% <b>(Risk Profile: Low to Medium)</b>	Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>	<p>* In the scheme, unhedged equity exposure shall be limited to 50% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>** Equity exposure would be completely hedged with corresponding equity derivatives.; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.</p> <p># The Scheme may invest in Treasury Bills, Repos, Reverse Repos, Tri-party repo ("TREPS"), cash and cash equivalents and units of Debt/Liquid/ Money Market Mutual Fund Schemes.</p> <p>When adequate arbitrage opportunities are not available in the Derivative and Equity markets, the anticipated alternate asset allocation on defensive considerations would be in accordance with the allocation given below. However, in case no arbitrage opportunity is available, then 100% of the remaining investible corpus (excluding margin for derivatives and to the extent not deployed in arbitrage opportunities in the asset allocation pattern mentioned above) will be deployed in short term debt and money market instruments with tenure not exceeding 91 days (including investments in securitized debt).</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity and equity related instruments</td> <td>15-75% <b>(Risk Profile: Medium to High)</b></td> </tr> <tr> <td>Of which Net Long Equity Exposure (including units of Equity Mutual Fund Schemes)*</td> <td>15-50% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Of which Equity Exposure (only arbitrage opportunity)**</td> <td>0-60% <b>(Risk Profile: Low to Medium)</b></td> </tr> <tr> <td>Debt securities and money market instruments# (including margin for derivatives) and Fixed Income Derivatives</td> <td>25-85% <b>(Risk Profile: Low)</b></td> </tr> </tbody> </table> <p>* In the scheme, unhedged equity exposure shall be limited to 50% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>**Equity exposure would be completely hedged with corresponding equity derivatives.; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of</p>	Type of Instrument	% Allocation	Equity and equity related instruments	15-75% <b>(Risk Profile: Medium to High)</b>	Of which Net Long Equity Exposure (including units of Equity Mutual Fund Schemes)*	15-50% <b>(Risk Profile: High)</b>	Of which Equity Exposure (only arbitrage opportunity)**	0-60% <b>(Risk Profile: Low to Medium)</b>	Debt securities and money market instruments# (including margin for derivatives) and Fixed Income Derivatives	25-85% <b>(Risk Profile: Low)</b>	<p>Asset Allocation under defensive considerations</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity related instruments (Including Derivatives) • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*</td> <td>15-65% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Unhedged Equity position</td> <td>0-50% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Unhedged Equity position</td> <td>15-40% <b>(Risk Profile: High)</b></td> </tr> <tr> <td>Fixed Income and money market**</td> <td>35-85% <b>(Risk Profile: Low to Medium)</b></td> </tr> <tr> <td>Units issued by REITs/InvITs</td> <td>0-10% <b>(Risk Profile: Medium to High)</b></td> </tr> </tbody> </table> <p>*Hedged equity positions from investing in arbitrage opportunities.</p> <p>**The scheme may invest in securitized debt up to 25% of the net assets of the Fixed Income portion.</p> <p>i. The scheme shall engage in securities lending subject to a maximum of 20% and 5% for a single counter party. The exposure to a single approved intermediary will not exceed 10% of the Total Assets of the Scheme or Rs.5 crore whichever is higher.</p> <p>ii. The Scheme shall not invest in ADR/GDR/ Overseas securities.</p> <p>iii. The Scheme may use derivatives for trading, hedging and portfolio balancing. Exposure to derivatives will be as per the asset allocation table given above.</p> <p>iv. The scheme may invest in repo in corporate bond up to 10% of the net assets of the scheme.</p> <p>Exposure is calculated as a percentage of the notional value to the net assets of the Scheme. The Scheme will maintain cash, TBills, MF Investment or securities to cover exposure to derivatives. The cumulative gross exposure to equity, debt, money market instruments, REITs/InvITs and derivatives shall not exceed 100% of the net assets of the scheme, subject to SEBI circular no. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010 and Circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021. The same-security-wise hedge positions would be excluded from computing the percentage. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations under the circumstances such as (i) The debt/ money market instruments offer better returns than the arbitrage opportunities available; (ii) Adequate</p>	Type of Instrument	% Allocation	Equity & Equity related instruments (Including Derivatives) • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	15-65% <b>(Risk Profile: High)</b>	Unhedged Equity position	0-50% <b>(Risk Profile: High)</b>	Unhedged Equity position	15-40% <b>(Risk Profile: High)</b>	Fixed Income and money market**	35-85% <b>(Risk Profile: Low to Medium)</b>	Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>
Type of Instrument	% Allocation																																				
Equity & Equity related instruments (Including Derivatives) • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	15-65% <b>(Risk Profile: High)</b>																																				
Unhedged Equity position	0-50% <b>(Risk Profile: High)</b>																																				
Unhedged Equity position	15-40% <b>(Risk Profile: High)</b>																																				
Fixed Income and money market**	35-85% <b>(Risk Profile: Low to Medium)</b>																																				
Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>																																				
Type of Instrument	% Allocation																																				
Equity and equity related instruments	15-75% <b>(Risk Profile: Medium to High)</b>																																				
Of which Net Long Equity Exposure (including units of Equity Mutual Fund Schemes)*	15-50% <b>(Risk Profile: High)</b>																																				
Of which Equity Exposure (only arbitrage opportunity)**	0-60% <b>(Risk Profile: Low to Medium)</b>																																				
Debt securities and money market instruments# (including margin for derivatives) and Fixed Income Derivatives	25-85% <b>(Risk Profile: Low)</b>																																				
Type of Instrument	% Allocation																																				
Equity & Equity related instruments (Including Derivatives) • Derivatives includes Index Futures, Stock Futures, Index Options, Stock Options, etc., backed by underlying equity (only arbitrage opportunities)*	15-65% <b>(Risk Profile: High)</b>																																				
Unhedged Equity position	0-50% <b>(Risk Profile: High)</b>																																				
Unhedged Equity position	15-40% <b>(Risk Profile: High)</b>																																				
Fixed Income and money market**	35-85% <b>(Risk Profile: Low to Medium)</b>																																				
Units issued by REITs/InvITs	0-10% <b>(Risk Profile: Medium to High)</b>																																				

	Sundaram Equity Savings Fund (Transferor Scheme)	Principal Equity Savings Fund (Transferee scheme)	Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)
	<p>(ii) Adequate arbitrage opportunities not available;</p> <p>(iii) Unwinding of the existing position and booking short term profit.</p> <p>Pending deployment in line with the investment objective, the funds of the Scheme may be invested in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003 and SEBI/IMD/CIR No.1/91171/07 dated April 16, 2007.</p> <p><b>Portfolio rebalancing/Changes in Investment Pattern:</b> Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/ applicable regulations/political &amp; economic factors, the perception of the Investment Manager the intention being at all times to seek to protect the interests of the Unit holders. Rebalancing across sectors and stocks based on valuation levels relative to growth shall be a dynamic exercise, as this is crucial to performance. The fund manager of the Scheme shall examine factors such as the overall macro-economic conditions, valuation levels, sector specific factors, company-specific factors and trends in liquidity, to name a few, and reduce the equity exposure, if warranted, to lower levels and raise the fixed income component of the portfolio as a tactical call. The fund manager shall seek to raise the equity exposure if the environment is conducive. This process of rebalancing may take place in a dynamic manner on a regular basis. Cash calls (with deployment in appropriate money-market and fixed-income securities), derivatives, changes in the degree of overweight and underweight to sectors and changes in allocation levels to stocks with varying attributes can be used to balance the portfolio.</p> <p>If the macro-economic conditions and market levels warrant, the fund manager may on an exceptional basis, reduce the equity exposure and raise the fixed-income component of the portfolio beyond the asset allocation boundary indicated in the table. Such an allocation in exceptional circumstances shall be adopted with the approval of the Internal Investment Committee of Sundaram Asset Management. In the event of deviations, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not rebalanced within 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee of the Investment Manager, shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme</p>	<p>derivative exposure may be held in the form of Term Deposits.</p> <p># The Scheme may invest in Treasury Bills, Repos, Reverse Repos, Tri-party repo (“TREPS”), cash and cash equivalents and units of Debt/Liquid/ Money Market Mutual Fund Schemes.</p> <p>Investment in Securitised Debt may be up to 30% of the net assets of the Scheme.</p> <p>Subject to the SEBI Regulations, the Mutual Fund may deploy upto 20% of its total net assets of the Scheme in Stock Lending.</p> <p>Further, Unit holders are requested to note that post said changes, the Scheme will be treated as equity oriented scheme as per the extant Income-tax laws. However, at the time of changes in the investment pattern during defensive considerations as stated above, the fund manager may choose to have a lower equity exposure.</p> <p>Accordingly, the Scheme may not be able to meet the criteria for equity oriented scheme as specified under the extant Income-tax laws. Consequently, the Unit holders may not be able to avail tax advantage available to an equity oriented fund in that particular financial year. During the defensive circumstances the Tax benefit available for equity oriented scheme will not be applicable and shall be communicated to unit holders vide letters, addendum published in the newspapers as per regulations.</p>	<p>arbitrage opportunities not available; (iii) Unwinding of the existing position and booking short term profit.</p> <p>Pending deployment in line with the investment objective, the funds of the Scheme may be invested in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003 and SEBI/IMD/CIR. No.1/91171/07 dated April 16, 2007.</p> <p><b>Portfolio rebalancing/Changes in Investment Pattern:</b> Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/ applicable regulations/political &amp; economic factors, the perception of the Investment Manager the intention being at all times to seek to protect the interests of the Unit holders. Rebalancing across sectors and stocks based on valuation levels relative to growth shall be a dynamic exercise, as this is crucial to performance. The fund manager of the Scheme shall examine factors such as the overall macro-economic conditions, valuation levels, sector specific factors, company-specific factors and trends in liquidity, to name a few, and reduce the equity exposure, if warranted, to lower levels and raise the fixed income component of the portfolio as a tactical call. The fund manager shall seek to raise the equity exposure if the environment is conducive. This process of rebalancing may take place in a dynamic manner on a regular basis. Cash calls (with deployment in appropriate money-market and fixed-income securities), derivatives, changes in the degree of overweight and underweight to sectors and changes in allocation levels to stocks with varying attributes can be used to balance the portfolio.</p> <p>If the macro-economic conditions and market levels warrant, the fund manager may on an exceptional basis, reduce the equity exposure and raise the fixed-income component of the portfolio beyond the asset allocation boundary indicated in the table. Such an allocation in exceptional circumstances shall be adopted with the approval of the Internal Investment Committee of Sundaram Asset Management. In the event of deviations, the fund manager will carry out rebalancing within 30 days. Where the portfolio is not rebalanced within 30 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee of the Investment Manager, shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>The scheme will invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption as per the limit specified in the SEBI Circular No.SEBI/HO/IMD/DF4/CIR/P/2021/032 dated 10th March 2021 as amended from time to time.</p> <p>The scheme may invest in debt instruments having Structured Obligations / Credit Enhancements in accordance with the limits laid down by SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019 as amended from time to time.</p>

