

## Letter to Investors

20/11/2021

Dear Investor

### Sub: Proposal for merger of Sundaram Small Cap Fund and Principal Small Cap Fund.

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

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

#### Proposal

We would like to inform you that the Board of Directors of SAMC and STC have approved the merger of **Principal Small Cap Fund**, an open ended equity scheme investing predominantly in Small Cap stocks, (also referred to as "Transferor Scheme") into **Sundaram Small Cap Fund**, an open ended equity scheme investing predominantly in Small Cap stocks (also referred to as "Transferee Scheme"). Further, the Trustees have decided to merge a few schemes of SMF with PMF schemes and vice versa. Please refer the addendum dated 20/11/2021 for the merger of other schemes.

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

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

Pursuant to SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, subscription including new SIP and STP registrations in the Institutional Plan (including options under the plan) was discontinued with effect from October 01, 2012. Hence, it is now proposed to consolidate the units held in Institutional Plan (suspended) of **Sundaram Small Cap Fund** with Regular/Direct Plan of **Sundaram Small Cap Fund**.

#### Effective Date of above changes

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

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

<b>Proposal for Merger of Schemes</b>	<b>Sundaram Small Cap Fund</b> (Small Cap Category) was launched in Feb 2005, an open ended equity scheme predominantly investing in Small Cap stocks. <b>Principal Small Cap Fund</b> (Small Cap Category) was launched in May 2019, an open ended equity scheme predominantly investing in Small Cap stocks.
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Name of the Scheme	Principal Small Cap Fund (Transferor scheme)	Sundaram Small Cap Fund (Transferee Scheme)	Sundaram Small Cap Fund (Surviving Scheme)
<b>Type of Scheme</b>	An open ended equity scheme predominantly investing in small cap stocks.	An open ended equity scheme predominantly investing in small cap stocks.	An open ended equity scheme predominantly investing in small cap stocks.
<b>Investment Objective</b>	To generate long term capital appreciation by predominantly investing in equity and equity related instruments of small cap companies.  However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved.	The objective of the scheme is to achieve capital appreciation by investing predominantly in diversified stocks that are generally termed as small-cap stocks	The objective of the scheme is to achieve capital appreciation by investing predominantly in diversified stocks that are generally termed as small cap stocks
<b>Investment Strategy</b>	The scheme seeks to generate capital appreciation by investing predominantly in small cap companies. The Fund manager will follow a bottom up approach to stock selection and will aim to build a diversified portfolio with exposure across sectors.  The universe of stocks will be selected to include companies having a robust business models and enjoying sustainable competitive advantages as compared to their competitors.  Small-cap companies, as they are in a stage of growth, may not be valued at their fair price.  However, the Fund intends to identify such strong growth companies & take advantage of their future appreciation.	Small caps are defined as 251st company onwards in terms of full market capitalization. A portion of the funds can also be invested in other equities.  The fund will also pursue opportunities in public offerings popularly termed as IPOs. The investment focus of this scheme is to respond to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.  The focus of this scheme is also to normally provide to investors a diversified portfolio of stocks.  The Investment Manager will keep in mind the Investment Objective of the Scheme and the applicable Regulations.	Small caps are defined as 251st company onwards in terms of full market capitalization. A portion of the funds can also be invested in other equities.  The fund will also pursue opportunities in public offerings popularly termed as IPOs. The investment focus of this scheme is to respond to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.  The focus of this scheme is also to normally provide to investors a diversified portfolio of stocks.  The Investment Manager will keep in mind the Investment Objective of the Scheme and the applicable Regulations.

