

Letter to Investors

20/11/2021

Dear Investor

Sub: Proposal for merger of Sundaram Large and Mid Cap Fund and Principal Emerging Bluechip 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 **Principal Emerging Bluechip Fund**, an open ended equity scheme investing in both large cap and mid cap stocks, (also referred to as "Transferor Scheme") into **Sundaram Large and Mid Cap Fund**, an open ended equity scheme investing in both large cap and mid cap stocks (also referred to as "Transferee Scheme"). Further, the Trustees have

decided to merge a few schemes of SMF with PMF schemes and vice versa. Please refer the 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: 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). **Unit holders 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 **Principal Emerging Bluechip Fund** with **Sundaram Large and Mid Cap 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 a public notice informing the unit holders of the Sundaram MF schemes about the Completion and the Effective Date.

Proposal for Merger of Schemes	Sundaram Large and Mid Cap Fund (Large and Mid cap Category) was launched in Feb 2007, an open ended equity scheme investing both in large cap and mid cap stocks.
	Principal Emerging Bluechip Fund (Large and Mid cap Category) was launched in Nov 2008, an open ended equity scheme investing in both large cap and mid cap stocks.

Name of the Scheme	Principal Emerging Bluechip Fund (Transferor scheme)	Sundaram Large and Mid Cap Fund (Transferee Scheme)	Sundaram Large and Mid Cap Fund (Surviving Scheme)
Type of Scheme	An open ended equity scheme investing in both large cap and mid cap stocks	An open ended equity scheme investing in both large cap and mid cap stocks	An open ended equity scheme investing in both large cap and mid cap stocks
Investment Objective	The primary objective of the Scheme is to achieve long-term capital appreciation by investing in equity & equity related instruments of large cap & midcap companies.	To seek capital appreciation by investing predominantly in equity and equity related instruments in large and mid cap stocks	To seek capital appreciation by investing predominantly in equity and equity related instruments in large and mid cap stocks
Investment Strategy	<p>The investment strategy of the fund will be based on market cap of the stocks. The fund will predominantly invest in large and midcap stocks. This market cap ranges will be determined as per prevailing SEBI / AMFI guidelines. Stocks selection will be primarily on bottom up approach on stock-by-stock basis.</p> <p>As part of its objective of maximizing investor's wealth creation potential over the longer duration, the fund may also invest in equity and equity related instruments of unlisted companies in line with SEBI regulations.</p> <p>A part of the portfolio may also tap arbitrage opportunities in the domestic markets like equity & equity related instruments, convertible preference shares, and convertible debentures.</p> <p>The Scheme intends to invest in derivatives not exceeding 50% of the net assets of the Schemes, subject to the limits as specified from time to time for hedging and rebalancing purposes or to undertake any other strategy as permitted under SEBI Regulations from time to time.</p>	<p>The primary investment objective of the scheme is to seek capital appreciation by investing in equity and equity related instruments.</p> <p>The key factors of the investment strategy of the scheme will be:</p> <ul style="list-style-type: none"> Identifying attractive opportunities and take concentrated exposures Investing across all sectors in the economy Emphasis on stock selection Investing across market-cap category Selecting stocks with an investment horizon of three to five years Active cash calls: The fund will have the flexibility to be even up to 30% in cash, if market conditions warrant such a stance in the view of the fund manager. <p>Though every endeavor will be made to achieve the objectives of the Scheme, the Investment Manager / Sponsor / Trustees do not guarantee that the investment objectives of the Scheme will be achieved.</p>	<p>The primary investment objective of the scheme is to seek capital appreciation by investing in equity and equity related instruments.</p> <p>The key factors of the investment strategy of the scheme will be:</p> <ul style="list-style-type: none"> Identifying attractive opportunities and take concentrated exposures Investing across all sectors in the economy Emphasis on stock selection Investing across market-cap category Selecting stocks with an investment horizon of three to five years Active cash calls: The fund will have the flexibility to be even up to 30% in cash, if market conditions warrant such a stance in the view of the fund manager. <p>Though every endeavor will be made to achieve the objectives of the Scheme, the Investment Manager / Sponsor / Trustees do not guarantee that the investment objectives of the Scheme will be achieved.</p>