	<b>Sundaram Equity Savings Fund (Transferor Scheme)</b>	<b>Principal Equity Savings Fund (Transferee scheme)</b>	<b>Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)</b>
<b>Investment Plan(s)/Option(s)</b>	<p><b>Plans:</b> Regular Plan and Direct Plan</p> <p><b>Options/Sub Options:</b> Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment &amp; Transfer</p> <p>If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default Target Scheme-Sundaram Money Fund – Growth Option) , when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in other cases.</p>	<p>The Scheme will have two Plans i.e. Regular Plan &amp; Direct Plan with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is being made by indicating the choice in the application form.</p> <p>Each of the Plans mentioned above offers Growth and Quarterly and Half yearly Income Distribution cum Capital Withdrawal (IDCW) Option.</p> <p>The Quarterly and Half yearly IDCW Option under both the Plans will have the facility of Payout, Reinvestment &amp; Transfer</p>	<p><b>Plans:</b> Regular Plan and Direct Plan</p> <p><b>Options/Sub-Option:</b> Growth, Quarterly and Half-yearly Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment &amp; Transfer sub-options</p> <p>If no option is indicated, the default option will be Growth. If an investor chooses the Quarterly /Halfyearly IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default Target Scheme- Sundaram Money Fund – Growth Option), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500 in the respective option.</p>
<b>Minimum Application Amount</b>	<p><b>New Investor/Existing:</b> Rs.100/- for both IDCW and Growth Option and multiples of Re.1/- thereafter under each Plan/ option.</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of Rs.100/- for Monthly SIP, Rs.750/- for Quarterly SIP, Rs.1,000/- for Weekly SIP and in multiples of Re.1/- thereafter.</p> <p><b>SIP Dates:</b> Any Day (1st to 31st) Weekly (Every Wednesday)</p> <p><b>Systematic Transfer Plan:</b> <b>Daily:</b> Rs.1,000/- (6 Instalments); <b>Weekly:</b> Rs.1,000/ (6 Instalments); <b>Monthly:</b> Rs.100/- (6 Instalments); <b>Quarterly:</b> Rs.750/-(6 Instalments)</p> <p><b>STP Dates:</b> 1st, 7th, 14th, 20th, 25th of every Month/Quarter Weekly (Every Wednesday)</p> <p><b>Systematic Withdrawal Plan:</b> <b>Monthly:</b> Rs.100/- (6 instalments) <b>Quarterly:</b> Rs.750/- (6 instalments) <b>SWP Dates:</b> 1st of every month</p> <p><b>SIP Top-up facility:</b> Half yearly/Annual Minimum Rs.500/-</p> <p><b>Minimum Redemption Limit:</b> The minimum amount for redemption/switch out will be: <b>Regular &amp; Direct Plan:</b> Rs.100/- or 1 unit or account balance, whichever is lower.</p>	<p><b>New Investor:</b> Rs.5,000/- for both IDCW and Growth Option and any amount thereafter under each Plan/ option.</p> <p><b>Existing Investor:</b> Rs.1,000/- and any amount thereafter under each Plan/Option.</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of Rs.500/- each.</p> <p><b>Systematic Transfer Plan:</b> Minimum Six instalments of Rs.1,000/- each.</p> <p><b>Regular Withdrawal Plan:</b> Minimum Six instalments of Rs.500/- each.</p>	<p><b>New Investor/Existing:</b> Rs.100/- for Quarterly IDCW, Halfyearly IDCW and Growth Option and any amount thereafter under each Plan/ option.</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of Rs.100/- for Monthly SIP, Rs.750/- for Quarterly SIP, Rs.1,000/- for Weekly SIP and in multiples of Re.1/- thereafter.</p> <p><b>SIP Dates:</b> Any Day (1st of 31st) Weekly (Every Wednesday)</p> <p><b>Systematic Transfer Plan:</b> <b>Daily:</b> Rs.1,000/- (6 Instalments); <b>Weekly:</b> Rs.1,000/ (6 Instalments); <b>Monthly:</b> Rs.100/- (6 Instalments); <b>Quarterly:</b> Rs.750/- (6 Instalments); <b>Semi Annual /Annual:</b> Rs.1,000/- (6 Instalments)</p> <p><b>STP Dates:</b> 1st, 7th, 14th, 20th, 25th of every Month/Quarter/Semi-Annual/Annual Weekly (Every Wednesday)</p> <p><b>Systematic Withdrawal Plan:</b> Monthly / Quarterly / Semi Annual/ Annual: Rs.100/- (6 instalments) <b>SWP Dates:</b> 1st, 11th, 21st</p> <p><b>SIP Top-up facility:</b> Half yearly/Annual Minimum Rs.500 and in multiples of Re.1/-</p> <p><b>Minimum Redemption Limit:</b> The minimum amount for redemption/switch out will be: <b>Regular &amp; Direct Plan:</b> Rs.100/- or 1 unit or account balance, whichever is lower</p>
<b>Liquidity</b>	<p><b>Purchase / Switch In:</b> On any business day, at NAV.</p> <p><b>Redemption / Switch Out:</b> On any business day at NAV, subject to exit load, if any. The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption. A penal interest of 15% per annum will be paid in case of delayed payment</p>	<p>Liquidity will be available to the investors through sale and repurchase of units on an ongoing basis. Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched within 10 Business Days of the date of Redemption request. However, under normal circumstances, the Mutual Fund will endeavour to dispatch the Redemption proceeds well before 10 Business Days from the acceptance of the duly completed Redemption request.</p> <p>The Scheme also provides switch facility to move from/to other open ended Schemes of Principal Mutual Fund and inter se between the Plans(s)/ Option(s) on an ongoing basis at applicable NAV based prices.</p>	<p><b>Purchase / Switch In:</b> On any business day, at NAV.</p> <p><b>Redemption / Switch Out:</b> On any business day at NAV, subject to exit load, if any. The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption. A penal interest of 15% per annum will be paid in case of delayed payment</p>
<b>Exit Load</b>	<p>If up to 25% of the units invested are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment. – <b>No Exit Load</b></p>	NIL	<p>If up to 25% of the units invested are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment. – <b>No Exit Load</b></p>

