

Letter to Investors

20/11/2021

Dear Investor

Sub: Proposal for merger of Sundaram Low Duration Fund and Principal Low Duration Fund.

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

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

Proposal

We would like to inform you that the Board of Directors of SAMC and STC have approved the merger of **Sundaram Low Duration Fund**, an open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 and 12 months, (also referred to as "Transferor Scheme") into **Principal Low Duration Fund**, an open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (also referred to as "Transferee Scheme") and

rename the surviving scheme as "**Sundaram Low Duration Fund**". 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 /switch their units to other Schemes of Sundaram Mutual Fund available for subscription without payment of exit load for a period of 30 (thirty) days between 25/11/2021 and 24/12/2021 (both days inclusive). **Unitholders may note that the offer to exit is merely an option and not compulsory.**

Rationale for merger

On successful completion of the Transaction ("Completion"), Sundaram Mutual Fund will have in its product suite, schemes which are similar in nature. In order to avoid the existence of similar schemes and to comply with SEBI's scheme categorization circulars and in the interest of the investors, it is proposed to merge **Sundaram Low Duration Fund** with **Principal Low Duration Fund** and will be renamed as **Sundaram Low Duration 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	<p>Sundaram Low Duration Fund (Low Duration Category) was launched in April 2007, an open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 and 12 months.</p> <p>Principal Low Duration Fund (Low Duration Category) was launched in Sep 2004, an open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.</p>
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Name of the Scheme	Sundaram Low Duration Fund (Transferor Scheme)	Principal Low Duration Fund (Transferee scheme)	Sundaram Low Duration Fund (Proposed new name / Surviving Scheme)
Type of Scheme	An open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 and 12 months.	An open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.	An open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.
Investment Objective	To provide a level of income consistent with liquidity through investments made primarily in money market and debt securities.	To generate regular income & capital appreciation through investments in debt securities and money market instruments.	To generate regular income & capital appreciation through investments in debt securities and money market instruments.
Investment Strategy	<ol style="list-style-type: none"> The Scheme's portfolio may also cover a wider spectrum of issuers; as it straddles a wider range on the credit rating spectrum to generate a pickup in yield and seek returns that are higher than what a normal Liquid fund offers, the securities will be carefully chosen to adhere to the objective. The scheme invests primarily in short-term securities. Purchases of debt may be made either through initial public offer, private placement, through rights offerings, purchase on the floor of a recognised stock exchange or through negotiated deals on the secondary market. The scheme may invest in the non-publicly offered securities on the merits of the investment proposals. The Scheme does not aim to concentrate investments in any particular industry. The investment shall be made across industries, sector and promoter group. The fund shall invest in the instruments rated as investment grade or above by a recognized rating agency. In case, the instruments are not rated, specific approval of the Board of Directors of the Investment Manager or a committee constituted by the Board of Directors of Trustees shall be obtained. A major portion of the fund shall be invested in liquid money market investments. With this composition, the scheme shall be able to meet the normal repurchase/redemption requirement. 	<p>The net assets of the Scheme will be invested in money market and debt instruments. The fund will seek to optimize the risk return proposition for the benefit of investors.</p> <p>The investment process will focus on macro-economic research, credit risk and liquidity management. The fund will maintain a judicious mix of cash, short term and medium term instruments based on the mandates of the Scheme.</p> <p>As part of credit risk assessment, the fund will also apply its credit evaluation process besides taking guidance from ratings of rating agencies.</p> <p>In order to maintain liquidity, the fund will maintain a reasonable proportion of the Scheme's investments in relatively liquid investments.</p>	<p>The net assets of the Scheme will be invested in money market and debt instruments. The fund will seek to optimize the risk return proposition for the benefit of investors.</p> <p>The investment process will focus on macro-economic research, credit risk and liquidity management. The fund will maintain a judicious mix of cash, short term and medium & long-term instruments based on the mandates of the Scheme.</p> <p>As part of credit risk assessment, the AMC will perform its credit evaluation and also refer to credit rating reports. In order to maintain liquidity, the fund will maintain a reasonable proportion of the Scheme's investments in relatively liquid investments.</p> <p>Though every endeavour will be made to achieve the objective of the Scheme, the Investment Manager/Sponsor/Trustee do not guarantee that the investment objectives of the Schemes will be achieved. No guaranteed returns are being offered under the Schemes.</p>