	Principal Emerging Bluechip Fund (Transferor scheme)	Sundaram Large and Mid Cap Fund (Transferee Scheme)	Sundaram Large and Mid Cap Fund (Surviving Scheme)																																		
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	<p>*The fund will predominantly invest in large and Mid cap stocks.</p> <p>This market cap ranges will be determined as per prevailing SEBI/ AMFI guidelines.</p> <p>**Investment in Securitised Debt may be up to 30% of the net assets of the Scheme.</p> <p>The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives) and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme</p> <p>Note: The Asset Management Company (AMC) reserves the right to invest in derivatives (Equity Derivatives) not exceeding 50 % of the Net Assets, subject to limits specified by SEBI from time to time. The AMC further reserves the right to invest in foreign securities and derivatives subject to SEBI/RBI or any other Regulatory Authorities permitted from time to time.</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. 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>The Scheme may invest upto 15% in ETFs#</p> <p>The Scheme may invest upto 30% in stocks listed on SME platform of BSE and NSE.</p> <p>The scheme may invest upto 30% in foreign securities, ADR's and GDRs, subject to SEBI / RBI or any other Regulatory Authorities permitted from time to time.</p> <p>The Scheme does not seek to participate in repo/reverse repo in corporate debt securities and credit default swaps.</p> <p># ETFs Risk Disclosure - To the extent that the Scheme is invested in ETFs, the Scheme will be subject to all</p>	<p>Overseas Securities (including ETFs) 0-30% of the net assets</p> <ul style="list-style-type: none"> Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. Fixed Income & Money Market instruments include investment in Repo in Corporate Bonds up to 10%. The scheme shall engage in securities lending subject to a maximum of 20% and 5% for a single counter party. <p>Pending deployment in terms of the investment objective, funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.</p> <p>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.</p> <p>Investments in overseas securities may be taken subject to the applicable guidelines/policies of SEBI and RBI.</p> <p>Changes in Investment Pattern: Subject to SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view the market conditions, market opportunities, applicable Regulations and political & economic factors.</p> <p>It must be clearly understood that the percentage stated above are only indicative and not absolute.</p> <p>These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of Unit Holders. Such changes in</p>	<p>Overseas Securities (including ETFs) 0-30% of the net assets</p> <ul style="list-style-type: none"> Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. Fixed Income & Money Market instruments include investment in Repo in Corporate Bonds up to 10%. 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>Pending deployment in terms of the investment objective, funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.</p> <p>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. 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	risks associated with such ETFs and the underlying assets that it is tracking. The Scheme can purchase/redeem units of ETFs only through stock exchanges on which such ETFs are listed and not directly through a mutual fund. Thus there could be a liquidity issue. The units of ETF may trade above (at a premium) or below (at a discount) the scheme's net asset value (NAV). The price of the units of an ETF's is influenced by the forces of supply and demand. Thus the Scheme may not be able to purchase/redeem units of an ETF at the applicable NAVs.	investment pattern will be for a short-term and for defensive consideration only.	These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of Unit Holders. Such changes in investment pattern will be for a short-term and for defensive consideration only.
Investment Plan(s)/Option(s)	<p>The Scheme has two Plans i.e. Regular Plan & # 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 Half Yearly IDCW Option.</p> <p>The Half Yearly IDCW Option under both the Plans will have the facility of Payout, Reinvestment and Sweep.</p> <p># Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund. This plan is not available for investors who wish to purchase/ subscribe units through a Distributor – such investors have to subscribe for Regular Plan.</p> <p>Regular Plan and Direct Plan have the same features (i.e. Investment Objective, Asset Allocation Pattern, Investment Strategy, Risk factors) and facilities offered including terms and conditions except that Direct Plan shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission for distribution of Units will be paid / charged under Direct Plan.</p>	<p>Plans: Regular Plan, Direct Plan</p> <p>Options: Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment & 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), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in other cases.</p>	<p>Plans: Regular Plan and Direct Plan</p> <p>Options: Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment & 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 the same scheme when IDCW payable is less than Rs.500 in the respective sub option.</p>
Minimum Application Amount	<p>Minimum application amount will be Rs.300/- for both Halfyearly IDCW and Growth Option and any amount thereafter under each Plan/Option</p> <p>Systematic Investment Plan: Minimum twelve instalments of Rs. 100 /- each</p> <p>Systematic Transfer Plan: Minimum Six instalments of Rs.1,000/- each</p> <p>Regular Withdrawal Plan: Minimum Six instalments of Rs.500/- each</p>	<p>New Investor/Existing: Rs.100/- for both IDCW and Growth Option and any amount thereafter under each Plan/ option.</p> <p>Systematic Investment Plan: Minimum Six instalments of Rs. 100/- (Monthly); Rs.750/- (Quarterly); Rs.1,000/- (Weekly) and any amount thereafter</p> <p>SIP Dates: Any Day (1st to 31st) Weekly (Every Wednesday)</p> <p>Systematic Transfer Plan: Daily: Rs.1,000/- (6 Instalments); Weekly: Rs.1,000/- (6 Instalments); Monthly: Rs.100/- (6 Instalments); Quarterly: Rs.750/- (6 Instalments)</p> <p>STP Dates: 1st, 7th, 14th, 20th, 25th of every Month/Quarter Weekly (Every Wednesday)</p> <p>Systematic Withdrawal Plan: Monthly / Quarterly: Rs.100/- (6 instalments)</p> <p>SWP Dates: 1st of every month</p> <p>SIP Top-up facility: Half yearly/Annual Minimum Rs.500/- and in multiples of Rs.500/-</p> <p>Minimum Redemption Limit: The minimum amount for redemption/switch out will be: Regular & Direct Plan: Rs.100/- or 1 unit or account balance, whichever is lower.</p>	<p>New Investor/Existing: Rs.100/- for both IDCW and Growth Option and any amount thereafter under each Plan/ option.</p> <p>Systematic Investment Plan: 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>SIP Dates: Any Day (1st to 31st) Weekly (Every Wednesday)</p> <p>Systematic Transfer Plan: Daily: Rs.1,000/- (6 Instalments); Weekly: Rs.1,000/- (6 Instalments); Monthly: Rs.100/- (6 Instalments); Quarterly: Rs.750/- (6 Instalments); Semi Annual /Annual: Rs.1,000/- (6 Instalments)</p> <p>STP Dates: 1st, 7th, 14th, 20th, 25th of every Month/Quarter/Semi-Annual/Annual Weekly (Every Wednesday)</p> <p>Systematic Withdrawal Plan: Monthly / Quarterly / Semi Annual / Annual: Rs.100/- (6 instalments)</p> <p>SWP Dates: 1st, 11th, 21st</p> <p>SIP Top-up facility: Half yearly/Annual Minimum Rs. 500/- and in multiples of Re.1/-</p> <p>Minimum Redemption Limit: The minimum amount for redemption/switch out will be: Regular & Direct Plan: Rs.100/- or 1 unit or account balance, whichever is lower.</p>