	Sundaram Equity Savings Fund (Transferor Scheme)	Principal Equity Savings Fund (Transferee scheme)	Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)																																																
	<p>If more than 25% of the units are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment - <b>Exit load of 1% of the applicable NAV will be charged.</b></p> <p>For redemption or transfer by way of STP or withdrawal by way of SWP after 365 days from the date of allotment - Nil.</p> <p>Load structure is indicated as a percentage of applicable NAV.</p>		<p>If more than 25% of the units are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment - <b>Exit load of 1% of the applicable NAV will be charged.</b></p> <p>For redemption or transfer by way of STP or withdrawal by way of SWP after 365 days from the date of allotment - Nil.</p> <p>Load structure is indicated as a percentage of applicable NAV.</p> <p>Further, exit load will be waived on Intra-scheme and Inter-scheme Switch-outs</p>																																																
<b>Applicable Recurring Expenses</b>	<p>The total annual recurring expenses of the Scheme, excluding issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. The expenses chargeable to the scheme shall include investment management &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 per regulation 52.</p> <p>The maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as shown in the following table:</p> <table border="1"> <thead> <tr> <th>Net Assets</th> <th>Percentage of TER</th> </tr> </thead> <tbody> <tr> <td>First Rs.500 crore</td> <td>2.25%</td> </tr> <tr> <td>Next Rs.250 crore</td> <td>2.00%</td> </tr> <tr> <td>Next Rs.1,250 crore</td> <td>1.75%</td> </tr> <tr> <td>Next Rs.3,000 crore</td> <td>1.60%</td> </tr> <tr> <td>Next Rs.5,000 crore</td> <td>1.50%</td> </tr> <tr> <td>Next Rs.40,000 crore</td> <td>TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof</td> </tr> <tr> <td>Balance</td> <td>1.05%</td> </tr> </tbody> </table> <p>In addition to the above, following expenses can be charged to the Scheme:</p> <ol style="list-style-type: none"> <li>Up to 5 basis points (bps) under Regulation 52(6A)(c),</li> <li>Up to 30 bps for gross new inflows from retail investors from B30 cities, and</li> <li>Goods and Services Tax (GST) on investment management and advisory fees.</li> </ol> <p>Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, 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. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.</p> <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". 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>	Net Assets	Percentage of TER	First Rs.500 crore	2.25%	Next Rs.250 crore	2.00%	Next Rs.1,250 crore	1.75%	Next Rs.3,000 crore	1.60%	Next Rs.5,000 crore	1.50%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	1.05%	<p>The total annual recurring expenses of the Scheme, excluding issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. The expenses chargeable to the scheme shall include investment management &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 per regulation 52.</p> <p>The maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as shown in the following table:</p> <table border="1"> <thead> <tr> <th>Net Assets</th> <th>Percentage of TER</th> </tr> </thead> <tbody> <tr> <td>First Rs.500 crore</td> <td>2.25%</td> </tr> <tr> <td>Next Rs.250 crore</td> <td>2.00%</td> </tr> <tr> <td>Next Rs.1,250 crore</td> <td>1.75%</td> </tr> <tr> <td>Next Rs.3,000 crore</td> <td>1.60%</td> </tr> <tr> <td>Next Rs.5,000 crore</td> <td>1.50%</td> </tr> <tr> <td>Next Rs.40,000 crore</td> <td>TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof</td> </tr> <tr> <td>Balance</td> <td>1.05%</td> </tr> </tbody> </table> <p>In addition to the above, following expenses can be charged to the Scheme:</p> <ol style="list-style-type: none"> <li>Up to 5 basis points (bps) under Regulation 52(6A)(c),</li> <li>Up to 30 bps for gross new inflows from retail investors from B30 cities, and</li> <li>Goods and Services Tax (GST) on investment management and advisory fees.</li> </ol> <p>Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, 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. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.</p> <p>The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Additionally, AMCs shall upload the TER details on the website under the below link: <a href="https://www.principalindia.com/downloads-disclosures.aspx">https://www.principalindia.com/downloads-disclosures.aspx</a></p>	Net Assets	Percentage of TER	First Rs.500 crore	2.25%	Next Rs.250 crore	2.00%	Next Rs.1,250 crore	1.75%	Next Rs.3,000 crore	1.60%	Next Rs.5,000 crore	1.50%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	1.05%	<p>The total annual recurring expenses of the Scheme, excluding issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. The expenses chargeable to the scheme shall include investment management &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 per regulation 52.</p> <p>The maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as shown in the following table:</p> <table border="1"> <thead> <tr> <th>Net Assets</th> <th>Percentage of TER</th> </tr> </thead> <tbody> <tr> <td>First Rs.500 crore</td> <td>2.25%</td> </tr> <tr> <td>Next Rs.250 crore</td> <td>2.00%</td> </tr> <tr> <td>Next Rs.1,250 crore</td> <td>1.75%</td> </tr> <tr> <td>Next Rs.3,000 crore</td> <td>1.60%</td> </tr> <tr> <td>Next Rs.5,000 crore</td> <td>1.50%</td> </tr> <tr> <td>Next Rs.40,000 crore</td> <td>TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof</td> </tr> <tr> <td>Balance</td> <td>1.05%</td> </tr> </tbody> </table> <p>In addition to the above, following expenses can be charged to the Scheme:</p> <ol style="list-style-type: none"> <li>Up to 5 basis points (bps) under Regulation 52(6A)(c),</li> <li>Up to 30 bps for gross new inflows from retail investors from B30 cities, and</li> <li>Goods and Services Tax (GST) on investment management and advisory fees.</li> </ol> <p>Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, 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. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.</p> <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". 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>	Net Assets	Percentage of TER	First Rs.500 crore	2.25%	Next Rs.250 crore	2.00%	Next Rs.1,250 crore	1.75%	Next Rs.3,000 crore	1.60%	Next Rs.5,000 crore	1.50%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	1.05%
Net Assets	Percentage of TER																																																		
First Rs.500 crore	2.25%																																																		
Next Rs.250 crore	2.00%																																																		
Next Rs.1,250 crore	1.75%																																																		
Next Rs.3,000 crore	1.60%																																																		
Next Rs.5,000 crore	1.50%																																																		
Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof																																																		
Balance	1.05%																																																		
Net Assets	Percentage of TER																																																		
First Rs.500 crore	2.25%																																																		
Next Rs.250 crore	2.00%																																																		
Next Rs.1,250 crore	1.75%																																																		
Next Rs.3,000 crore	1.60%																																																		
Next Rs.5,000 crore	1.50%																																																		
Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof																																																		
Balance	1.05%																																																		
Net Assets	Percentage of TER																																																		
First Rs.500 crore	2.25%																																																		
Next Rs.250 crore	2.00%																																																		
Next Rs.1,250 crore	1.75%																																																		
Next Rs.3,000 crore	1.60%																																																		
Next Rs.5,000 crore	1.50%																																																		
Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof																																																		
Balance	1.05%																																																		

	Sundaram Equity Savings Fund (Transferor Scheme)	Principal Equity Savings Fund (Transferee scheme)	Sundaram Equity Savings Fund (Proposed new name / Surviving Scheme)
<b>Segregated Portfolio</b>	Enabled	Enabled	Enabled
<b>Benchmark</b>	Nifty Equity Savings Index	Nifty Equity Savings Index	Nifty Equity Savings Index

Please refer **Annexure** enclosed herewith for more details pertaining to the Transferor Scheme and Transferee Scheme.

#### Exit Option

As per Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, changes in fundamental attributes can be carried out only after the unit-holders of the concerned scheme have been informed of the change by a written communication and an option to exit the scheme within a period of 30 (thirty) days at the prevailing NAV without any exit load is provided to them. As per SEBI circular No. SEBI/MFD/CIR/05/12031/03 dated June 23, 2003, merger of Transferor Scheme with Transferee Scheme will be treated as change in fundamental attributes of the Scheme. Since the proposed merger shall change the features/provisions of the Transferor Scheme and the interest of the Unit-holders of the Transferor Scheme will be affected, the proposed merger will be treated as change in fundamental attributes of the Transferor Scheme in terms of SEBI circular No. CIR/IMD/DF/15/2010 dated October 22, 2010. Hence, the investors of the transferor scheme who do not agree to the proposed merger are given an option to exit without any exit load. Please refer the addendum dated 20/11/2021 for the scheme wise merger and also the scheme related information published in the website [www.sundarammutual.com](http://www.sundarammutual.com).

The Unit Holders who do not wish to consent to the merger described above, are provided an option to exit their investment in the **Sundaram Equity Savings Fund** at the prevailing net asset value ("NAV") without any exit load, for a period of 30 (thirty) days from 25/11/2021 and 24/12/2021 (both days inclusive). However, for investments made during the exit window period, there will be no waiver of exit load. The NAV applicable, for investors who choose to exercise the exit Option would be based on the date/time of receipt of redemption/switch request during business hours on a business day. The Exit Option can be exercised from 25/11/2021 and 24/12/2021 (both days inclusive and up to 3.00 pm on 24/12/2021), by submitting the redemption/switch request at any of the SAMC /RTA Branches or through electronic modes such as Sundaram Mutual Fund website ([www.sundarammutual.com](http://www.sundarammutual.com)) or other platforms like Stock Exchanges, MFU, Fintech portal, etc. Investors are requested to note that redemption /switch requests can also be sent to [etrxn@sundarammutual.com](mailto:etrxn@sundarammutual.com). This email server is dedicated for receiving redemption /switch requests during the exit window period. These documents shall only be accepted if they are in TIFF/PDF/JPG format and the file size not exceeding 2MB. For transactions request through email, Please refer addendum dated 24/04/2021 for more information.

For units held in dematerialised mode, the redemption/switch request will have to be submitted to the respective Depository Participant. It may be noted that the redemption/switch transactions shall not be processed if the unit holders have not completed PAN/KYC requirements. The redemption proceeds will be mailed / credited within 10 business days of receipt of valid redemption request.

In compliance to SEBI categorization requirements, certain number of SMF schemes are proposed to be merged on account of the completion of the Transaction on the effective date. Investors are advised to read the scheme related documents of the target schemes carefully before deciding the switch transactions.

If the unitholders of **Sundaram Equity Savings Fund** do not exercise their exit option by 3:00 pm on 24/12/2021, they shall be deemed to have consented to the merger. However, any redemption/switch outs post the closure of exit window period will be processed with applicable load, if any.

#### Consequences of Merger

As a result of the above merger, no new scheme will come into effect. On the Effective Date, **Sundaram Equity Savings Fund (Transferor Scheme)** will cease to exist and the unit holders of **Sundaram Equity Savings Fund** as on the Effective Date will be allotted units under the Plans/Options of **Principal Equity Savings Fund (Transferee Scheme)** as stated below at the Applicable Net Asset Value ("NAV") as on the close of business hours on the Effective Date. The Units allotted in the Transferee Scheme(s) shall be treated as fresh subscription. Accordingly, all provisions under the "surviving scheme" will apply including exit load. The period of holding for the purpose of exit load will be computed from the date of allotment of such units in the Transferor Scheme. Post merger, the Scheme will be renamed as **Sundaram Equity Savings Fund**.

The units of Growth option and IDCW option under Regular/Direct plans of **Sundaram Equity Savings Fund** shall be transferred to the respective Growth and IDCW options under Regular/Direct plans of **Principal Equity Savings Fund**.

Option/Sub Option	Holding in Plan & Option under the Transferor scheme	Allocation in Plan & Option under Transferee/ Surviving Scheme
Growth	Growth	Growth
IDCW Payout	IDCW Payout	Halfyearly IDCW Payout

Option/Sub Option	Holding in Plan & Option under the Transferor scheme	Allocation in Plan & Option under Transferee/ Surviving Scheme
IDCW Reinvestment	IDCW Reinvestment	Halfyearly IDCW Reinvestment
IDCW Transfer	IDCW Transfer	Halfyearly IDCW Transfer
IDCW – Income distribution cum capital withdrawal option		

In case of non-availability of NAV under the Regular or Direct plan of the surviving scheme, units shall be allotted in the option based on the NAV of corresponding option of Regular or Direct plan respectively. In case no similar option is available, NAV of Growth option under Regular/Direct plan shall be applied.

The requirement of PAN/KYC and minimum application amount for fresh and additional purchase of units as applicable for transferee scheme shall not be applicable in respect of units allotted to the unitholders of transferor scheme on account of the merger.

**Unitholders may note that the offer to exit is merely an option and not compulsory.** However, the exit option will not be available to those unitholders who have pledged their units and on which the Mutual Fund has marked a lien unless the release of pledge is obtained and communicated to the SAMC / RTA branches before applying for redemption/switch. If not, such lien or encumbrance will continue, on the units allotted in the transferee scheme on account of merger.

Unit holders holding units in dematerialized form may approach their Depository Participant for such changes. In case units have been frozen/locked pursuant to an order of a government authority or a court, such exit option can be executed only after the freeze/lock order is vacated and on receipt of valid redemption request to those unitholders who choose to exercise their exit option.

The Effective date shall be considered as the merger date of **Sundaram Equity Savings Fund** and **Principal Equity Savings Fund**. Please refer the Scheme Information Documents for further details on the scheme.

In case of unit holders of **Sundaram Equity Savings Fund**, who had registered for SIP/STP/SWP/IDCW Transfer, have consented to continue their investments i.e., do not opt for the exit option, then such SIP/STP/SWP/IDCW Transfer registrations will continue to be processed in **Principal Equity Savings Fund** (to be renamed as **Sundaram Equity Savings Fund**). However, unit holders who do not wish to continue the SIP/STP/SWP/IDCW Transfer, must apply for cancellation of their registrations.