	Principal Small Cap Fund (Transferor scheme)		Sundaram Small Cap Fund (Transferee Scheme)		Sundaram Small Cap Fund (Surviving Scheme)	
Investment Pattern	Type of Instrument	% Allocation	Type of Instrument	% Allocation	Type of Instrument	% Allocation
	Equity and equity related instruments of small cap companies*	65-100% <b>Risk Profile: High</b>	Equity and equity-related instruments of Small Cap companies	65-100% <b>Risk Profile: High</b>	Equity and equity-related instruments of Small Cap companies	65-100% <b>Risk Profile: High</b>
	Equity and equity related instruments of companies other than small cap companies	0-35% <b>Risk Profile: High</b>	Other Equities	0-35% <b>Risk Profile: High</b>	Other Equities	0-35% <b>Risk Profile: High</b>
	Debt and Money Market Instruments including units of debt & liquid schemes	0-35% <b>Risk Profile: Low to Medium</b>	Fixed Income, Money Market instruments and Cash & Cash Equivalents	0-35% <b>Risk Profile: Low</b>	Fixed Income, Money Market instruments and Cash & Cash Equivalents	0-35% <b>Risk Profile: Low to Medium</b>
			Units issued by REITs/InvITs	0-10% <b>Risk Profile: Medium to High</b>	Units issued by REITs/InvITs	0-10% <b>Risk Profile: Medium to High</b>
	<p>*The fund will predominantly invest in small cap stocks. In terms of SEBI circular SEBI/ HO/ IMD/ DF3/ CIR/ P/ 2017/ 114 dated October 6, 2017, the universe of "Small Cap" shall consist of 251st company onwards in terms of full market capitalization and that the Scheme will be required to adhere the following:</p> <ul style="list-style-type: none"> <li>The list of stocks of Small Cap companies prepared by AMFI in this regard will be adopted.</li> <li>The said list would be uploaded on the AMFI website and would be updated periodically as specified by SEBI.</li> <li>Subsequent to any updation in the said list as uploaded by AMFI, the portfolio of the Scheme will be rebalanced within a period of one month.</li> </ul> <p>This market cap ranges will be determined as per prevailing SEBI/ AMFI guidelines.</p> <ul style="list-style-type: none"> <li>The cumulative gross exposure to equity, equity related instruments, debt, money market instruments and derivatives shall not exceed 100% of the net assets of the scheme.</li> <li>The exposure to derivatives will not exceed 50% of the net assets of the scheme.</li> <li>The Scheme may invest up to 20% of the scheme's debt exposure in domestic securitized debt.</li> <li>The Scheme may invest upto 25% in stocks listed on SME platform of BSE and NSE .</li> <li>The Scheme does not seek to participate in repo/reverse repo in corporate debt securities.</li> <li>The Scheme does not seek to participate in credit default swaps.</li> <li>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.</li> <li>Not more than 20% of the net assets of the scheme can be deployed in stock lending. The scheme would limit its exposure, with</li> </ul>		<ul style="list-style-type: none"> <li>Overseas Securities (including ETFs) 0-35% of the net assets</li> <li>Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.</li> <li>Fixed Income &amp; Money Market instruments include investment in Repo in Corporate Bonds up to 10%.</li> <li>The scheme shall engage in securities lending subject to a maximum of 20% and 5% for a single counter party.</li> <li>Pending deployment in terms of the investment objective, funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.</li> <li>The cumulative gross exposure to equity, debt, money market instruments, REITs/InvITs and derivatives shall not exceed 100% of the net assets of the scheme, subject to SEBI circular no. Cir/IMD/DF/11/2010 dated August 18, 2010 and Circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021. The same-security-wise hedge positions would be excluded from computing the percentage.</li> </ul>		<ul style="list-style-type: none"> <li>Overseas Securities (including ETFs) 0-35% of the net assets</li> <li>Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.</li> <li>Fixed Income &amp; Money Market instruments include investment in Repo in Corporate Bonds up to 10%.</li> <li>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.</li> <li>Pending deployment in terms of the investment objective, funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.</li> <li>The cumulative gross exposure to equity, debt, money market instruments, REITs/InvITs and derivatives shall not exceed 100% of the net assets of the scheme, subject to SEBI circular no. Cir/IMD/DF/11/2010 dated August 18, 2010 and Circular no SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021. The same-security-wise hedge positions would be excluded from computing the percentage.</li> <li>The scheme shall not invest in certain debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption as per the limit specified in the SEBI Circular No. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated 10th March 2021 as amended from time to time.</li> <li>The scheme shall not invest in debt securities having structured obligations (SO) and/ or credit enhancements (CE) except for debt securities with government guarantee.</li> </ul>	