	Sundaram Low Duration Fund (Transferor Scheme)	Principal Low Duration Fund (Transferee scheme)	Sundaram Low Duration Fund (Proposed new name / Surviving Scheme)												
	<p>6. The focus of the Scheme would be to generate regular returns on the portfolio, while maintaining low risk profile. While, generally the investment policy will be 'Buy and hold' due to the low liquidity in the debt market, the Scheme may trade in case of necessity. However, it is difficult to estimate with reasonable accuracy, the likely turnover in the portfolio of the Scheme. The Scheme has no specific target relating to portfolio turnover. In case of dealings in PSU bonds and government securities and money market investments, the portfolio turnover may be substantially higher due to low transaction costs and faster transfer of ownership. The fund in future, if regulations permit, may: i) Invest in debt instruments issued by companies incorporated outside India but rated by reputed international credit rating agencies as investment grade. ii) Securities issued by Indian corporates in foreign currency.</p> <p>7. In cases where the repurchase/ redemption requirements are large, the scheme may sell a part of debt instruments. The scheme may also resort to temporary borrowing within the limits laid down by SEBI.</p> <p>The Investment Manager will keep in mind the Investment Objectives of the Scheme and the applicable Regulations. Though every endeavour will be made to achieve the objective of the Scheme, the Investment Manager/Sponsor/Trustee do not guarantee that the investment objectives of the Schemes will be achieved. No guaranteed returns are being offered under the Schemes.</p>														
Investment Pattern	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Debt instruments and Money Market instruments, Cash & Cash Equivalents*</td> <td>Up to 100% (Risk Profile: Low to Medium)</td> </tr> </tbody> </table> <p>*Ensuring that the Macaulay duration of the portfolio will be maintained between 6 & 12 months.</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. Debt securities may include securitised debts up to 25% of the net assets The Scheme shall invest in repo in Corporate Bond up to 10% of the net assets of the scheme The scheme shall engage in securities lending subject to a maximum of 20% and 5% for a single counter party. The scheme shall invest in Credit Default Swaps subject to applicable limits 	Type of Instrument	% Allocation	Debt instruments and Money Market instruments, Cash & Cash Equivalents*	Up to 100% (Risk Profile: Low to Medium)	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments & Money Market Instruments (including cash and TREPS) and units of Liquid/ Money Market/ Debt Mutual Fund Scheme(s)</td> <td>Up to 100% (Risk Profile: Low to Medium)</td> </tr> </tbody> </table> <p>Investment in Securitised Debt may be up to 50% of the net assets of the Scheme. The Scheme may also invest up to 50% of net assets of the Scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under the SEBI (Mutual Funds) Regulations, 1996 Investment in Securities lending – up to 20% of the net assets.</p> <p>Investment in the units of Liquid/ Money Market/ Debt Mutual Fund Scheme(s) shall not exceed 5% of the net asset value of the mutual fund.</p> <p>Macaulay Duration of the portfolio shall be maintained between 6 months and 12 months.</p>	Type of Instrument	% Allocation	Debt Instruments & Money Market Instruments (including cash and TREPS) and units of Liquid/ Money Market/ Debt Mutual Fund Scheme(s)	Up to 100% (Risk Profile: Low to Medium)	<table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>% Allocation</th> </tr> </thead> <tbody> <tr> <td>Debt instruments and Money Market instruments, Cash & Cash Equivalents*</td> <td>Up to 100% (Risk Profile: Low to Medium)</td> </tr> </tbody> </table> <p>*Ensuring that the Macaulay duration of the portfolio will be maintained between 6 & 12 months.</p> <p>Investment in Securitised Debt may be up to 50% of the net assets of the Scheme.</p> <p>The Scheme may also invest up to 50% of net assets of the Scheme in such derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing and other uses as may be permitted under the SEBI (Mutual Funds) Regulations, 1996.</p> <ul style="list-style-type: none"> The Scheme shall invest in repo in Corporate Bond up to 10% of the net assets of the scheme. 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. The scheme shall invest in Credit Default Swaps subject to applicable limits. <p>The scheme may invest in debt instruments having Structured Obligations / Credit Enhancements in accordance with the limits laid down by SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019 as amended from time to time.</p>	Type of Instrument	% Allocation	Debt instruments and Money Market instruments, Cash & Cash Equivalents*	Up to 100% (Risk Profile: Low to Medium)
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	Sundaram Low Duration Fund (Transferor Scheme)	Principal Low Duration Fund (Transferee scheme)	Sundaram Low Duration Fund (Proposed new name / Surviving Scheme)
Investment Plan(s)/ Option(s)	<p>Regular, Direct, Institutional and Retail Plan Institutional and Retail Plan - Suspended</p> <p>Options/Sub-Options:</p> <ul style="list-style-type: none"> Growth Income Distribution cum Capital Withdrawal Option (IDCW): <ul style="list-style-type: none"> IDCW Payout (Weekly, Fortnightly, Monthly, and Quarterly) IDCW Reinvestment (Daily, Weekly, Fortnightly, Monthly and Quarterly) IDCW Transfer Bonus (Suspended for inflows) <p>If the investor does not choose Plan/Option or Frequency at the time of submitting the application form, the following: Default Plan/Option/Frequency shall be applicable: Default Option: Growth. Default frequency if IDCW payout option is chosen: Quarterly Default frequency if IDCW reinvestment option is chosen: Weekly. Unless otherwise specified, if an investor chooses the IDCW Option but fails to indicate a sub-option, the default sub-option shall be IDCW Re-Investment.</p>	<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. Each of the Plans mentioned above offers Growth and IDCW Option. The IDCW Option under both the Plans has following frequency / facilities: Daily & Weekly IDCW: Reinvestment Facility Monthly IDCW: Payout, Reinvestment and Transfer facility</p>	<p>Regular Plan & Direct Plan Options/Sub-Options:</p> <ul style="list-style-type: none"> Growth Income Distribution cum Capital Withdrawal Option (IDCW): <ul style="list-style-type: none"> IDCW Payout (Weekly, Fortnightly, Monthly, and Quarterly) IDCW Reinvestment (Daily, Weekly, Fortnightly Monthly and Quarterly) IDCW Transfer (Weekly, Fortnightly, Monthly and Quarterly) Bonus (Suspended for inflows) <p>If the investor does not choose Plan/Option or Frequency at the time of submitting the application form, the following: Default Plan/Option/Frequency shall be applicable: Default Option: Growth. Default frequency if IDCW payout option is chosen: Monthly Default frequency if IDCW reinvestment option is chosen: Monthly. If an investor chooses the IDCW Option but fails to indicate a sub-option, the default sub-option shall be IDCW Re-Investment.</p>
Minimum Application Amount	<p>Regular Plan & Direct Plan Options: For first investment - Rs.1,000 and multiples of Rs. 1 thereafter and for additional purchase - Rs. 1,000 & multiples of Rs 1 thereafter</p> <p>Systematic Investment Plan: Weekly: Rs.1,000/- (6 Instalments); Monthly: Rs.1,000/- (6 Instalments); Quarterly: Rs.3,000/- (6 Instalments)</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.250/- (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.500/- (6 instalments)</p> <p>SWP Dates: 1st</p> <p>SIP Top-up facility: Half yearly/Annual Minimum 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.500/- or 50 units or account balance, whichever is lower.</p>	<p>New Investor: Rs.5,000/- for both IDCW and Growth Option and any amount thereafter under each Plan/Option.</p> <p>Existing Investor: Rs.1,000/- and any amount thereafter under each Plan/Option.</p> <p>Systematic Investment Plan: Minimum Six instalments of Rs.2,000/- 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: Fresh Purchase - Rs.1,000/- and multiples of any amount thereafter and for additional purchase - Rs.1,000/- & multiples of any amount thereafter</p> <p>Systematic Investment Plan: Weekly: Rs.1,000/- (6 Instalments); Monthly: Rs.1000/- (6 Instalments); Quarterly: Rs.3,000/- (6 Instalments)</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.1,000/- (6 Instalments); Quarterly: Rs.3,000/- (6 Instalments) Semi Annual/Annual: Rs.1000/- (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.500/- (6 instalments)</p> <p>SWP Dates: 1st, 11th, 21st</p> <p>SIP Top-up facility: Half yearly/Annual Minimum 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.500/- or 50 units or account balance, whichever is lower.</p>
Liquidity	<p>Purchase / Switch In: On any business day, at NAV. 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>Liquidity will be available to the investors through sale and repurchase of units on an ongoing basis. Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched within 10 Business Days of the date of Redemption request. However, under normal circumstances, the Mutual Fund will endeavour to dispatch the Redemption proceeds well before 10 Business Days from the acceptance of the duly</p>	<p>Purchase / Switch In: On any business day, at NAV. 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>