STPs in/IDCW Transfers in registered in **Sundaram Equity Savings Fund** will continue to be processed in the surviving scheme. The corresponding units will be allotted in the surviving scheme of target scheme in case of merger.

Further, no fresh subscription including switch in and registration of systematic investment plan ("SIP") /Systematic Withdrawal Plan ("SWP") /Systematic Transfer Plan ("STP")/ other special facilities will be accepted in the Transferor Schemes after the Effective date.

The AMC believes that the merger of **Sundaram Equity Savings Fund** with **Principal Equity Savings Fund** will add value to the investors and the AMC is looking forward to your continued investment.

#### Tax Implications

There would not be any tax implication due to the merger. Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity-oriented fund or two or more schemes of a debt- oriented fund in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains. i.e., any transfer by a unit holder of a capital asset, being unit or units, held by him in the consolidating scheme of a mutual fund, made in consideration of the allotment to him of a capital asset, being a unit or units, in the consolidated scheme would not be considered as "transfer" by virtue of the provisions of section 47(xviii) of Income Tax Act, 1961 and hence the gains on transfer not chargeable to tax.

For any redemption/switch transactions post the merger, the following points will be considered for taxation.

- For the purpose of classifying capital asset into long term or short term, the period of holding of units acquired in the consolidation of schemes of mutual fund shall include the period for which units in consolidating schemes was held by the unitholder in terms of the provisions of section 2(42A) of Income Tax Act.
- Further Section 49(2AD) provides that the cost of acquisition of the units acquired by the unitholder in the consolidated scheme of mutual fund in consideration of transfer referred in section 47(xviii) shall be deemed to be the cost of acquisition to him of the units in the consolidating scheme of mutual fund.



However, redemption and/or switch of units from **Sundaram Equity Savings Fund** during the exit window period shall be considered as redemption and will result in short term/long term capital gain/loss in the hands of the unit holders depending on the period of holding of the investment.

In case of NRI investors, TDS shall be deducted in accordance with applicable tax laws for redemption/switch-out of units from Transferor Scheme during the exit window period and same would be required to be borne by such investor only.

Securities Transaction Tax (STT) on redemption / switch-out of units, if any, exercised during the exit window period in **Sundaram Equity Savings Fund** shall be borne by the AMC.

Securities Transaction Tax (STT) on extinguishment of units under Merging Scheme and allotment under the Surviving Scheme upon merger of schemes, shall not be levied.

In view of the individual nature of tax consequences, unit holders are advised to consult the professional tax advisor with regard to tax and other financial implications arising out of their participation in merger of schemes.

This letter has been issued only to the investors who hold units as per the latest details available in RTA records.

All other terms and conditions of the Scheme Information Document / Key Information Memorandum / Statement of Additional Information will remain unchanged.

**For Sundaram Asset Management Company Limited  
(Investment Manager for Sundaram Mutual Fund)**



**Sunil Subramaniam  
Managing Director**

Contact No: 1860 425 7237 (India)

+91 40 2345 2215 (NRI)

+91 95000 57237 (WhatsApp Chatbot)

E-mail: customerservices@sundarammutual.com,

NRI: nriservices@sundarammutual.com

CIN: U93090TN1996PLC034615

#### ADDITIONAL INFORMATION AS OF 31-October-2021

#### ANNEXURE

Particulars	Sundaram Equity Savings Fund (Transferor Scheme)	Principal Equity Savings Fund (Transferee scheme)
<b>Fund Manager</b>	Mr. S Bharath (Equity) & Mr. Rohit Seksaria (Equity) Mr. Dwijendra Srivastava. (Fixed Income)	Mr. Sudhir Kedia (Equity) Mr. Gurvinder Singh Wasan (Fixed Income)
<b>Net Assets of the Scheme (as on 31-October-2021)</b>	Rs.156.61 crore	Rs. 118.18 crore
<b>Inception date</b>	Regular Plan : Dec 07, 2018 Direct Plan: Dec 07, 2018	Regular Plan - May 23, 2002 Direct Plan - Jan 1, 2013
<b>No. of Investors (31-October-2021)</b>	4,401	4,716
<b>No. of Folios (31-October-2021)</b>	4,668	4,964
<b>Percentage of total securities classified as below investment grade or default to net assets as on 31-October-2021</b>	NIL	NIL
<b>Percentage of total illiquid assets to net assets on 31-October-2021</b>	NIL	NIL
<b>Details of The Recurring Expenses calculated as a % of Average daily net assets as on 31-October-2021</b>	Regular Plan - 2.47% Direct Plan - 0.78%	Regular Plan - 2.35% Direct Plan - 0.84%
<b>NAV per unit (29-October-2021)</b>	Regular Growth – Rs. 12.6109 Regular IDCW – Rs. 12.6107 Direct Growth – Rs. 13.2622 Direct IDCW – Rs. 13.2621	Regular Growth – Rs.50.1790 Regular Half yearly IDCW – Rs.14.9229 Regular Quarterly IDCW – Rs.15.4743 Direct Growth – Rs. 54.7678 Direct Half yearly IDCW – Rs.15.0502 Direct Quarterly IDCW – Rs.21.1287
<b>Unclaimed Redemption (as on 31-October-2021) - Amount</b>	NIL	Rs. 18,83,149.96
<b>- No of Investors</b>	NIL	211
<b>Unclaimed Dividend (as on 31-October-2021) - Amount</b>	NIL	Rs. 13,24,710.57
<b>- No of Investors</b>	NIL	434
Investors can view their unclaimed Dividend and Redemption through the following link: <a href="https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx">https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx</a> . Investors may claim the unclaimed amount unitised in Sundaram Money Fund by submitting a redemption request at any of the offices of SAMC/RTA Branches. In relation to unclaimed dividend/redemption, we request you to kindly contact us at 1860 425 7237 (India) / +91 40 2345 2215 (NRI) to assist you in the payment of unclaimed amount.		
The request for reissue/ revalidation of instruments towards unclaimed redemption / dividend should be made by the Investor to SAMC or RTA Branches.		

#### Illustration of merger

Illustration of the manner in which units of **Sundaram Equity Savings Fund** (Transferor Scheme) would be allotted as units in **Principal Equity Savings Fund** (Transferee Scheme)

The market value of units of **Sundaram Equity Savings Fund** as on the merger date shall be treated as the subscription value to determine the number of units to be allotted at the NAV of **Principal Equity Savings Fund** on the effective date. An illustration explaining the same is as follows: (All figures in the table below are purely for illustrative purposes only).

Assumed date of the merger	30-November-21
NAV of Transferor scheme as on November 30, 2021 (A) – Face Value Rs.10	Rs.22.50
Units outstanding in Transferor Scheme as on November 30, 2021 (B)	10,000
Outstanding value in Transferor before merger (C)=(A)X(B)	<b>Rs.225,000</b>
NAV of Transferee Scheme as on November 30, 2021 (D) – Face Value Rs.10	Rs.15.00
Allotment of units in Transferee Scheme (E)=(C)/(D)	15,000
Value of units post merger (F)=(D)X(E)	<b>Rs.225,000</b>

In case of any pledge/ lien/ other encumbrance marked on any units in the Transferor Scheme, the same shall be marked on the corresponding number of units allotted in the Surviving Scheme.

#### Performance of schemes - Data as of 29-October-2021

Period	Sundaram Equity Savings Fund	Nifty Equity Savings Index (Benchmark)	Principal Equity Savings Fund	Nifty Equity Savings Index (Benchmark)
1 year	15.8	20.0	28.7	20.0
3 years	N.A	N.A	13.0	11.9
5 years	N.A	N.A	9.9	10.2
Since Inception	8.3	11.8	8.6	N.A*

Returns are on a compounded annual basis for period more than one year and simple annualised basis for up to one-year period and computed using NAV of Regular Plan-Growth Option.

\* The scheme was launched prior to the existence of the benchmark index, hence benchmark returns for since inception period is not available