	Principal Emerging Bluechip Fund (Transferor scheme)	Sundaram Large and Mid Cap Fund (Transferee Scheme)	Sundaram Large and Mid Cap Fund (Surviving Scheme)																																																
Liquidity	<p>Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices.</p> <p>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.</p> <p>However, under normal circumstances, the Mutual Fund will endeavor to dispatch the Redemption proceeds well before 10 Business Days from the acceptance of the duly completed Redemption request</p>	<p>Purchase / Switch In: On any business day, at NAV.</p> <p>Redemption / Switch Out: 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>Purchase / Switch In: On any business day, at NAV.</p> <p>Redemption / Switch Out: 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>																																																
Exit Load	<p>Exit Load: If redeemed/ switched on or before 365 days from the date of allotment:</p> <ul style="list-style-type: none"> Nil for redemption/ switch out of units up to 24% of the units allotted (the limit) 1% on redemption in excess of 24% of the limit stated above- Redemption of units would be done on First in First out Basis (FIFO) - Nil thereafter. 	<p>Exit Load: 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 - No Exit Load</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 - Exit load of 1% of the applicable NAV will be charged.</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>Exit Load: 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 - No Exit Load</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 - Exit load of 1% of the applicable NAV will be charged.</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>Further, exit load will be waived on Intra-scheme and Inter-scheme Switch-outs</p>																																																
Applicable Recurring Expenses	<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 & 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>	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 & 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>	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 & 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>	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%
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	Principal Emerging Bluechip Fund (Transferor scheme)	Sundaram Large and Mid Cap Fund (Transferee Scheme)	Sundaram Large and Mid Cap Fund (Surviving Scheme)
Applicable Recurring Expenses	<p>In addition to the above, following expenses can be charged to the Scheme:</p> <p>a) Up to 5 basis points (bps) under Regulation 52(6A)(c),</p> <p>b) Up to 30 bps for gross new inflows from retail investors from B30 cities, and</p> <p>c) Goods and Services Tax (GST) on investment management and advisory fees.</p> <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: https://www.principalindia.com/downloads-disclosures.aspx</p>	<p>In addition to the above, following expenses can be charged to the Scheme:</p> <p>a) Up to 5 basis points (bps) under Regulation 52(6A)(c),</p> <p>b) Up to 30 bps for gross new inflows from retail investors from B30 cities, and</p> <p>c) Goods and Services Tax (GST) on investment management and advisory fees.</p> <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. www.sundarammutual.com/TER at least three working days prior to the effective date of change”. Daily TER and proposed changes, if any, are available under the link: https://www.sundarammutual.com/TER.</p>	<p>In addition to the above, following expenses can be charged to the Scheme:</p> <p>a) Up to 5 basis points (bps) under Regulation 52(6A)(c),</p> <p>b) Up to 30 bps for gross new inflows from retail investors from B30 cities, and</p> <p>c) Goods and Services Tax (GST) on investment management and advisory fees.</p> <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. www.sundarammutual.com/TER at least three working days prior to the effective date of change”. Daily TER and proposed changes, if any, are available under the link: https://www.sundarammutual.com/TER.</p>
Segregated Portfolio	Not Enabled	Not Enabled	Enabled*
Benchmark	Nifty Large Mid Cap 250 TRI	Nifty Large Mid Cap 250 TRI	Nifty Large Mid Cap 250 TRI
Please refer Annexure enclosed herewith for more details pertaining to the Transferor Scheme and Transferee Scheme.			

***Segregated Portfolio:**

Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered credit rating agency (CRA) which involves Liquidity risk & credit risk etc

SEBI vide circular number SEBI/HO/IMD/DF2/CIR/P/2018/160 and dated 28th December 2018 prescribed the procedure for segregation of portfolio in mutual fund schemes. Following is the extract from the circular:

1. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit rating Agency (CRA), as under: a. Downgrade of a debt or money market instrument to 'below investment grade', or b. Subsequent downgrades, or c. Similar such downgrades of a loan rating.
2. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events and implemented at the ISIN level.
3. Creation of segregated portfolio shall be optional and at the discretion of the AMC. It should be created only if the SID of the scheme has provisions for segregated portfolio with adequate disclosures.
4. AMCs shall have a detailed written down policy on creation of segregated

portfolio and the same shall be approved by the trustees.

5. Process for creation of segregated portfolio
 - a. AMC shall decide on creation of segregated portfolio on the day of credit event. once an AMC decides to segregate portfolio, it shall
 - i. seek approval of trustees prior to creation of the segregated portfolio.
 - ii. immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors.
 - iii. ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
 - b. Once trustee approval is received by the AMC,
 - i. Segregated portfolio shall be effective from the day of credit event
 - ii. AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
 - iii. An e-mail or SMS should be sent to all unit holders of the concerned scheme.

- iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
- v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
- vi. No redemption and subscription shall be allowed in the segregated portfolio. however, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
- c. If the trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.
- 6. Valuation and processing of subscriptions and redemptions
 - a. The valuation should take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets).
 - b. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under: i. upon trustees' approval to create a segregated portfolio - • Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio. • Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV. ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio (scheme portfolio including the securities affected by the credit event).
- 7. Disclosure requirements
 - a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
 - b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents.
 - c. The net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
 - d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
 - e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
 - f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
 - g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.
- 8. TER for the Segregated Portfolio
 - a. AMC shall not charge investment and advisory fees on the segregated portfolio. however, TER (excluding the investment and advisory fees) can be charged, on a prorata basis only upon recovery of the investments in segregated portfolio.
 - b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
 - c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. however, the same shall be within the maximum Ter limit as applicable to the main portfolio. The legal charges in excess of the Ter limits, if any, shall be borne by the AMC.
 - d. The costs related to segregated portfolio shall in no case be charged to the main portfolio
- 9. Monitoring by Trustees
 - a. In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:
 - i. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
 - ii. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
 - iii. An Action Taken report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.
 - iv. The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.
 - b. In order to avoid mis-use of segregated portfolio, trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment officers (CIO), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.
- 10. The existence of the provisions for segregated portfolio should not encourage the AMCs to take undue credit risk in the scheme portfolio. In partial modification to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018 on 'Creation of segregated portfolio in mutual fund schemes', it has been decided by SEBI to permit creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, vide circular number SEBI/HO/IMD/DF2/CIR/P/2019/127, dated 07th november 2019, subject to the following:
 - a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount.
 - b. AMCs will inform AMFI immediately about the actual default by the issuer. upon being informed about the default, AMFI shall immediately inform the same to all AMCs.

Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio of debt or money market

instruments of the said issuer in terms of SEBI circular dated December 28, 2018. The Scheme intends to have the ability to create a segregated portfolio in line with the above SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018.

Taxability of segregated portfolios of a mutual fund scheme

The Finance Act, 2020 has rationalized capital gains taxability in relation to mutual fund portfolio segregation as per SEBI regulations as follows:

- The period of holding for units in the segregated portfolio to be reckoned from the period for which the original units in the main portfolio were held by the taxpayer.
- Acquisition cost of units in segregated portfolio to be proportionate to the NAV of assets transferred to the segregated portfolio to the NAV of the total portfolio immediately before the segregation. The cost of acquisition of the original units in the main portfolio to be reduced by the acquisition cost of units in the segregated portfolio.

Example of Segregation:

The below table shows how a security affected by a credit event will be segregated and its impact on investors. Whether the distressed security is held in the original portfolio or the segregated portfolio, the value of the investors holdings will remain the same on the date of the credit event. over time, the NAV of the portfolios are subject to change.

Key Assumptions: We have assumed a Scheme consists of 3 Securities (A, B, and C). It has two investors with total of 10,000 units. (Investors 1 – 6,000 units, Investors 2- 4,000 units)

Total Portfolio Value of Rs. 30 Lakhs (each Security invested Rs.10 Lakh)

Current NAV: 30,00,000/10,000 = Rs. 300 Per unit

Suppose Security A is downgraded to below investment grade and consequently the value of the security falls from Rs.10,00,000 to Rs. 4,00,000 and the AMC decides to segregate the security into a new portfolio. Investors will be allotted the same number of units in the segregated portfolio as they hold in the main portfolio. So, Investor 1 will get 6,000 units and Investor 2 will get 4,000 units in the segregated portfolio.

With Segregation – Portfolio Value is Rs. 24,00,000 (now B & C Securities worth Rs. 20 Lakh and Security A has fallen from Rs. 10,00,000 to Rs. 4,00,000)

	Main Portfolio (Security of B & C)	Segregated Portfolio (Security A)
Net Assets	Rs. 20,00,000	Rs. 4,00,000
number of units	10,000	10,000
NAV per unit	Rs. 20,00,000/ 10,000 = Rs. 200	Rs. 4,00,000/10,000 = Rs. 40

With respect to Investors.	Investor 1	Investor 2
units held in Main portfolio (no. of units)	6,000	4,000
NAV of Main Portfolio	Rs. 200 per unit	Rs. 200 per unit
Value of holding in Main Portfolio (A)	Rs. 12,00,000	Rs. 8,00,000
units held in Segregated Portfolio	6,000	4,000
NAV of Segregated Portfolio	Rs. 40 Per unit	Rs. 40 Per unit
Value of holding in Segregated Portfolio (B)	Rs. 2,40,000	Rs. 1,60,000
Total Value of holdings (A) + (B)	Rs.14,40,000	Rs. 9,60,000

In case if it does not segregate (Total Portfolio would be)

Net Assets of the Portfolio	No. of Units	NAV per unit Rs.
Rs. 24,00,000 (Rs. 4,00,000 in Security A and Rs. 10,00,000 in Security B and Rs. 10,00,000 in Security C)	10,000	24,00,000/ 10,000 = Rs. 240

	Investor 1	Investor 2
units held in original portfolio (no. of units)	6,000	4,000
NAV of original Portfolio	Rs. 240 Per unit	Rs. 240 Per unit
Value of holding	Rs. 14,40,000	Rs. 9,60,000

Note:

1. The term 'segregated portfolio' shall mean a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme.
2. The term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio.
3. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.

Risk Factors - Segregated Portfolio

Liquidity Risk: Securities classified under the segregated portfolio will typically be those securities that are thinly traded or not traded at all. hence these securities will have significant liquidity risk and investors may not be able to redeem their investments.