	Principal Small Cap Fund (Transferor scheme)	Sundaram Small Cap Fund (Transferee Scheme)	Sundaram Small Cap Fund (Surviving Scheme)
	<p>regards to securities lending, for a single intermediary, to the extent of 5% of the total net assets of the scheme at the time of lending.</p> <p>Due to market conditions, the AMC may invest beyond the range set out above. Such deviations shall normally be for a short term purpose only for defensive considerations and such deviation shall be subjected to 30 days rebalancing period</p>		
<b>Investment Plan(s)/Option(s)</b>	<p><b>The Scheme will have two Plans i.e. Regular Plan &amp; Direct Plan</b> with a common portfolio and separate NAVs. Investors should indicate the Plan for which the subscription is being made by indicating the choice in the application form.</p> <p>Each of the Plans mentioned above offers Growth and Income Distribution cum Capital Withdrawal (IDCW) Option.</p> <p>The IDCW Option under both the Plans will have the facility of Payout, Reinvestment &amp; IDCW Transfer.</p>	<p><b>Plans:</b> Regular Plan, Direct Plan and Institutional Plan (Suspended)</p> <p><b>Options:</b> Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment &amp; Transfer</p> <p>If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default Target Scheme- Sundaram Money Fund – Growth Option), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in other cases.</p>	<p><b>Plans:</b> Regular Plan and Direct Plan</p> <p><b>Options:</b> Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment &amp; Transfer</p> <p>If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default Target Scheme- Sundaram Money Fund – Growth Option), when the IDCW payable is Rs. 500/- or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500/- in the respective sub option.</p>
<b>Minimum Application Amount</b>	<p><b>Minimum application amount</b> will be Rs.5,000/- for both IDCW and Growth Option</p> <p><b>Systematic Investment Plan:</b> Minimum twelve instalments of Rs. 500/- each and in multiples of Re. 1 thereafter</p> <p><b>Systematic Transfer Plan:</b> Minimum Six instalments of Rs.1,000/- each and in multiples of Re. 1 thereafter</p> <p><b>Regular Withdrawal Plan:</b> Minimum Six instalments of Rs.500/- each and in multiples of Re. 1 thereafter</p>	<p><b>New Investor/Existing:</b> Rs.100/- for both IDCW and Growth Option and any amount thereafter under each Plan/ option.</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of Rs. 100/- (Monthly), Rs.750/- (Quarterly), Rs.1,000/- (Weekly) and any amount thereafter</p> <p><b>SIP Dates:</b> Any Day (1st to 31st)</p> <p>Weekly (Every Wednesday)</p> <p><b>Systematic Transfer Plan:</b></p> <p><b>Daily:</b> Rs.1,000/- (6 Instalments); <b>Weekly:</b> Rs.1,000/-; (6 Instalments); <b>Monthly:</b> Rs.100/- (6 Instalments); <b>Quarterly:</b> Rs.750/- (6 Instalments)</p> <p><b>STP Dates:</b> 1st, 7th, 14th, 20th, 25th of every Month/Quarter</p> <p>Weekly (Every Wednesday)</p> <p><b>Systematic Withdrawal Plan:</b></p> <p>Monthly / Quarterly: Rs.100/- (6 instalments)</p> <p><b>SWP Dates:</b> 1st of every month</p> <p><b>SIP Top-up facility:</b> Half yearly/Annual Minimum Rs.500/- and in multiples of Rs.500/-</p> <p><b>Minimum Redemption Limit:</b> The minimum amount for redemption/switch out will be: <b>Regular &amp; Direct Plan:</b> Rs.100/- or 1 unit or account balance, whichever is lower.</p>	<p><b>New Investor/Existing:</b> Rs.100/- for both IDCW and Growth Option and any amount thereafter under each Plan/ option.</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of Rs. 100/- for Monthly SIP, Rs.750/- for Quarterly SIP, Rs.1,000/- for Weekly SIP and any amount thereafter</p> <p><b>SIP Dates:</b> Any Day (1st to 31st)</p> <p>Weekly (Every Wednesday)</p> <p><b>Systematic Transfer Plan:</b></p> <p><b>Daily:</b> Rs.1,000/- (6 Instalments); <b>Weekly:</b> Rs.1,000/- (6 Instalments); <b>Monthly:</b> Rs.100/- (6 Instalments); <b>Quarterly:</b> Rs.750/- (6 Instalments); <b>Semi Annual /Annual:</b> Rs.1000/- (6 Instalments)</p> <p><b>STP Dates:</b> 1st, 7th, 14th, 20th, 25th of every Month/Quarter/Semi-Annual/Annual</p> <p>Weekly (Every Wednesday)</p> <p><b>Systematic Withdrawal Plan:</b></p> <p>Monthly / Quarterly / Semi Annual/ Annual: Rs.100/- (6 instalments)</p> <p><b>SWP Dates:</b> 1st, 11th, 21st</p> <p><b>SIP Top-up facility:</b> Half yearly/Annual Minimum Rs.500/- and in multiples of Re.1/-</p> <p><b>Minimum Redemption Limit:</b> The minimum amount for redemption/switch out will be: <b>Regular &amp; Direct Plan:</b> Rs.100/- or 1 unit or account balance, whichever is lower.</p>
<b>Liquidity</b>	<p>Liquidity will be available to the investors through sale and repurchase of units on all business days on an ongoing basis. Unitholders can subscribe to and get their units repurchased on all business days at NAV related prices (subject to exit load as mandated by AMC from time to time). As per SEBI</p>	<p><b>Purchase / Switch In:</b> On any business day, at NAV.</p> <p><b>Redemption / Switch Out:</b> On any business day at NAV, subject to exit load, if any. The redemption proceeds shall be dispatched to the unit holders within 10 business days from the</p>	<p><b>Purchase / Switch In:</b> On any business day, at NAV.</p> <p><b>Redemption / Switch Out:</b> On any business day at NAV, subject to exit load, if any. The redemption proceeds shall be dispatched to the unit holders within 10 business days from the</p>