**Sundaram Equity Savings Fund - Portfolio as of 31-October-2021**

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
	<b>Equity &amp; Equity Related Instruments</b>					
INE001A01036	Housing Development Finance Corporation Ltd	Finance	34,750	989	6.3	
INE002A01018	Reliance Industries Ltd	Petroleum Products	34,000	862	5.5	
INE090A01021	ICICI Bank Ltd	Banks	1,06,750	856	5.5	
INE030A01027	Hindustan UniLever Ltd	Consumer Non Durables	34,000	814	5.2	
INE669C01036	Tech Mahindra Ltd	Software	44,000	650	4.2	
INE040A01034	HDFC Bank Ltd	Banks	30,000	475	3.0	
INE009A01021	Infosys Ltd	Software	27,000	450	2.9	
INE154A01025	ITC Ltd	Consumer Non Durables	1,94,000	433	2.8	
INE041025011	Embassy Office Parks(REIT)	Construction	1,10,320	386	2.5	
INE854D01024	United Spirits Ltd	Consumer Non Durables	40,000	379	2.4	
INE397D01024	Bharti Airtel Ltd	Telecom - Services	53,213	365	2.3	
INE749A01030	Jindal Steel & Power Ltd	Ferrous Metals	84,500	353	2.3	
INE192A01025	TATA Consumer Products Ltd	Consumer Non Durables	41,725	338	2.2	
INE238A01034	Axis Bank Ltd	Banks	43,100	320	2.0	
INE062A01020	State Bank of India	Banks	54,000	271	1.7	
INE467B01029	Tata Consultancy Services Ltd	Software	6,339	215	1.4	
INE018A01030	Larsen & Toubro Ltd	Construction Project	11,000	194	1.2	
INE918I01018	Bajaj Finserv Ltd	Insurance	1,000	178	1.1	
INE101A01026	Mahindra & Mahindra Ltd	Auto	19,800	175	1.1	
INE326A01037	Lupin Ltd	Pharmaceuticals	17,850	165	1.1	
INE115A01026	LIC Housing Finance Ltd	Finance	40,000	163	1.0	
INE171A01029	The Federal Bank Ltd	Banks	1,50,000	146	0.9	
INE237A01028	Kotak Mahindra Bank Ltd	Banks	7,100	144	0.9	
INE481G01011	Ultratech Cement Ltd	Cement & Cement Products	1,700	130	0.8	
INE917I01010	Bajaj Auto Ltd	Auto	3,250	120	0.8	
INE081A01012	Tata Steel Ltd	Ferrous Metals	8,500	112	0.7	
INE795G01014	HDFC Life Insurance Company Ltd	Insurance	16,100	110	0.7	
INE038A01020	Hindalco Industries Ltd	Non - Ferrous Metals	20,000	92	0.6	
INE029A01011	Bharat Petroleum Corporation Ltd	Petroleum Products	22,000	92	0.6	
INE761H01022	Page Industries Ltd	Textile Products	225	85	0.5	
INE361B01024	Divi's Laboratories Ltd	Pharmaceuticals	1,600	82	0.5	
INE860A01027	HCL Technologies Ltd	Software	7,000	80	0.5	
INE044A01036	Sun Pharmaceutical Industries Ltd	Pharmaceuticals	10,000	80	0.5	
INE0GGX23010	Power Grid Infrastructure Investment Trust(InvIT)	Power	65,000	79	0.5	
INE331A01037	The Ramco Cements Ltd	Cement & Cement Products	7,000	75	0.5	
INE123W01016	SBI Life Insurance Company Ltd	Insurance	6,000	69	0.4	
INE180A01020	Max Financial Services Ltd	Insurance	7,000	68	0.4	
INE094A01015	Hindustan Petroleum Corporation Ltd	Petroleum Products	20,000	62	0.4	
INE158A01026	Hero MotoCorp Ltd	Auto	2,100	56	0.4	
INE155A01022	Tata Motors Ltd	Auto	11,300	55	0.3	
INE721A01013	Shriram Transport Finance Company Ltd	Finance	3,500	50	0.3	
INE129A01019	GAIL (India) Ltd	Gas	33,000	49	0.3	
INE028A01039	Bank of Baroda	Banks	50,000	49	0.3	
INE758T01015	Zomato Ltd	Retailing	35,775	47	0.3	
INE075A01022	Wipro Ltd	Software	6,000	39	0.2	
INE068V01023	Gland Pharma Ltd	Pharmaceuticals	1,000	37	0.2	
INE239A01016	Nestle India Ltd	Consumer Non Durables	175	33	0.2	
INE111A01025	Container Corporation of India Ltd	Transportation	5,000	33	0.2	
INE726G01019	ICICI Prudential Life Insurance Company Ltd	Insurance	4,600	28	0.2	
INE397D20024	Bharti Airtel Ltd - Partially Paid Right Shares	Telecom - Services	4,205	11	0.1	
	<b>Sub Total</b>			<b>11,142</b>	<b>71.1</b>	
	<b>Debt Instruments</b>					
INE020B08BF0	REC Ltd - 8.45% - 22/03/2022**	CRISIL AAA	50	509	3.2	3.9
INE001A07RS3	Housing Development Finance Corporation Ltd - 8.58% - 18/03/2022**	CRISIL AAA	30	305	1.9	4.0
INE020B08AT3	REC Ltd - 7.99% - 23/02/2023**	CRISIL AAA	20	208	1.3	4.8
	<b>Sub Total</b>			<b>1,021</b>	<b>6.5</b>	
	<b>Govt Security</b>					
IN0020200112	5.22% Central Government Securities 15/06/2025	Sovereign	10,00,000	994	6.3	5.4
IN0020180488	7.32 % Central Government Securities 28/01/2024	Sovereign	2,00,000	210	1.3	4.9
	<b>Sub Total</b>			<b>1,204</b>	<b>7.7</b>	
	ReverseRepo / TREPS					
	TREPS			526	3.4	3.3
	Reverse Repo			207	1.3	3.4
	<b>Sub Total</b>			<b>732</b>	<b>4.7</b>	
	Margin Money For Derivatives			1,668	10.7	
	Cash and Other Net Current Assets^			(108)	(0.7)	
	<b>Grand Total</b>			<b>15,660</b>	<b>100.0</b>	

Long / Short	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
	<b>Derivative</b>					
Short	Kotak Mahindra Bank Ltd Nov 2021	Stock Future	(1,600)	(33)	(0.2)	
Short	Nestle India Ltd Nov 2021	Stock Future	(175)	(33)	(0.2)	
Short	Hero MotoCorp Ltd Nov 2021	Stock Future	(2,100)	(56)	(0.4)	
Short	Bajaj Auto Ltd Nov 2021	Index Future	(2,000)	(74)	(0.5)	
Short	HDFC Life Insurance Company Ltd Nov 2021	Stock Future	(12,100)	(83)	(0.5)	
Short	Tata Steel Limited Nov 2021	Stock Future	(8,500)	(112)	(0.7)	
Short	Mahindra & Mahindra Ltd Nov 2021	Stock Future	(13,300)	(118)	(0.8)	
Short	Federal Bank Nov 2021	Stock Future	(1,50,000)	(147)	(0.9)	
Short	Axis Bank Ltd Nov 2021	Stock Future	(21,600)	(161)	(1.0)	
Short	LIC Housing Finance Ltd Nov 2021	Stock Future	(40,000)	(164)	(1.0)	
Short	Lupin Ltd Nov 2021	Stock Future	(17,850)	(165)	(1.1)	
Short	Bharti Airtel Ltd Nov 2021	Stock Future	(33,948)	(234)	(1.5)	
Short	Jindal Steel & Power Ltd Nov 2021	Stock Future	(60,000)	(251)	(1.6)	
Short	Reliance Industries Ltd Nov 2021	Stock Future	(10,000)	(255)	(1.6)	
Short	TATA Consumer Products Ltd Nov 2021	Stock Future	(31,725)	(257)	(1.6)	
Short	ITC Ltd Nov 2021	Stock Future	(1,28,000)	(287)	(1.8)	
Short	ICICI Bank Ltd Nov 2021	Stock Future	(46,750)	(376)	(2.4)	
Short	United Spirits Ltd Nov 2021	Stock Future	(40,000)	(381)	(2.4)	
Short	Tech Mahindra Ltd Nov 2021	Stock Future	(36,000)	(529)	(3.4)	
Short	Housing Development Fin Corp Ltd Nov 2021	Stock Future	(21,000)	(599)	(3.8)	
Short	Hindustan Unilever Ltd Nov 2021	Stock Future	(30,000)	(720)	(4.6)	
	<b>Sub Total</b>			<b>(5,033)</b>	<b>(32.1)</b>	

\*\* Non Traded Securities

^ Net current assets includes interest accrued on fixed income securities

**Average Maturity - only for Debt portion (years)** 1.05  
**Macaulay Duration - only for Debt portion (years)** 0.97  
**Portfolio Turnover Ratio** 467%

#### Principal Equity Savings Fund - Portfolio as of 31-October-2021

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
	<b>EQUITY &amp; EQUITY RELATED</b>					
	<b>Listed/awaiting listing on Stock Exchanges</b>					
INE585B01010	Maruti Suzuki India Ltd.	Auto	8,777	657	5.6	
INE090A01021	ICICI Bank Ltd.	Banks	55,143	442	3.7	
INE208A01029	Ashok Leyland Ltd.	Auto	2,68,795	383	3.2	
INE455K01017	Polycab India Ltd.	Industrial Products	16,161	365	3.1	
INE001A01036	Housing Development Finance Corporation Ltd.	Finance	12,600	358	3.0	
INE467B01029	Tata Consultancy Services Ltd.	Software	8,475	288	2.4	
INE238A01034	Axis Bank Ltd.	Banks	31,690	235	2.0	
INE095A01012	IndusInd Bank Ltd.	Banks	19,030	217	1.8	
INE040A01034	HDFC Bank Ltd.	Banks	13,633	216	1.8	
INE018A01030	Larsen & Toubro Ltd.	Construction Project	12,075	213	1.8	
INE062A01020	State Bank of India	Banks	39,513	198	1.7	
INE154A01025	ITC Ltd.	Consumer Non Durables	88,741	198	1.7	
INE562A01011	Indian Bank	Banks	1,14,046	196	1.7	
INE009A01021	Infosys Ltd.	Software	11,450	191	1.6	
INE476A01014	Canara Bank	Banks	82,805	178	1.5	
INE256A01028	Zee Entertainment Enterprises Ltd.	Entertainment	57,825	174	1.5	
INE725G01011	ICRA Ltd.	Capital Markets	4,722	163	1.4	
INE258A01016	BEML Ltd.	Industrial Capital Goods	9,780	157	1.3	
INE397D01024	Bharti Airtel Ltd.	Telecom - Services	22,320	153	1.3	
INE397D20024	Bharti Airtel Ltd. - PP*A**	Telecom - Services	52,094	148	1.3	
INE287B01021	Subros Ltd.	Auto Ancillaries	34,800	126	1.1	
INE117A01022	ABB India Ltd.	Industrial Capital Goods	5,785	123	1.0	
INE115A01026	LIC Housing Finance Ltd.	Finance	30,000	122	1.0	
INE775A01035	Motherson Sumi Systems Ltd.	Auto Ancillaries	51,230	114	1.0	
INE873D01024	Indoco Remedies Ltd.	Pharmaceuticals	24,500	114	1.0	
INE073K01018	Sona Blw Precision Forgings Ltd.	Auto Ancillaries	17,332	112	1.0	
INE018I01017	MindTree Ltd.	Software	2,405	108	0.9	
INE001A13049	Housing Development Finance Corporation Ltd. - W**	Finance	12,600	107	0.9	
INE155A01022	Tata Motors Ltd.	Auto	22,082	107	0.9	
INE854D01024	United Spirits Ltd.	Consumer Non Durables	11,250	107	0.9	
INE121A01024	Cholamandalam Investment & Finance Co. Ltd.	Finance	16,445	101	0.9	
INE028A01039	Bank of Baroda	Banks	1,01,980	99	0.8	
INE791I01019	Brigade Enterprises Ltd.	Construction	20,700	96	0.8	
INE042A01014	Escorts Ltd.	Auto	6,050	95	0.8	
INE00LO01017	Craftsman Automation Ltd.	Auto Ancillaries	3,525	93	0.8	
INE513A01014	Schaeffler India Ltd.	Industrial Products	1,250	93	0.8	
INE405E01023	Minda Industries Ltd.	Auto Ancillaries	10,973	86	0.7	
INE237A01028	Kotak Mahindra Bank Ltd.	Banks	4,013	82	0.7	
INE571A01020	IPCA Laboratories Ltd.	Pharmaceuticals	3,530	76	0.6	