Credit Risk: Securities classified under the segregated portfolio will typically be securities which are undergoing stress with regard to their ability to make principal and interest payments. hence these securities will have significant credit risk and investors may not be able to redeem / realize their investments. It is also highly likely that these securities will undergo bankruptcy / liquidation processes which further increases the risk of the amount and the time taken for the investor to realize his investment.

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 way of 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 not in any manner change the features/provisions of the Transferee Scheme and the interest of the Unit-holders of the Transferee Scheme will not be adversely affected, the proposed merger will not be treated as change in fundamental attributes of the Transferee Scheme in terms of SEBI circular No. CIR/IMD/DF/15/2010 dated October 22, 2010. However, the investors of the transferee 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 on the website 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 Large and Mid Cap 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) or other platforms like Stock Exchanges, MFU, Fintech portal, etc. The Investors are requested to note that redemption /switch requests can also be sent to 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 Large and Mid Cap Fund** do not exercise their exit option by 3 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, **Principal Emerging Bluechip Fund (Transferor Scheme)** will cease to exist and the unit holders of **Principal Emerging Bluechip Fund** as on the Effective Date will be allotted units under the Plans/Options of **Sundaram Large and Mid Cap 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 of Growth option and Halfyearly IDCW option under Regular/Direct plans of **Principal Emerging Bluechip Fund** shall be transferred to the respective Growth and IDCW options under Regular/Direct plans of **Sundaram Large and Mid Cap 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	Half yearly IDCW Payout	IDCW Payout
IDCW Reinvestment	Half yearly IDCW Reinvestment	IDCW Reinvestment
IDCW Transfer	Half yearly IDCW Transfer	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 **Principal Emerging Bluechip Fund** and **Sundaram Large and Mid Cap Fund**. Please refer the Scheme Information Document of **Sundaram Large and Mid Cap Fund** for further details on the scheme.

In case of unit holders of **Sundaram Large and Mid Cap 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 **Sundaram Large and Mid Cap Fund**. However, unit holders who do not wish to continue the SIP/STP/SWP/IDCW Transfer, must apply for cancellation of their registrations.

The AMC believes that the merger of **Principal Emerging Bluechip Fund** with **Sundaram Large and Mid Cap Fund** will add value to the investors and the AMC is looking forward to your continued investment in **Sundaram Large and Mid Cap Fund** post-merger.

Tax Implications

There would not be any tax implication due to the merger for unit holders of **Sundaram Large and Mid Cap Fund**.

However, redemption and/or switch of units from **Sundaram Large and Mid Cap 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 Transferee Scheme during the exit window period and same would be required to be borne by such investor only.

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 95000 57237 (WhatsApp Chatbot)

+91 40 2345 2215 (NRI)

E-mail: customerservices@sundarammutual.com, NRI: nriseservices@sundarammutual.com
CIN: U93090TN1996PLC034615

ADDITIONAL INFORMATION AS OF 31-October-2021
ANNEXURE

Particulars	Principal Emerging Bluechip Fund (Transferor scheme)	Sundaram Large and Mid Cap Fund (Transferee Scheme)
Fund Manager	Mr. Ravi Gopalakrishnan	Mr. Rahul Baijal Mr. Bharath S
Net Assets of the Scheme (as on 31-October-2021)	Rs. 3,200.37 crore	Rs.1,844.65 crore
Inception date	Regular Plan – 12 Nov 2008 Direct Plan – 01 Jan 2013	Regular Plan – 27 Feb 2007 Direct Plan – 03 Jan 2013
No. of Investors (31-October-2021)	1,31,295	94,480
No. of Folios (31-October-2021)	1,42,461	1,13,865
Percentage of total securities classified as below investment grade or default to net assets as on 31-October-2021	NIL	NIL
Percentage of total illiquid assets to net assets on 31-October-2021	NIL	NIL
Details of The Recurring Expenses calculated as a % of Average daily net assets as on 31-October-2021	Regular Plan - 1.96% Direct Plan - 0.94%	Regular Plan - 2.18% Direct Plan - 0.90%
NAV per unit (29-October-2021)	Regular Growth – Rs. 182.46 Regular Halfyearly IDCW – Rs. 64.97 Direct Growth – Rs. 198.87 Direct Halfyearly IDCW – Rs. 142.68	Regular Growth – Rs. 55.2907 Regular IDCW – Rs. 25.0538 Direct Growth -Rs. 59.6631 Direct IDCW - Rs. 27.6159
Unclaimed Redemption (as on 31-October-2021) - Amount	Rs. 1,37,92,230.82	Rs.52,09,496.71
- No of Investors	484	278
Unclaimed Dividend (as on 31-October-2021) - Amount	Rs. 6,35,77,943.27	Rs.1,89,37,563.72
- No of Investors	6,793	11,011
Investors can view their unclaimed Dividend and Redemption through the following link: https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx . 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 **Principal Emerging Bluechip Fund** (Transferor Scheme) would be allotted as units in **Sundaram Large and Mid Cap Fund** (Transferee Scheme).

The market value of units of **Principal Emerging Bluechip 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 **Sundaram Large and Mid Cap 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)	Rs.225,000
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)	Rs.225,000

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 Surviving Scheme.

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

Period	Principal Emerging Bluechip Fund	Nifty Large Mid Cap 250 TRI (Benchmark)	Sundaram Large and Mid Cap Fund	Nifty Large Mid Cap 250 TRI (Benchmark)
1 year	65.6	65.2	63.8	65.2
3 years	23.3	22.6	20.6	22.6
5 years	16.9	17.1	16.5	17.1
Since Inception	25.1	19.2	12.4	13.8

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.