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		completed Redemption request. The Scheme also provides switch facility to move from/to other open ended Schemes of Principal Mutual Fund and inter se between the Plans(s)/ Option(s) on an ongoing basis at applicable NAV based prices.																																																	
Exit Load	NIL	NIL	NIL																																																
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>2.00%</td> </tr> <tr> <td>Next Rs.250 crore</td> <td>1.75%</td> </tr> <tr> <td>Next Rs.1,250 crore</td> <td>1.50%</td> </tr> <tr> <td>Next Rs.3,000 crore</td> <td>1.35%</td> </tr> <tr> <td>Next Rs.5,000 crore</td> <td>1.25%</td> </tr> <tr> <td>Next Rs.40,000 crore</td> <td>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>0.80%</td> </tr> </tbody> </table> <p>In addition to the above, following expenses can be charged to the Scheme:</p> <ol style="list-style-type: none"> Up to 5 basis points (bps) under Regulation 52(6A)(c), Up to 30 bps for gross new inflows from retail investors from B30 cities, and Goods and Services Tax (GST) on investment management and advisory fees. <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>	Net Assets	Percentage of TER	First Rs.500 crore	2.00%	Next Rs.250 crore	1.75%	Next Rs.1,250 crore	1.50%	Next Rs.3,000 crore	1.35%	Next Rs.5,000 crore	1.25%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	0.80%	<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>2.00%</td> </tr> <tr> <td>Next Rs.250 crore</td> <td>1.75%</td> </tr> <tr> <td>Next Rs.1,250 crore</td> <td>1.50%</td> </tr> <tr> <td>Next Rs.3,000 crore</td> <td>1.35%</td> </tr> <tr> <td>Next Rs.5,000 crore</td> <td>1.25%</td> </tr> <tr> <td>Next Rs.40,000 crore</td> <td>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>0.80%</td> </tr> </tbody> </table> <p>In addition to the above, following expenses can be charged to the Scheme:</p> <ol style="list-style-type: none"> Up to 5 basis points (bps) under Regulation 52(6A)(c), Up to 30 bps for gross new inflows from retail investors from B30 cities, and Goods and Services Tax (GST) on investment management and advisory fees. <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>	Net Assets	Percentage of TER	First Rs.500 crore	2.00%	Next Rs.250 crore	1.75%	Next Rs.1,250 crore	1.50%	Next Rs.3,000 crore	1.35%	Next Rs.5,000 crore	1.25%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	0.80%	<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. 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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>	Net Assets	Percentage of TER	First Rs.500 crore	2.00%	Next Rs.250 crore	1.75%	Next Rs.1,250 crore	1.50%	Next Rs.3,000 crore	1.35%	Next Rs.5,000 crore	1.25%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	0.80%
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Benchmark	CRISIL Low Duration Debt Index	CRISIL Low Duration Debt Index	CRISIL Low Duration Debt Index																																																
Face Value per unit (Rs.)	10/-	1,000/-	1,000/-																																																

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

Exit Option

As per Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, changes in fundamental attributes can be carried out only after the unit-holders of the concerned scheme have been informed of the change by 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 change the features/provisions of the Transferor Scheme and the interest of the Unit-holders of the Transferor Scheme will be affected, the proposed merger will be treated as change in fundamental attributes of the Transferor Scheme in terms of SEBI circular No. CIR/IMD/DF/15/2010 dated October 22, 2010.