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
INE002A01018	Reliance Industries Ltd.	Petroleum Products	2,750	70	0.6	
INE860A01027	HCL Technologies Ltd.	Software	5,880	67	0.6	
INE081A01012	Tata Steel Ltd.	Ferrous Metals	5,100	67	0.6	
INE738I01010	eClerx Services Ltd.	Software	3,010	66	0.6	
INE029A01011	Bharat Petroleum Corporation Ltd.	Petroleum Products	13,895	58	0.5	
INE048G01026	Navin Fluorine International Ltd.	Chemicals	1,700	57	0.5	
INE465A01025	Bharat Forge Ltd.	Industrial Products	6,995	54	0.5	
INE030A01027	Hindustan Unilever Ltd.	Consumer Non Durables	1,858	44	0.4	
INE180A01020	Max Financial Services Ltd.	Insurance	4,564	44	0.4	
INE591G01017	Coforge Ltd.	Software	891	43	0.4	
INE361B01024	Divi's Laboratories Ltd.	Pharmaceuticals	800	41	0.4	
INE102D01028	Godrej Consumer Products Ltd.	Consumer Non Durables	2,717	26	0.2	
INE038A01020	Hindalco Industries Ltd.	Non - Ferrous Metals	4,300	20	0.2	
INE302A01020	Exide Industries Ltd.	Auto Ancillaries	3,600	6	0.1	
	<b>Total</b>			<b>7,754</b>	<b>65.6</b>	
	<b>DEBT INSTRUMENTS</b>					
	<b>a) Listed/awaiting listing on the stock exchanges</b>					
INE001A07SL6	7.06% Housing Development Finance Corporation Ltd. 13-Dec-2021 - N**	CRISIL AAA	10	100	0.9	3.8
INE053F07BB3	8.25% Indian Railway Finance Corporation Ltd. 28-Feb-2024 - N**	CRISIL AAA	5	53	0.5	5.1
INE733E07JD2	8.80% NTPC Ltd. 04-Apr-2023 - N**	CRISIL AAA	5	53	0.5	4.8
INE020B08CG6	7.24% REC Ltd. 31-Dec-2022 - N**	CRISIL AAA	5	51	0.4	4.6
INE261F08CA0	6.40% National Bank for Agriculture and Rural Development 31-Jul-2023 - N**	[ICRA]AAA	5	51	0.4	4.9
INE216A08027	5.50% Britannia Industries Ltd. 03-Jun-2024 - N**	CRISIL AAA	1,640	0	#	5.5
	<b>Total</b>			<b>310</b>	<b>2.6</b>	
	<b>b) Central Government Securities</b>					
IN0020170174	7.17% Government of India 08-Jan-2028	Sovereign	5,00,000	524	4.4	6.2
IN0020200278	5.15% Government of India 09-Nov-2025	Sovereign	5,00,000	494	4.2	5.5
IN0020200112	5.22% Government of India 15-Jun-2025	Sovereign	3,50,000	348	2.9	5.4
IN0020160035	6.97% Government of India 06-Sep-2026	Sovereign	2,50,000	262	2.2	5.9
IN0020190016	7.27% Government of India 08-Apr-2026	Sovereign	50,000	53	0.5	5.8
IN0020190396	6.18% Government of India 04-Nov-2024	Sovereign	50,000	51	0.4	5.1
	<b>Total</b>			<b>1,732</b>	<b>14.7</b>	
	<b>c) State Government Securities</b>					
IN2220150022	8.14% State Government of Maharashtra 27-May-2025	Sovereign	1,00,000	108	0.9	5.7
	<b>Total</b>			<b>108</b>	<b>0.9</b>	
	<b>MONEY MARKET INSTRUMENTS</b>					
	<b>Treasury Bills</b>					
IN002021X306	91 DAY T-BILL 06-Jan-2022	Sovereign	20,000	20	0.2	3.5
	<b>Total</b>			<b>20</b>	<b>0.2</b>	
	<b>OTHERS</b>					
	<b>TREPS / Reverse Repo Investments</b>					
	TREPS 01-Nov-2021			1,081	9.2	3.3
	<b>Total</b>			<b>1,081</b>	<b>9.2</b>	
	<b>Other Current Assets / (Liabilities)</b>					
	Net Receivable / Payable			812	6.9	
	<b>Total</b>			<b>812</b>	<b>6.9</b>	
	<b>GRAND TOTAL (AUM)</b>			<b>11,818</b>	<b>100.0</b>	
	<b>DERIVATIVES</b>					
<b>Long / Short</b>	<b>Index Futures</b>					
Short	National Stock Exchange of India Ltd. 25-NOV-21	Index	(1,500)	(266)	(2.3)	
	<b>Stock Futures</b>					
Short	Maruti Suzuki India Ltd. 25-NOV-21	Auto	(6,800)	(509)	(4.3)	
Short	Housing Development Finance Corporation Ltd. 25-NOV-21	Finance	(12,600)	(359)	(3.0)	
Short	Larsen & Toubro Ltd. 25-NOV-21	Construction Project	(12,075)	(214)	(1.8)	
Short	Tata Consultancy Services Ltd. 25-NOV-21	Software	(6,000)	(205)	(1.7)	
Short	ITC Ltd. 25-NOV-21	Consumer Non Durables	(64,000)	(144)	(1.2)	
Short	LIC Housing Finance Ltd. 25-NOV-21	Finance	(30,000)	(123)	(1.0)	
Short	United Spirits Ltd. 25-NOV-21	Consumer Non Durables	(11,250)	(107)	(0.9)	
Short	Escorts Ltd. 25-NOV-21	Auto	(6,050)	(95)	(0.8)	
Short	ICICI Bank Ltd. 25-NOV-21	Banks	(11,000)	(88)	(0.8)	
Short	IndusInd Bank Ltd. 25-NOV-21	Banks	(7,200)	(82)	(0.7)	
Short	Reliance Industries Ltd. 25-NOV-21	Petroleum Products	(2,750)	(70)	(0.6)	
Short	Axis Bank Ltd. 25-NOV-21	Banks	(7,200)	(54)	(0.5)	
Short	State Bank of India 25-NOV-21	Banks	(9,000)	(45)	(0.4)	
Short	Divi's Laboratories Ltd. 25-NOV-21	Pharmaceuticals	(800)	(41)	(0.4)	
Short	Hindalco Industries Ltd. 25-NOV-21	Non - Ferrous Metals	(4,300)	(20)	(0.2)	
Short	Exide Industries Ltd. 25-NOV-21	Auto Ancillaries	(3,600)	(6)	(0.1)	
	<b>Derivatives Total</b>			<b>(2,429)</b>	<b>(20.6)</b>	

A\*\* -> Awaiting Listing on Stock Exchanges ; N\*\* -> Non Traded Securities ; W\*\* Warrants ; PP\* Partly paid Right

**Average Maturity (years)** 2.74  
**Modified Duration** 2.29  
**Portfolio Turnover Ratio** 344%

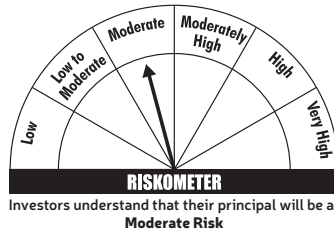
RISKOMETER AS ON 31-October-2021

Sundaram Equity Savings Fund

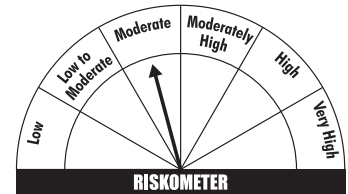
This product is suitable for investors who are seeking\*

- Long term capital appreciation and income
- Investment in equity & equity related instruments, arbitrage opportunities, and investments in debt and money market opportunities

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



Benchmark: NIFTY Equity Savings Index

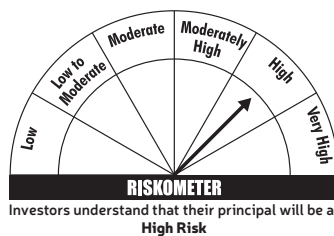


Principal Equity Savings Fund

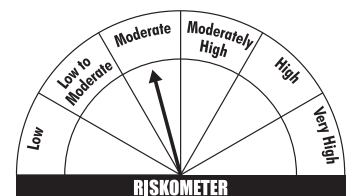
This product is suitable for investors who are seeking\*

- Income generation and capital appreciation over the medium to long term.
- Investment in equity and equity related instruments, debt and money market instruments and arbitrage opportunities.

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



Benchmark: NIFTY Equity Savings Index



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

Distributor's ARN & Name	Sub-broker's ARN (code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number)	Registered Investment Adviser (RIA) Code	ISC's signature & Time Stamping

**\*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 or inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

**Folio No**

**Signature**

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

**Name of First/Sole Applicant** (Please use capital Letters)

<b>Permanent Account Number (PAN)</b>	<b>PEKRN</b>	<b>Central KYC Number</b>	<input type="checkbox"/> <b>CKYC Proof attached</b>
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

E-Mail\*  Mobile No\*

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

**Switch**     **Amount:** .....     **Units:** .....

**Source Scheme:** Sundaram .....(Fund)      **Target Scheme#:** Sundaram .....(Fund)

**Plan:**  Regular  Direct      **Plan:**  Regular  Direct

**Options:**  Growth     Income Distribution cum Capital Withdrawal (IDCW)    **Options:**  Growth     Income Distribution cum Capital Withdrawal (IDCW)

**Sub Option:**  Payout (IDCW)     Re-Investment (IDCW)     Transfer (IDCW)    **Sub Option:**  Payout (IDCW)     Re-Investment (IDCW)     Transfer (IDCW)\*

**IDCW Frequency**     Daily     Weekly     Fortnightly     Monthly    **IDCW Frequency@: (For Fixed Income Funds only)**

Quarterly     Half-Yearly     Annual     Daily     Weekly     Fortnightly     Monthly     Quarterly     Half-Yearly     Annual

**Transfer IDCW Target Scheme:** Sundaram.....(Fund) (\*If target scheme is not mentioned for Transfer (IDCW), 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. \*Refer addendum for new scheme names post merger and Units will be allotted under the surviving scheme in case of scheme merger. @Please refer scheme information documents for applicable options.