Sundaram Large and Mid Cap 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 (%)
Equity & Equity Related Instruments						
INE009A01021	Infosys Ltd	Software	6,21,607	10,367	5.6	
INE090A01021	ICICI Bank Ltd	Banks	11,18,123	8,968	4.9	
INE040A01034	HDFC Bank Ltd	Banks	5,04,334	7,983	4.3	
INE002A01018	Reliance Industries Ltd	Petroleum Products	3,08,655	7,828	4.2	
INE062A01020	State Bank of India	Banks	14,64,373	7,353	4.0	
INE018I01017	MindTree Ltd	Software	1,49,876	6,733	3.7	
INE018A01030	Larsen & Toubro Ltd	Construction Project	3,80,598	6,724	3.6	
INE513A01014	Schaeffler India Ltd	Industrial Products	71,500	5,292	2.9	
INE918I01018	Bajaj Finserv Ltd	Insurance	28,683	5,112	2.8	
INE603J01030	PI Industries Ltd	Pesticides	1,68,064	5,042	2.7	
INE238A01034	Axis Bank Ltd	Banks	6,59,600	4,894	2.7	
INE073K01018	Sona BLW Precision Forgings Ltd	Auto Ancillaries	7,48,945	4,851	2.6	
INE200M01013	Varun Beverages Ltd	Consumer Non Durables	5,39,841	4,585	2.5	
INE006I01046	Astral Ltd	Industrial Products	2,07,750	4,539	2.5	
INE361B01024	Divi's Laboratories Ltd	Pharmaceuticals	85,531	4,405	2.4	
INE860A01027	HCL Technologies Ltd	Software	3,78,926	4,334	2.3	
INE001A01036	Housing Development Finance Corporation Ltd	Finance	1,52,311	4,333	2.3	
INE437A01024	Apollo Hospitals Enterprise Ltd	Healthcare Services	98,057	4,179	2.3	
INE721A01013	Shriram Transport Finance Company Ltd	Finance	2,80,393	4,027	2.2	
INE481G01011	Ultratech Cement Ltd	Cement & Cement Products	51,856	3,960	2.1	
INE068V01023	Gland Pharma Ltd	Pharmaceuticals	1,06,366	3,936	2.1	
INE405E01023	Minda Industries Ltd	Auto Ancillaries	4,95,604	3,873	2.1	
INE356A01018	Mphasis Ltd	Software	1,19,358	3,862	2.1	
INE203G01027	Indraprastha Gas Ltd	Gas	7,82,067	3,706	2.0	
INE192A01025	TATA Consumer Products Ltd	Consumer Non Durables	4,41,591	3,575	1.9	
INE149A01033	Cholamandalam Financial Holdings Ltd	Finance	4,92,415	3,449	1.9	
INE208A01029	Ashok Leyland Ltd	Auto	24,08,106	3,429	1.9	
INE180A01020	Max Financial Services Ltd	Insurance	3,46,051	3,369	1.8	
INE397D01024	Bharti Airtel Ltd	Telecom - Services	4,89,433	3,354	1.8	
INE029A01011	Bharat Petroleum Corporation Ltd	Petroleum Products	8,02,261	3,351	1.8	
INE038A01020	Hindalco Industries Ltd	Non - Ferrous Metals	7,15,000	3,288	1.8	
INE299U01018	Crompton Greaves Consumer Electricals Ltd	Consumer Durables	5,98,756	2,788	1.5	
INE949L01017	AU Small Finance Bank Ltd	Banks	2,15,838	2,625	1.4	
INE298A01020	Cummins India Ltd	Industrial Products	2,86,278	2,564	1.4	
INE00R701025	Dalmia Cement (Bharat) Ltd.	Cement & Cement Products	98,774	1,988	1.1	
INE849A01020	Trent Ltd	Retailing	1,75,633	1,762	1.0	
INE280A01028	Titan Company Ltd	Consumer Durables	61,726	1,471	0.8	
INE123W01016	SBI Life Insurance Company Ltd	Insurance	1,10,611	1,267	0.7	
INE974X01010	Tube Investments of India Ltd	Auto Ancillaries	80,000	1,117	0.6	
INE226A01021	Voltas Ltd	Consumer Durables	83,911	1,011	0.5	
INE531A01024	Kansai Nerolac Paints Ltd	Consumer Non Durables	1,67,212	911	0.5	
INE059A01026	Cipla Ltd	Pharmaceuticals	92,316	836	0.5	
INE775A01035	Motherson Sumi Systems Ltd	Auto Ancillaries	3,50,118	782	0.4	
INE797F01012	Jubilant Foodworks Ltd	Leisure Services	19,969	737	0.4	
INE765G01017	ICICI Lombard General Insurance Company Ltd	Insurance	25,820	383	0.2	
INE388Y01029	FSN E-Commerce Ventures Ltd(NYKAA)	Consumer Discretionary Services	22,224	250	0.1	
INE397D20024	Bharti Airtel Ltd - Partially Paid Right Shares	Telecom - Services	34,959	89	#	
Sub Total				1,75,282	95.0	
ReverseRepo / TREPS						
TREPS				6,335	3.4	3.3
Reverse Repo				2,488	1.3	3.4
Sub Total				8,823	4.8	
Share Application Money pending Allotment				153	0.1	
Cash and Other Net Current Assets				187	0.1	
Grand Total				1,84,445	100.0	