Hence, the investors of the transferor scheme who do not agree to the proposed merger are given an option to exit without any exit load. Please refer the addendum dated 20/11/2021 for the scheme wise merger and also the scheme related information published 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 Low Duration 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. 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 2 MB. 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 Low Duration Fund** do not exercise their exit option by 3:00 pm on 24/12/2021, they shall be deemed to have consented to the merger. However, any redemption/switch outs post the closure of exit window period will be processed with applicable load, if any.

Consequences of Merger

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

The units of Growth option and IDCW option under Regular/Direct plans of **Sundaram Low Duration Fund** shall be transferred to the respective Growth and IDCW options under Regular/Direct plans of **Principal Low Duration Fund**. Further, unit holders of suspended plans - Institutional and Retail will be transferred to respective Growth or IDCW Option under Regular/Direct plans of **Principal Low Duration Fund** on the basis of the availability of last broker code in the transferor scheme.

Holding in Option and Sub-Option under the Transferor scheme	Allocation in Option and Sub-Option under Transferee/ Surviving Scheme	Applicable NAV of Transferee Scheme for allotment of units on merger**	IDCW Policy* of surviving scheme
Growth	Growth	Growth	N.A.
Daily IDCW Reinvestment	Daily IDCW Reinvestment	Daily IDCW	On Business day
Weekly IDCW Payout	Weekly IDCW Payout	Weekly IDCW	Every Friday
Weekly IDCW Reinvestment	Weekly IDCW Reinvestment	Weekly IDCW	Every Friday
Weekly IDCW Transfer	Weekly IDCW Transfer	Weekly IDCW	Every Friday
Fortnightly IDCW Payout	Fortnightly IDCW Payout	Monthly IDCW	Second and Last Friday of the Month
Fortnightly IDCW Reinvestment	Fortnightly IDCW Reinvestment	Monthly IDCW	Second and Last Friday of the Month
Fortnightly IDCW Transfer	Fortnightly IDCW Transfer	Monthly IDCW	Second and Last Friday of the Month

Holding in Option and Sub-Option under the Transferor scheme	Allocation in Option and Sub-Option under Transferee/ Surviving Scheme	Applicable NAV of Transferee Scheme for allotment of units on merger**	IDCW Policy* of surviving scheme
Monthly IDCW Payout	Monthly IDCW Payout	Monthly IDCW	17th of every month
Monthly IDCW Reinvestment	Monthly IDCW Reinvestment	Monthly IDCW	17th of every month
Monthly IDCW Transfer	Monthly IDCW Transfer	Monthly IDCW	17th of every month
Quarterly IDCW Payout	Quarterly IDCW Payout	Monthly IDCW	As decided by the Trustees
Quarterly IDCW Reinvestment	Quarterly IDCW Reinvestment	Monthly IDCW	As decided by the Trustees
Quarterly IDCW Transfer	Quarterly IDCW Transfer	Monthly IDCW	As decided by the Trustees
Bonus	Bonus	Monthly IDCW	N.A.

*If the record date falls on a non-business day, then the previous business day will be considered as record date for declaration of IDCW.

Quantum of IDCW: Base NAV will be fixed. Available surplus over and above the base NAV will be distributed.

**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.

Investors are informed that the face value of units in the transferor scheme is Rs. 10/- and the transferee scheme is Rs. 1,000/-. The unit allotment due to the merger in the transferee scheme will be with the face value of Rs. 1,000/-.

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

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

In case of unit holders of **Sundaram Low Duration 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 period, then such SIP/STP/SWP/IDCW Transfer registrations will continue to be processed in **Principal Low Duration Fund** (to be renamed as **Sundaram Low Duration Fund**). However, unit holders who do not wish to continue the SIP/STP/SWP/IDCW Transfer, must apply for cancellation of their registrations.

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

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

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

Tax Implications

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

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

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

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

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

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**

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ADDITIONAL INFORMATION AS OF 31-October-2021