**Redemption**

**Fund Name:** Sundaram .....(Fund)       **Amount:** .....     **Units:** .....

**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) • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. 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 confirm that I am/we are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time or a resident of USA/Canada.

<b>Signature</b>	<b>Request Date</b>	D	D	M	M	Y	Y	Y	Y
	First / Sole Applicant / Guardian	Second Applicant	Third Applicant						

**Acknowledgement**     Redemption  Switch      **Request Date:** D D M M Y Y Y Y

In case of Switch **Scheme from:** Sundaram.....(Fund)

**To Target Scheme:** Sundaram.....(Fund)

**Amount:** .....     **Units:** .....    **Plans:**  Regular  Direct

**Options:**  Growth  IDCW     Payout (IDCW)     Re-Investment (IDCW)     Transfer (IDCW)

**Redemption Scheme:** Sundaram.....(Fund)

**Amount:** .....     **Units:** .....    **Plans:**  Regular  Direct

**Folio No**

**Time Stamp/Seal**

To be submitted along with the transaction slip: 1. Your FATCA CRS Details (Foreign Account Tax Compliance Act) & KYC Additional Details (if not already submitted), and 2. Ultimate Beneficial Owner(s) (UBO) information (for non-individuals only). Please quote the Central KYC (CKYC) number in the boxes provided above or submit your filled-in CKYC Form or additional CKYC form in case of existing investors, irrespective of the investment amount. The forms are available on our website

KYC details (Mandatory)	<input type="checkbox"/> Individual	<input type="checkbox"/> Non-Individual (Please attach mandatory FATCA-CRS Annexure for Entities including UBO)	
<b>Status of First/Sole Applicant [Please (✓)]</b> <input type="checkbox"/> Listed Company <input type="checkbox"/> Unlisted Company <input type="checkbox"/> Individual <input type="checkbox"/> Minor through guardian <input type="checkbox"/> HUF <input type="checkbox"/> Partnership <input type="checkbox"/> Society/Club <input type="checkbox"/> Company <input type="checkbox"/> Body Corporate <input type="checkbox"/> Trust <input type="checkbox"/> Mutual Fund <input type="checkbox"/> FPI <input type="checkbox"/> NRI-Repatriable <input type="checkbox"/> NRI-Non-Repatriable <input type="checkbox"/> FI/Sub account of FI <input type="checkbox"/> Fund of Funds in India <input type="checkbox"/> QFI <input type="checkbox"/> Others..... (please specify)	<b>Occupation Details [Please (✓)]</b> <i>(To be filled only if the applicant is an individual)</i> <b>First Applicant</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others..... (please specify) <b>Second Applicant</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others..... (please specify) <b>Third Applicant</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others..... (please specify)	<b>Gross Annual Income (in ₹) [Please (✓)]</b> <b>First Applicant</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore (or) Net-worth (Mandatory for non-individuals) ₹ ..... as on   D   D   M   M   Y   Y   Y   Y   (Not older than one year) <b>Second Applicant</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore (or) Net-worth..... <b>Third Applicant</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore (or) Net-worth.....	<b>PEP Status</b> <b>First Applicant</b> <b>For Individuals [Please (✓)]</b> Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors) <input type="checkbox"/> I am PEP <input type="checkbox"/> Not Applicable <input type="checkbox"/> I am related to PEP <b>For Non-Individuals providing any of the below mentioned services [Please (✓)]</b> <input type="checkbox"/> Foreign Exchange/Money Changer Services <input type="checkbox"/> Gaming/Gambling/Lottery/Casino Services <input type="checkbox"/> Money Lending/Pawning <input type="checkbox"/> None of the above <b>Second Applicant</b> <i>(To be filled only if the applicant is an individual)</i> <input type="checkbox"/> I am PEP <input type="checkbox"/> I am related to PEP <input type="checkbox"/> Not Applicable <b>Third Applicant</b> <i>(To be filled only if the applicant is an individual)</i> <input type="checkbox"/> I am PEP <input type="checkbox"/> I am related to PEP <input type="checkbox"/> Not Applicable

**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
<b>If you have answered YES to any of above, please provide the below details</b>			
Country of Tax Residence			
Nationality			
Tax Identification Number\$ or Reason for not providing TIN			
Identification Type (TIN or Other, please specify)			
Residence address for tax purposes (include City, State, Country & Pin code)			
Address Type	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
City of birth			
Country of birth			

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

FATCA-CRS Instructions	Signature
<b>Details under FATCA-CRS/Foreign Tax Laws:</b> 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 <b>change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.</b> 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). <b>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.</b> 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 not available or has not yet been issued, please provide an explanation with supporting documents and attach this to the form.	First / Sole Applicant /Guardian
	Second Applicant
	Third Applicant

## 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, Vyapari Complex, Sindhi Camp Chowk, Akola-444001. **Allahabad**, Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhant Marg, Allahabad - 211001. **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**, ANN Tower, 1st Floor, RBSS Road, Bhikhanpur, Bhagalpur 812 001, Bihar. **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**, 43 G.T.ROAD, EAST END OFFICERS COLONY RAYMONDS BUILDING (2 nd FLOOR), SREEPALLI, 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**, No. 100 West Periyasamy Road, R S Puram, Coimbatore – 641002. **Cuttack**, 1st Floor, Kailash Plaza, (In Front of BSNL Office), Link Road, Cuttack-753012. **Davangere**, #1953/35, "Kamakshi Nivasa", 6th cross, Siddhaveerappa badavane, Davangere - 04. **Dehradun**, 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun - 248 001. **Delhi**, Room no. 301/314, 3rd floor, Ashoka Estate, 24 Barakhamba Road, New Delhi - 110001. **Dhanbad**, Sri Ram Plaza, Room No-107, 1st Floor, Bank More, Dhanbad 826 001. **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**, Shop No. 20, 2nd Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273 001. **Gurugram**, Unit No 11, Vipul Agora, Agora, Mehrauli - Gurugram Road, Gurugram - 122002. **Guwahati**, 4th Floor, Ganpati Enclave Above Datamation, Bora Service. G.S Road, Guwahati 781007 **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**, 6-3-1085 / D /103, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500082. **Indore**, 205 Starlit Tower 29/1 Y N Road, Indore-452001. **Jabalpur**, Second Floor, Digamber 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, Jilha 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**, Room No. 217/218, Kan Chambers, 14/113 Civil Lines, Kanpur 208001. **Kancheepuram**, C/O. Sundaram Finance Limited, No.24, Anna Indira Gandhi Salai, Nellukkara Street, (Near Karthikeyan theatre) Kancheepuram-631502. **Kolhapur**, Office No:12, 2nd Floor, R.D.Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001. **Kolkatta**, P-38 Princep Street, Ground Floor, Off Bentinck Street, (Opp Orient Cinema), Kolkatta-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. **Moradabad**, Junaid Malik, Near Chakker Ki Milak Chauraha TV Tower Road Moradabad Pin 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 (Port)**, 5th Floor, City Ice Building, Plot No.298, Perin Nariman Street, Mumbai - 400001. **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 officelPanipat-132103. **Patna**, 305 & 306 Ashiana Harniwas, New Dak Bungalow Road, Patna - 800001. **Pondicherry**, No. 181, Thiruvalluvar Salai, Pillaithottam, Opp to Bahavan Saw Mill, Pondicherry – 605013. **Pune**, CTS No. 930 / Final, Plot No.314, 1st Floor, Office No. 1, Aditya Centeeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune – 411005. **Raipur**, Office no. S-8, 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Near Fafadih 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. **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. **Silugiri**, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road, P.S-Bhakti Nagar, Siliguri - Dist - Jalpaiguri-734008, West Bengal. Surat, HG-18 International Trade Centre, Majuragate, Surat - 395002. **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, Shastri 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 SBI), 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, Ist 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**, Unit No. 714, Level 7, Burjuman Business Tower, Bur Dubai, Dubai UAE