percentage to NAV of security is less than 0.05%

Portfolio Turnover Ratio
73%

Principal Emerging Bluechip 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 (%)
	EQUITY & EQUITY RELATED					
	Listed/awaiting listing on Stock Exchanges					
INE090A01021	ICICI Bank Ltd.	Banks	19,40,858	15,567	4.9	
INE040A01034	HDFC Bank Ltd.	Banks	8,50,079	13,455	4.2	
INE009A01021	Infosys Ltd.	Software	7,25,980	12,108	3.8	
INE002A01018	Reliance Industries Ltd.	Petroleum Products	3,94,305	10,001	3.1	
INE935N01020	Dixon Technologies (India) Ltd.	Consumer Durables	1,90,508	9,513	3.0	
INE296A01024	Bajaj Finance Ltd.	Finance	1,13,013	8,363	2.6	
INE001A01036	Housing Development Finance Corporation Ltd.	Finance	2,53,830	7,221	2.3	
INE356A01018	Mphasis Ltd.	Software	2,20,619	7,139	2.2	
INE918I01018	Bajaj Finserv Ltd.	Insurance	37,936	6,761	2.1	
INE586V01016	TCI Express Ltd.	Transportation	3,67,784	6,735	2.1	
INE155A01022	Tata Motors Ltd.	Auto	13,55,977	6,559	2.1	
INE361B01024	Divi's Laboratories Ltd.	Pharmaceuticals	1,26,515	6,516	2.0	
INE018A01030	Larsen & Toubro Ltd.	Construction Project	3,66,285	6,471	2.0	
INE192R01011	Avenue Supermarts Ltd.	Retailing	1,33,556	6,191	1.9	
INE073K01018	Sona Blw Precision Forgings Ltd.	Auto Ancillaries	9,36,131	6,063	1.9	
INE893J01029	Mold-Tek Packaging Ltd.	Industrial Products	8,87,311	5,901	1.8	
INE258A01016	BEML Ltd.	Industrial Capital Goods	3,60,100	5,781	1.8	
INE476A01014	Canara Bank	Banks	25,47,747	5,465	1.7	
INE180A01020	Max Financial Services Ltd.	Insurance	5,51,322	5,368	1.7	
INE238A01034	Axis Bank Ltd.	Banks	7,12,350	5,286	1.7	
INE048G01026	Navin Fluorine International Ltd.	Chemicals	1,54,948	5,173	1.6	
INE131B01039	Relaxo Footwears Ltd.	Consumer Durables	3,87,760	5,161	1.6	
INE455K01017	Polycab India Ltd.	Industrial Products	2,26,350	5,119	1.6	
INE100A01010	Atul Ltd.	Chemicals	54,492	4,974	1.6	
INE562A01011	Indian Bank	Banks	27,33,508	4,704	1.5	
INE484J01027	Godrej Properties Ltd.	Construction	2,09,214	4,672	1.5	
INE467B01029	Tata Consultancy Services Ltd.	Software	1,36,282	4,631	1.5	
INE095A01012	IndusInd Bank Ltd.	Banks	3,91,900	4,468	1.4	
INE640A01023	SKF India Ltd.	Industrial Products	1,31,389	4,363	1.4	
INE245A01021	Tata Power Company Ltd.	Power	20,32,467	4,356	1.4	
INE028A01039	Bank of Baroda	Banks	44,45,537	4,334	1.4	
INE038A01020	Hindalco Industries Ltd.	Non - Ferrous Metals	9,34,310	4,296	1.3	
INE061F01013	Fortis Healthcare Ltd.	Healthcare Services	17,43,213	4,259	1.3	
INE070A01015	Shree Cement Ltd.	Cement & Cement Products	14,764	4,228	1.3	
INE647A01010	SRF Ltd.	Chemicals	1,94,605	4,120	1.3	
INE081A01012	Tata Steel Ltd.	Ferrous Metals	3,07,717	4,049	1.3	
INE006I01046	Astral Limited	Industrial Products	1,81,340	3,962	1.2	
INE498L01015	L&T Finance Holdings Ltd.	Finance	47,84,017	3,925	1.2	
INE481G01011	Ultratech Cement Ltd.	Cement & Cement Products	51,295	3,917	1.2	
INE775A01035	Motherson Sumi Systems Ltd.	Auto Ancillaries	17,31,230	3,868	1.2	
INE075A01022	Wipro Ltd.	Software	5,85,900	3,789	1.2	
INE062A01020	State Bank of India	Banks	7,26,954	3,650	1.1	
INE397D01024	Bharti Airtel Ltd.	Telecom - Services	5,12,970	3,516	1.1	
INE844O01030	Gujarat Gas Ltd.	Gas	5,59,070	3,479	1.1	
INE02A801020	Rossari Biotech Ltd.	Chemicals	2,45,597	3,475	1.1	
INE585B01010	Maruti Suzuki India Ltd.	Auto	45,924	3,436	1.1	
INE208A01029	Ashok Leyland Ltd.	Auto	23,81,300	3,391	1.1	
INE200M01013	Varun Beverages Ltd.	Consumer Non Durables	3,95,705	3,361	1.1	
INE987B01026	Natco Pharma Ltd.	Pharmaceuticals	4,03,490	3,338	1.0	
INE797F01012	Jubilant Foodworks Ltd.	Leisure Services	86,725	3,200	1.0	
INE947Q01028	Laurus Labs Ltd.	Pharmaceuticals	6,11,770	3,156	1.0	
INE571A01020	IPCA Laboratories Ltd.	Pharmaceuticals	1,43,232	3,069	1.0	
INE246F01010	Gujarat State Petronet Ltd.	Gas	9,78,945	2,987	0.9	
INE217B01036	Kajaria Ceramics Ltd.	Consumer Durables	2,26,446	2,765	0.9	
INE387A01021	Sundram Fasteners Ltd.	Auto Ancillaries	3,28,185	2,742	0.9	
INE787D01026	Balkrishna Industries Ltd.	Auto Ancillaries	1,00,016	2,460	0.8	