ANNEXURE

Particulars	Sundaram Low Duration Fund (Transferor Scheme)	Principal Low Duration Fund (Transferee scheme)
Fund Manager	Mr. Dwijendra Srivastava & Mr. Siddharth Chaudhary	Ms. Bekxy Kuriakose
Net Assets of the Scheme (as on 31-October-2021)	Rs.490.44 crore	Rs. 61.53 crore
Inception date	Regular Plan: April 23, 2007 Direct Plan: January 1, 2013	Regular Plan: September 14, 2004 Direct Plan: : January 1, 2013
No. of Investors (31-October-2021)	14,701	1,864
No. of Folios (31-October-2021)	16,229	1,981
Percentage of total securities classified as below investment grade or default to net assets as on 31-October-2021	0.00% (Refer Portfolio details)	0.00% (Refer Portfolio details)
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 – 1.02%, Direct Plan – 0.33% Institutional Plan (%) – 1.02%, Retail Plan – 1.02%%	Regular Plan – 0.54% Direct Plan – 0.22%
NAV per unit (29-October-2021)	Regular Growth – Rs. 28.6853 Regular Daily IDCW – Rs. 10.9173 Regular Weekly IDCW – Rs. 12.3587 Regular Fortnightly IDCW – Rs. 11.7129 Regular Monthly IDCW – Rs. 11.4569 Regular Quarterly IDCW – Rs. 12.0217 Regular Bonus – Rs. 16.4209 Direct Growth – Rs. 30.0683 Direct Daily IDCW – Rs. 11.0294 Direct Weekly IDCW – Rs. 12.5035 Direct Fortnightly IDCW – Rs. 11.9536 Direct Monthly IDCW – Rs. 11.6593 Direct Quarterly IDCW – Rs. 12.5651 Institutional Growth – Rs. 27.7234 Institutional Daily IDCW – Rs. 11.1138 Institutional Monthly IDCW – Rs. 11.4124 Retail Growth – Rs. 26.0017 Retail Daily IDCW – Rs. 11.1139 Retail Weekly IDCW – Rs. 12.2318 Retail Fortnightly IDCW – Rs. 11.3978 Retail Monthly IDCW – Rs. 11.4009 Retail Quarterly IDCW – Rs. 11.5931	Regular Growth – Rs.2,786.5725 Regular Daily IDCW – Rs.951.3903 Regular Weekly IDCW – Rs.951.5478 Regular Monthly IDCW – Rs.1,079.1654 Direct Growth – Rs.2,909.9765 Direct Daily IDCW – Rs.959.1912 Direct Weekly IDCW – Rs.957.7526 Direct Monthly IDCW – Rs.1,088.2018
Unclaimed Redemption (as on 31-October-2021) - Amount	Rs. 8,54,353.85	Rs. 3,07,441.42
- No of Investors	89	17
Unclaimed Dividend (as on 31-October-2021) - Amount	Rs. 9,314.74	Rs. 12,104.23
- No of Investors	45	36
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 utilised in Sundaram Money Fund by submitting a redemption request at any of the offices of SAMC/RTA Branches. In relation to unclaimed dividend/redemption, we request you to kindly contact us at 1860 425 7237 (India) / +91 40 2345 2215 (NRI) to assist you in the payment of unclaimed amount.		
The request for reissue/ revalidation of instruments towards unclaimed redemption / dividend should be made by the Investor to SAMC or RTA Branches.		

Illustration of merger

Illustration of the manner in which units of **Sundaram Low Duration Fund** (Transferor Scheme) would be allotted as units in **Principal Low Duration Fund** (Transferee/Surviving Scheme)

The market value of units of **Sundaram Low Duration Fund** as on the merger date shall be treated as the subscription value to determine the number of units to be allotted at the NAV of **Principal Low Duration 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.1000	Rs.1500.00
Allotment of units in Transferee Scheme (E)=(C)/(D)	150
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.

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

Period	Sundaram Low Duration Fund	CRISIL Low Duration Index (Benchmark)	Principal Low Duration Fund	CRISIL Low Duration Index (Benchmark)
Last 7 Days	0.4	0.5	1.2	0.5
Last 15 Days	2.1	1.2	1.1	1.2
Last 1 Month	5.5	2.7	2.2	2.7
Last 3 Months	37.0	3.5	2.8	3.5
Last 6 Months	20.2	4.2	3.3	4.2
Last 1 year	11.8	4.4	3.5	4.4
Last 3 years	5.3	7.1	-0.7	7.1
Last 5 years	5.8	7.1	2.2	7.1
Since Inception	7.5	7.6	6.2	7.4

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 Low Duration 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 (%)
Debt Instruments						
Listed / awaiting listing on Stock Exchange						
INE261F08CS2	National Bank for Agricultural & Rural Development - 4.6% - 29/07/2022**	ICRA AAA	300	3,004	6.1	4.4
INE906B07FG1	National Highway Authority of India - 7.6% - 18/03/2022**	CRISIL AAA	250	2,533	5.2	3.9
INE516Y07444	Piramal Capital & Housing Finance Ltd - 6.75% - 26/09/2031	ICRA AA	2,25,558	1,888	3.8	10.7
INE134E08KS7	Power Finance Corporation Ltd - 6.75% - 22/05/2023**	CRISIL AAA	150	1,541	3.1	4.9
INE001A07RU9	Housing Development Finance Corporation Ltd - 8.05% - 20/06/2022**	CRISIL AAA	150	1,533	3.1	4.4
INE134E08JW1	Power Finance Corporation Ltd - 8.18% - 19/03/2022**	CRISIL AAA	150	1,523	3.1	3.9
INE941D07133	Sikka Ports and Terminals Ltd - 8.45% - 12/06/2023**	CRISIL AAA	100	1,053	2.1	4.9
INE514E08BA7	Export Import Bank of India - 9.1% - 15/06/2022**	CRISIL AAA	100	1,029	2.1	4.1
INE001A07SD3	Housing Development Finance Corporation Ltd - 7.21% - 30/12/2022**	CRISIL AAA	100	1,028	2.1	4.7
INE115A07OU4	LIC Housing Finance Ltd - 5.9% - 11/05/2023**	CRISIL AAA	100	1,009	2.1	5.2
INE031A08723	Housing and Urban Development Corp. Ltd - 7.62% - 15/07/2022**	ICRA AAA	50	511	1.0	4.3
INE020B08BM6	REC Ltd - 8.35% - 11/03/2022**	CRISIL AAA	50	507	1.0	3.9
Sub Total				17,158	35.0	
Govt Security						
IN0020180488	7.32 % Central Government Securities 28/01/2024	Sovereign	5,00,000	526	1.1	4.9
Sub Total				526	1.1	
Total for Debt Instruments				17,683	36.0	
Money Market Instruments						
Certificate of Deposits						
INE238A163W6	Axis Bank Ltd - 28/01/2022	CRISIL A1+	1,500	1,487	3.0	3.7
INE238A167W7	Axis Bank Ltd - 28/04/2022**	CRISIL A1+	300	1,471	3.0	4.0
Sub Total				2,958	6.0	
Commercial Papers						
INE002A14IV0	Reliance Industries Ltd - 17/11/2021**	CRISIL A1+	500	2,496	5.1	3.6
INE962S14745	Tata Power Solar Systems - 23/11/2021**	CRISIL A1+	500	2,494	5.1	3.8
INE466L14AG2	IIFL Wealth Management Ltd - 20/12/2021**	CRISIL A1+	400	1,988	4.1	4.6
INE865C14GO5	Aditya Birla Money Ltd - 27/01/2022**	CRISIL A1+	400	1,978	4.0	4.8
INE824H14FM7	Julius Baer Capital (India) Private Ltd - 12/01/2022**	CRISIL A1+	300	1,487	3.0	4.6
INE02FN14010	IGH Holdings Private Limited - 09/12/2021**	CRISIL A1+	200	995	2.0	4.8
INE248U14J00	IIFL Wealth Prime Ltd - 25/02/2022**	CRISIL A1+	200	983	2.0	5.5
INE115A14DE7	LIC Housing Finance Ltd - 07/07/2022**	CRISIL A1+	200	970	2.0	4.5
INE248U14JS1	IIFL Wealth Prime Ltd - 10/11/2021	CRISIL A1+	100	499	1.0	7.2
Sub Total				13,890	28.3	
ReverseRepo / TREPS						
TREPS				10,355	21.1	3.3
Reverse Repo				4,068	8.3	3.4
Sub Total				14,422	29.4	
Total for Money Market Instruments				31,270	63.7	
Cash and Other Net Current Assets^				100	0.2	
Grand Total				49,054	100.0	