## Customer care centres of KFin Technologies Pvt. Ltd.

**Bangalore**, No 35, Puttanna Road, Basavanagudi, Bangalore 560004. **Belgaum**, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. **Bellary**, Shree Gayathri Towers #4, 1st Floor K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary 583103. **Davangere**, D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002. **Gulbarga**, H No 2-231, KRISHNA COMPLEX, 2ND FLOOR Opp., Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURAGI, Gulbarga 585105. **Hassan**, SAS NO: 490, HEMADRI ARCADE, 2ND MAIN ROAD, SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL, Hassan 573201. **Hubli**, R R MAHALAXMI MANSION, ABOVE INDUSIND BANK, 2ND FLOOR, DESAI CROSS, PINTO ROAD, Hubballi 580029. **Mangalore**, Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003. **Margoa**, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601. **Mysore**, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009. **Panjim**, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001. **Shimoga**, JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga 577201. **Ahmedabad**, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009. **Anand** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand 380001. **Baroda**, 203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda 390007. **Bharuch**, 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001. **Bhavnagar**, 303 STERLING POINT, WAGHAWADI ROAD, Bhavnagar 364001. **Gandhidham**, Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370201. **Gandhinagar**, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011. **Jamnagar**, 131 Madhav Plaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar 361008. **Junagadh**, Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001. **Gujarat, Mehsana** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. **Nadiad**, 311-3rd Floor City Center, Near Paras Circle, Nadiad 387001. **Navsari**, 103 1ST FLOORE LANDMARK MALL, NEAR SAYAJI LIBRARY, Navsari Gujarat, Navsari 396445. **Rajkot**, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001. **Surat**, Office no: -516 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat 395002. **Valsad**, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001. **Vapi**, A-8 Second FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi 396191. **Chennai**, F-11 Akshaya Plaza 1st Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai 600002. **Calicut**, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001. **Cochin**, Ali Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036. **Kannur**, 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, Kannur 670001. **Kollam**, GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHSREE BLOCK, Kadapakada, Kollam 691008. **Kottayam**, 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002. **Palghat**, No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad 678001. **Tiruvalla**, 2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. **Trichur**, 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, Thrissur 680001. **Trivandrum**, MARVEL TOWER, 1ST FLOOR, URA-42 STATUE, (UPPALAM ROAD RESIDENCE ASSOCIATION), Trivandrum 695010. **Coimbatore** 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Erode**, Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003. **Karur**, No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur 639002. **Madurai**, No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001. **Nagercoil**, HNO 45, 1st Floor, East Car Street, Nagercoil 629001. **Pondicherry**, No 122(10b), Muthumariamman coil street, Pondicherry 605001. **Salem**, No.6 NS Complex, Omalar main road, Salem 636009. **Tirunelveli**, 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. **Trichy**, No 23C/1 E V R road, Near Vekkaliyaman Kalyana Mandapam, Putthur, Trichy 620017. **Tuticorin**, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin 628003. **Vellore**, No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. **Agartala**, OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT, TRIPURA WEST, Agartala 799001. **Guwahati**, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. **Shillong**, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001. **Silchar**, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Ananthapur**, #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. **Guntur**, 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002. **Hyderabad**, No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016. **Karimnagar**, 2nd ShutterHNo. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar 505001. **Kurnool**, Shop No:47, 2nd Floor, S komda Shopping mall, Kurnool 518001. **Nanded**, Shop No.4, Santakripa Market G G Road, Opp.Bank Of India, Nanded 431601. **Rajahmundry**, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavapeta, Rajahmundry, East Godavari Dist, AP - 533103. **Solapur**, Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur 413004. **Srikakulam**, D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veedhi, Palakonda Road, Srikakulam 532001. **Tirupathi**, H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi 517501. **Vijayawada**, HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010. **Visakhapatnam**, DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE, Visakhapatnam 530016. **Warangal**, Shop No 22, Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002. **Khammam**, 11-4-3/3 Shop No. S-9, 1st floor, Srivenkata Sairam Arcade, Old CPI Office Near PriyaDarshini College Nehru Nagar, KHAMMAM 507002. **Akola**, Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004. **Amaravathi**, Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi 444601. **Aurangabad**, Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. **Bhopal**, SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P nagar, Bhopal 462011. **Dhule**, Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. **Indore**, 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore . **Jabalpur**, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. **Jalgaon**, 3rd floor, 269 JAEE Plaza, Baliram Peth near Kishore Agencies, Jalgaon 425001. **Nagpur**, Plot No. 2, Block No. B / 1 & 2, Shree Apratnam, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. **Nasik**, S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. **Sagar**, II floor Above shiva kanch mandir., 5 civil lines, Sagar, Sagar 470002. **Ujjain**, Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain 456001. **Asansol**, 112/N G. T. ROAD BHANGA PACHIL, G.T Road Asansol Pin: 713 303;, **Paschim**, Bardhaman West Bengal, Asansol 713303. **Balasore**, 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001. **Bankura**, Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor, Ward no-24 Opposite P.C Chandra, Bankura town, Bankura 722101. **Berhampur**, (Or) Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. **Bhilai**, Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. **Bhubaneswar**, A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. **Bilaspur**, Shop.No.306, 3rd Floor, ANANDAM PLAZA, Vyapar Vihar Main Road, Bilaspur 495001. **Bokaro**, CITY CENTRE, PLOT NO. HE-07, SECTOR-IV, BOKARO STEEL CITY, Bokaro 827004. **Burdwan**, Anima Bhavan 1st Floor Holding No.-42, Sreepally G. T. Road, West Bengal, Burdwan 713103. **Chinsurah**, No : 96, PO: CHINSURAH, DOCTORS LANE, Chinsurah 712101. **Cuttack**, SHOP NO-45, 2ND

FLOOR, NETAJI SUBAS BOSE ARCADE, (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS, DARGHA BAZAR, Cuttack 753001. **Dhanbad**, 208 New Market 2Nd Floor, Bank More, Dhanbad 826001. **Durgapur**, MWAV-16 BENGAL AMBUJA, 2ND FLOOR CITY CENTRE, Distt. BURDWAN Durgapur-16, Durgapur 713216. **Gaya**, Property No. 711045129, Ground Floor Hotel Skylark, Swaraipuri Road, Gaya 823001. **Jalpaiguri**, D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 735101. **Jamshedpur** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001. **Kharagpur**, Holding No 254/220, SBI BUILDING, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304. **Kolkata**, Apeejay House ( Beside Park Hotel ), C Block 3rd Floor, 15 Park Street, Kolkata 700016. **Malda**, RAM KRISHNA PALLY; GROUND FLOOR, ENGLISH BAZAR, Malda 732101. **Patna** 3A 3Rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001. **Raipur**, OFFICE NO S-13 SECOND FLOOR REHEJA TOWER, FAFADIH CHOWK, JAIL ROAD, Raipur 492001. **Ranchi** Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001. **Rourkela**, 2nd Floor, Main Road, UDIT NAGAR, SUNDARGARH, Rourekla 769012. **Sambalpur** First Floor; Shop No. 219, SAHEJ PLAZA, Golebazar; Sambalpur, Sambalpur 768001. **Siliguri**, Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001. **Agra**, House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002. **Aligarh**, 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001. **Allahabad**, Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001. **Ambala**, 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospitalambala Cant, Ambala 133001. **Azamgarh**, House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh 276001. **Bareilly**, 1ST FLOORREAR SIDEA -SQUARE BUILDING, 54-CIVIL LINES, Ayub Khan Chauraha, Bareilly 243001. **Begusarai**, C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117. **Bhagalpur** 2Nd Floor, Chandralok ComplexGhantaghar, Radha Rani Sinha Road, Bhagalpur 812001. **Darbhanga**, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004. **Dehradun**, Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001. **Deoria**, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001. Faridabad A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001. Ghaziabad FF - 31, Konark Building, Rajnagar, Ghaziabad 201001. **Ghazipur**, House No. 148/19, Mahua Bagh, Raini Katra-, Ghazipur 233001. **Gonda**, H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001. **Gorakhpur**, Shop No. 8-9, 4th floor Cross Mall, Gorakhpur 273001. **Gurgaon**, No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. **Gwalior**, City Centre, Near Axis Bank, Gwalior 474011. **Haldwani** Shoop No 5, KMVN Shoping Complex, Haldwani 263139. **Haridwar** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410. **Hissar** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001. **Jhansi** 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001. **Kanpur**, 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001. **Lucknow**, 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001. **Mandi**, House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001. **Mathura**, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001. **Meerut** H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut 250002. **Mirzapur** Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001. **Moradabad**, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001. **Morena**, House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001. **Muzaffarpur**, First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001. **Noida**, F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301. **Panipat** Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103. **Renukoot**, C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot 231217. **Rewa**, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001. **Rohtak** Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Roorkee**, Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667. **Satna**, Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, Satna 485001. **Shimla**, 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001. **Shivpuri**, A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551. **Sitapur** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001. **Solan**, Disha Complex, 1St Floor, Above Axis Bank, Rajgarh Road, Solan 173212. **Sonepat** Shop no. 205 PP Tower, Opp income tax office, Subhash chowk Sonepat. 131001. **Sultanpur**, 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001. **Varanasi**, D-64/132 KA, 2nd Floor, Anant Complex, Sigra, Varanasi 221010. **Yamuna Nagar** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar 135001. **Kolhapur**, 605/1/4 E Ward Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001. **Mumbai**, 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort 400001. **Pune**, Office # 207-210, second floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune 411005. **Ajmer**, 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer 305001. **Alwar** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001. **Amritsar**, SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001. **Bhatinda** MCB -Z-3-01043, 2 floor, GONIANA ROAD, OPPORITE NIPPON INDIA MF GT ROAD, NEAR HANUMAN CHOWK, Bhatinda 151001. Bhilwara Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001. **Bikaner**, 70-71 2Nd Floor I Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003. **Chandigarh**, First floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. **Ferozpur**, The Mall Road Chawla Bulding Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002. **Hoshiarpur**, Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001. **Jaipur** Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. **Jalandhar**, Office No 7, 3rd Floor, City Square building, E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001. **Jammu**, 304, A-1, 03rd Floor, North Block, Bahu Plaza, Jammu - 180004. **Jodhpur**, Shop No. 6, GANG TOWER, G Floor, OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE, Jodhpur 342003. **Karnal**, 18/369, Char Chaman, Kunjipura Road, Behind Miglani Hospital, Karnal 132001. **Kota**, D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPUR, Kota 324007. **Ludhiana**, SCO 122, Second floor, Above Hdfc Mutual fun, Feroze Gandhi Market, Ludhiana 141001. **Moga**, 1St FloorDutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001. **New Delhi**, 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. **Pathankot**, 2nd Floor Sahni Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot, Pathankot 145001. **Patiala**, B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001. **Sikar**, First Floor Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar 332001. **Sri Ganganagar**, Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganganagar 335001. **Udaipur**, Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001. **Eluru**, DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, Eluru 534002.

## Collection centres of KFin Technologies Pvt. Ltd.

**T Nagar**, No 23 I Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai, 600 034. **Hyderabad (Gachibowli)**, Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilimgampally Mandal, Hyderabad, 500032. **Vashi**, Vashi Plaza, Shop no. 324, C Wing, 1ST Floor, Sector 17, Vashi Mumbai, 400705. **Vile Parle**, Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East, 400057. **Borivali**, Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400 092. **Thane**, Room No. 302 3rd Floor Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, 400602.



BOOK-POST

If undelivered please return to:

**Sundaram Asset Management Company Limited**

**Corporate Office:** 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai -14. Contact Number 1860 425 7237 (India), +91 40 2345 2215 (NRI)

**Regd. Office:** No. 21, Patullos Road, Chennai 600 002. **CIN:** U93090TN1996PLC034615, **Fax:** +91 44 2841 8108 [www.sundarammutual.com](http://www.sundarammutual.com)

EQUITY SAVINGS

Disclaimer

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

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

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

Talk to your investment advisor now or call 1860 425 7237 (India) +91 40 2345 2215 (NRI)  
SMS SFUND to 56767 • [www.sundarammutual.com](http://www.sundarammutual.com) • E-mail [customerservices@sundarammutual.com](mailto:customerservices@sundarammutual.com)