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
INE405E01023	Minda Industries Ltd.	Auto Ancillaries	3,09,568	2,419	0.8	
INE603J01030	PI Industries Ltd.	Pesticides	80,553	2,417	0.8	
INE203G01027	Indraprastha Gas Ltd.	Gas	5,01,650	2,377	0.7	
INE030A01027	Hindustan Unilever Ltd.	Consumer Non Durables	74,650	1,786	0.6	
INE029A01011	Bharat Petroleum Corporation Ltd.	Petroleum Products	4,25,000	1,775	0.6	
INE212H01026	AIA Engineering Ltd.	Industrial Products	80,953	1,552	0.5	
IN9893J01019	Mold-Tek Packaging Ltd. - A**	Industrial Products	17,509	116	0.0	
INE397D20024	Bharti Airtel Ltd. - PP*A**	Telecom - Services	36,640	104	0.0	
	Total			3,09,403	96.7	
	MONEY MARKET INSTRUMENTS					
	Treasury Bills					
IN002021X306	91 DAY T-BILL 06-Jan-2022	Sovereign	70,000	70	0.0	3.5
	Total			70	0.0	
	OTHERS					
	TREPS / Reverse Repo Investments					
	TREPS 01-Nov-2021			10,816	3.4	3.3
	Total			10,816	3.4	
	Other Current Assets / (Liabilities)					
	Net Receivable / Payable			(279)	(0.1)	
	Total			(279)	(0.1)	
	GRAND TOTAL (AUM)			3,20,010	100.0	

A** -> Awaiting Listing on Stock Exchanges ;PP* Partly paid Right

Portfolio Turnover Ratio

42%

RISKOMETER AS ON 31-October-2021

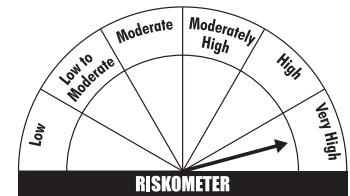
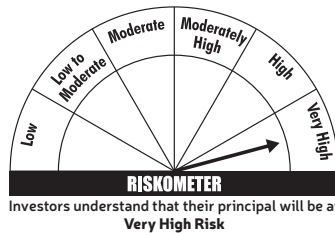
Sundaram Large and Mid Cap Fund

Benchmark: NIFTY Large Midcap 250 TRI

This product is suitable for investors who are seeking*

- Long term capital growth
- Investment in equity & equity related securities in large and mid cap companies

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



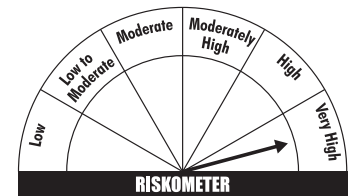
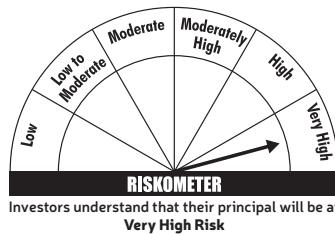
Principal Emerging Bluechip Fund

Benchmark: NIFTY Large Midcap 250 TRI

This product is suitable for investors who are seeking*

- Long term capital growth.
- Investment in equity & equity related securities including equity derivatives of large & mid capitalization companies

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



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

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, Mangalmani 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 Apratmend, 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.

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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 Gangra Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, 400602.

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)

Permanent Account Number (PAN)	PEKRN	Central KYC Number	<input type="checkbox"/> KYC Proof attached
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.

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

Acknowledgement Redemption Switch **Request Date:**

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)		
Status of First/Sole Applicant [Please (✓)] <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)	Occupation Details [Please (✓)] (To be filled only if the applicant is an individual) First Applicant <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) Second Applicant <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) Third Applicant <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)		Gross Annual Income (in ₹) [Please (✓)] First Applicant <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) Second Applicant <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..... Third Applicant <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.....	
	PEP Status First Applicant For Individuals [Please (✓)] 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 For Non-Individuals providing any of the below mentioned services [Please (✓)] <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 Second Applicant (To be filled only if the applicant is an individual) <input type="checkbox"/> I am PEP <input type="checkbox"/> I am related to PEP <input type="checkbox"/> Not Applicable Third Applicant (To be filled only if the applicant is an individual) <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
If you have answered YES to any of above, please provide the below details			
Country of Tax Residence			
Nationality			
Tax Identification Number\$ or Reason for not providing TIN			
Identification Type (TIN or Other, please specify)			
Residence address for tax purposes (include City, State, Country & Pin code)			
Address Type	<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
Details under FATCA-CRS/Foreign Tax Laws: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities/appointed agencies. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s). If you are a US citizen or resident or greencard holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is 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

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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

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)
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