**Non Traded Securities

^ Net current assets includes interest accrued on fixed income securities

Average Maturity (years) 0.75
Macaulay Duration (years) 0.54

Exposure to securities classified as below investment grade or default as on 31-October-2021

ISIN	Name of the security	Value of the security considered under net receivables	% to AUM
INE202B07IK1	Dewan Housing Finance Corporation Ltd-9.10%-09/09/2019	-	-
INE202B07HQ0	9.10%-Dewan Housing Finance Corporation Ltd-16/08/2019	-	-
INE202B07IJ3	9.05% Dewan Housing Finance Corporation Ltd-NCD-09/09/2019	-	-

TOTAL AMOUNT INCLUDING INTEREST DUE TO AND RECOVERED BY THE SCHEME

ISIN	Name of the security	Total amount due				
		Principal (Rs. in Lacs)	"Interest Accrued till 3rd June 2019 (Rs. in Lacs)"	Interest not accrued due to category by rating agency as default till maturity (Rs. in Lacs)	"Total (Rs. in Lacs)"	Amount Recovered (Rs. In Lacs)
INE202B07IK1	Dewan Housing Finance Corporation Ltd-9.10%-09/09/2019	1,500.00	100	36	1,636.13	726.67
INE202B07HQ0	9.10%-Dewan Housing Finance Corporation Ltd-16/08/2019	2,517.22	183	46	2,746.29	1,225.53
INE202B07IJ3	9.05% Dewan Housing Finance Corporation Ltd-NCD-09/09/2019	4,882.25	323	117	5,322.88	2,364.05

For Further details please refer the below Links for Rationale

https://www.sundarammutual.com/pdf2/2021/Rationale_for_Valuation/DHFL_Valuation_impact_22_Sep_2021.pdf

https://www.sundarammutual.com/pdf2/2021/Rationale_for_Valuation/Update_on_DHFL_Recovery_30_sep_2021.pdf

Principal Low Duration 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 (%)
Debt Instruments						
Listed / awaiting listing on Stock Exchange						
INE001A07SL6	7.06% Housing Development Finance Corporation Ltd. 13-Dec-2021 - N**	CRISIL AAA	40	401	6.5	3.8
INE557F08FI7	6.55% National Housing Bank 17-Apr-2023 - N**	CRISIL AAA	30	307	5.0	4.7
INE242A08460	5.05% Indian Oil Corporation Ltd. 25-Nov-2022 - N**	CRISIL AAA	30	302	4.9	4.5
INE733E07JD2	8.80% NTPC Ltd. 04-Apr-2023 - N**	CRISIL AAA	25	263	4.3	4.8
INE556F08JN1	6.99% Small Industries Development Bank of India 08-Aug-2022 - N**	CARE AAA	20	204	3.3	4.3
INE115A07LW6	7.78% LIC Housing Finance Ltd. 23-May-2022 - N**	CRISIL AAA	20	204	3.3	4.4
INE018A08AR3	7.87% Larsen & Toubro Ltd. 18-Apr-2022 - N**	CRISIL AAA	10	102	1.7	4.1
INE053F07942	6.70% Indian Railway Finance Corporation Ltd. 24-Nov-2021 - N**	CRISIL AAA	10	100	1.6	3.5
INE481G08032	6.93% Ultratech Cement Ltd. 25-Nov-2021 - N**	CRISIL AAA	10	100	1.6	3.7
INE020B08641	9.75% REC Ltd. 11-Nov-2021 - N**	CRISIL AAA	10	100	1.6	3.5
Total				2,083	33.9	
b) Central Government Securities						
IN0020060037	8.20% Government of India 15-Feb-2022	Sovereign	5,00,000	506	8.2	3.8
IN0020110030	8.79% Government of India 08-Nov-2021	Sovereign	3,92,300	393	6.4	3.6
IN0020160050	6.84% Government of India 19-Dec-2022	Sovereign	3,00,000	309	5.0	4.2
IN0020120013	8.15% Government of India 11-Jun-2022	Sovereign	2,00,000	205	3.3	4.0
IN0020020072	8.35% Government of India 14-May-2022	Sovereign	1,50,000	153	2.5	4.0
IN0020070051	8.13% Government of India 21-Sep-2022	Sovereign	1,00,000	103	1.7	4.1
Total				1,669	27.1	
c) State Government Securities						
IN2220170111	7.02% State Government of Maharashtra 27-Sep-2022	Sovereign	3,00,000	307	5.0	4.2
IN3420120054	8.91% State Government of West Bengal 18-Jul-2022	Sovereign	2,81,000	290	4.7	4.2
IN1520120057	8.91% State Government of Gujarat 22-Aug-2022	Sovereign	2,00,000	207	3.4	4.2
Total				805	13.1	
MONEY MARKET INSTRUMENTS						
a) Commercial Paper						
INE763G14KH9	ICICI Securities Ltd. 17-Dec-2021 - N**	CRISIL A1+	20	99	1.6	4.2
Total				99	1.6	
b) Certificate of Deposits						
INE095A16L30	IndusInd Bank Ltd. 28-Feb-2022 - N**	CRISIL A1+	200	197	3.2	3.9
Total				197	3.2	
c) Treasury Bills						
IN002020Z519	364 DAY T-BILL 24-Mar-2022	Sovereign	5,00,000	493	8.0	3.6
IN002021X306	91 DAY T-BILL 06-Jan-2022	Sovereign	59,000	59	1.0	3.5
Total				552	9.0	
OTHERS						
TREPS / Reverse Repo Investments						
TREPS 01-Nov-2021				606	9.9	3.3
Total				606	9.9	
Other Current Assets / (Liabilities)						
Net Receivable / Payable				142	2.3	
Total				142	2.3	
GRAND TOTAL (AUM)				6,154	100.0	

N** -> Non Traded Securities

Average Maturity

194 Days

Macaulay Duration

193 Days

Exposure to securities classified as below investment grade or default as on 31-October-2021

Name of the security	ISIN	Net receivable/Market value (Rs. Lakh)	% to NAV	Total Amount (Principal & Interest) (Rs. Lakhs)
IL&FS Financial Services Ltd. 24SEP18 CP	INE121H14JU3	-	-	300

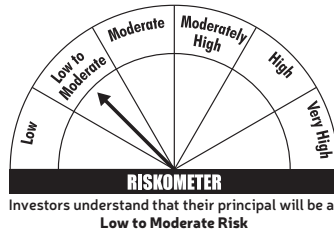
RISKOMETER AS ON 31-October-2021

Sundaram Low Duration Fund

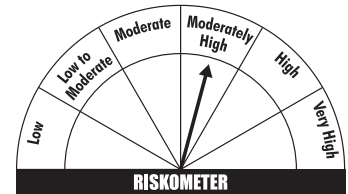
This product is suitable for investors who are seeking*

- Short term income
- Liquidity through investments made primarily in money market and debt securities

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



Benchmark: CRISIL Low Duration Debt Index

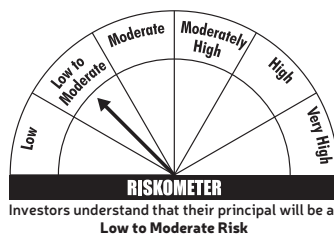


Principal Low Duration Fund

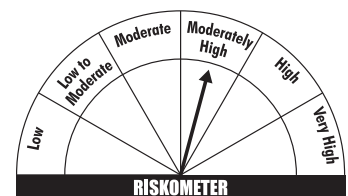
This product is suitable for investors who are seeking*

- Income over a short term investment horizon
- Investment in Debt & Money Market Instruments

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



Benchmark: CRISIL Low Duration Debt Index



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

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

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

Folio No

Signature

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

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

Permanent Account Number (PAN)	PEKRN	Central KYC Number	<input type="checkbox"/> CKYC 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) **To** **Sub Option:** Payout (IDCW)

Re-Investment (IDCW) Transfer (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:** D D M M Y Y Y Y

Folio No

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

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



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 Centeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune – 411005. **Raipur**, Office no. S-8, 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Near Fafadih Square, Jail Road, Raipur, PIN 492001. **Rajkot**, 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot - 360001. **Ranchi**, #205, 2nd Floor, M.R. Tower, Line Tank Road, Ranchi-834001. **Salem**, No. 20, 1st Floor, Ramakrishna Road, Near Federal Bank, Salem – 636007. **Sangli**, S1 - S2, Second Floor, Shiv Ratna Complex, CST No 1047B, Shiv Ratan Complex, College Corner North Shivaji Nagar, Madhav Nagar, Sangli - 416416. **Silugiri**, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road, P.S-Bhakti Nagar, Siliguri - Dist - Jalpaiguri-734008, West Bengal. Surat, HG-18 International Trade Centre, Majuragate, Surat - 395002. **Thirunelveli**, First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp To Passport Office, Tirunelveli 627005. **Thrissur**, 2nd Floor, Sri Lakshmi Building, Shornool Road, Near, Thiruvampady Temple, Thrissur - 680022. **Trichy**, 60/2, Krishna Complex, I St Floor, Shastri Road, Thennur, Trichy - 620017. Trivandrum, 1st Floor, Bava Sahib Commercial Complex, Ambujavilasam Road, Old GPO, Thiruvananthapuram-695001. **Udaipur**, C/O Sundaram Finance Ltd, 04th Floor, Plot No-32/1105 Centre Point Building, Opposite- B.N College, Udaipur, Rajasthan-313001. **Vapi**, Shop No - 19 & 20, First Floor, Walden Plaza, Imran Nagar (opp to SBI), Daman - Silvassa Road, Vapi - 396191. **Varanasi**, Shop No-60, 1st Floor, Kuber Mall, Rathyatra, Varanasi - 221010. **Vellore**, C/O Sundaram Finance Limited. First floor, 141/3, M P Sarathi Nagar, Vellore District Bus Owners Association Building, Chennai - Bangalore Bye Pass Road, Vellore - 632012. **Vijayawada**, Rajagopala Chari Street, Mahalakshmi Towers, Ist Floor, Shop No 4. Buckinghampet Post Office Road, Vijayawada - 520 002. AP **Visakhapatnam**, Shop No.2, 3 Rd Floor, Navaratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016.

Dubai - Representative Office, Unit No. 714, Level 7, Burjuman Business Tower, Bur Dubai, Dubai UAE

Customer care centres of KFin Technologies Pvt. Ltd.

Bangalore, No 35, Puttanna Road, Basavanagudi, Bangalore 560004. **Belgaum**, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. **Bellary**, Shree Gayathri Towers #4, 1st Floor K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary 583103, **Davangere**, D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002. **Gulbarga**, H No 2-231, KRISHNA COMPLEX, 2ND FLOOR Opp., Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURAGI, Gulbarga 585105. **Hassan**, SAS NO: 490, HEMADRI ARCADE, 2ND MAIN ROAD, SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL, Hassan 573201. **Hubli**, R R MAHALAXMI MANSION, ABOVE INDUSIND BANK, 2ND FLOOR, DESAI CROSS, PINTO ROAD, Hubballi 580029. **Mangalore**, Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003. **Margoa**, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601. **Mysore**, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009. **Panjim**, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001. **Shimoga**, JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga 577201. **Ahmedabad**, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009. **Anand** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand 380001. **Baroda**, 203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda 390007. **Bharuch**, 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001. **Bhavnagar**, 303 STERLING POINT, WAGHAWADI ROAD, Bhavnagar 364001. **Gandhidham**, Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370201. **Gandhinagar**, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011. **Jamnagar**, 131 Madhav Plaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar 361008. **Junagadh**, Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001. **Gujarat, Mehsana** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. **Nadiad**, 311-3rd Floor City Center, Near Paras Circle, Nadiad 387001. **Navsari**, 103 1ST FLOORE LANDMARK MALL, NEAR SAYAJI LIBRARY, Navsari Gujarat, Navsari 396445. **Rajkot**, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001. **Surat**, Office no: -516 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat 395002. **Valsad**, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001. **Vapi**, A-8 Second FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi 396191. **Chennai**, F-11 Akshaya Plaza 1st Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai 600002. **Calicut**, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001. **Cochin**, Ali Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036. **Kannur**, 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, Kannur 670001. **Kollam**, GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHSREE BLOCK, Kadapakada, Kollam 691008. **Kottayam**, 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002. **Palghat**, No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad 678001. **Tiruvalla**, 2nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. **Trichur**, 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, Thrissur 680001. **Trivandrum**, MARVEL TOWER, 1ST FLOOR, URA-42 STATUE, (UPPALAM ROAD RESIDENCE ASSOCIATION), Trivandrum 695010. **Coimbatore** 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Erode**, Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003. **Karur**, No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur 639002. **Madurai**, No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001. **Nagercoil**, HNO 45, 1st Floor, East Car Street, Nagercoil 629001. **Pondicherry**, No 122(10b), Muthumariamman coil street, Pondicherry 605001. **Salem**, No.6 NS Complex, Omalar main road, Salem 636009. **Tirunelveli**, 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. **Trichy**, No 23C/1 E V R road, Near Vekkaliyaman Kalyana Mandapam, Putthur, Trichy 620017. **Tuticorin**, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin 628003. **Vellore**, No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. **Agartala**, OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT, TRIPURA WEST, Agartala 799001. **Guwahati**, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. **Shillong**, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001. **Silchar**, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Ananthapur**, #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. **Guntur**, 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002. **Hyderabad**, No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016. **Karimnagar**, 2nd ShutterHNo. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar 505001. **Kurnool**, Shop No:47, 2nd Floor, S komda Shopping mall, Kurnool 518001. **Nanded**, Shop No.4, Santakripa Market G G Road, Opp.Bank Of India, Nanded 431601. **Rajahmundry**, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavapeta, Rajahmundry, East Godavari Dist, AP - 533103. **Solapur**, Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur 413004. **Srikakulam**, D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veedhi, Palakonda Road, Srikakulam 532001. **Tirupathi**, H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi 517501. **Vijayawada**, HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010. **Visakhapatnam**, DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE, Visakhapatnam 530016. **Warangal**, Shop No 22, Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002. **Khammam**, 11-4-3/3 Shop No. S-9, 1st floor, Srivenkata Sairam Arcade, Old CPI Office Near PriyaDarshini College Nehru Nagar, KHAMMAM 507002. **Akola**, Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004. **Amaravathi**, Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi 444601. **Aurangabad**, Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. **Bhopal**, SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P nagar, Bhopal 462011. **Dhule**, Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. **Indore**, 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore . **Jabalpur**, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. **Jalgaon**, 3rd floor, 269 JAEE Plaza, Baliram Peth near Kishore Agencies, Jalgaon 425001. **Nagpur**, Plot No. 2, Block No. B / 1 & 2, Shree 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 Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, 400602.



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