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	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 endeavor to dispatch the Redemption proceeds well before 10 Business Days from the acceptance of the duly completed Redemption request.	date of redemption.  A penal interest of 15% per annum will be paid in case of delayed payment	date of redemption.  A penal interest of 15% per annum will be paid in case of delayed payment																																																
<b>Exit Load</b>	<p><b>Exit Load:</b> If redeemed/ switched on or before 365 days from the date of allotment:</p> <ul style="list-style-type: none"> <li>Nil for redemption/ switch out of units upto 24% of the units allotted (the limit)</li> <li>1% on redemption in excess of 24% of the limit stated above- Redemption of units would be done on First in First out Basis (FIFO) - Nil thereafter.</li> </ul>	<p><b>Exit Load:</b> If up to 25% of the units invested are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment. – <b>No Exit Load.</b></p> <p>If more than 25% of the units are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment - <b>Exit load of 1% of the applicable NAV will be charged.</b></p> <p>For redemption or transfer by way of STP or withdrawal by way of SWP after 365 days from the date of allotment – <b>Nil</b></p>	<p><b>Exit Load:</b> If up to 25% of the units invested are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment. – <b>No Exit Load.</b></p> <p>If more than 25% of the units are redeemed, withdrawn by way of SWP or transferred by way of STP within 365 days from the date of allotment - <b>Exit load of 1% of the applicable NAV will be charged.</b></p> <p>For redemption or transfer by way of STP or withdrawal by way of SWP after 365 days from the date of allotment – <b>Nil</b></p> <p>Further, exit load will be waived on Intra-scheme and Inter-scheme Switch-outs</p>																																																
<b>Applicable Recurring Expenses</b>	<p>The total annual recurring expenses of the Scheme, excluding issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. The expenses chargeable to the scheme shall include investment management &amp; advisory fee, Trustee fee, custodian fee, Registrar and Transfer Agent fee, Audit fee, Marketing and Selling expenses and other expenses (including listing fee) as per regulation 52.</p> <p>The maximum recurring expenses that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as shown in the following table</p> <table border="1"> <thead> <tr> <th>Net Assets</th> <th>Percentage of TER</th> </tr> </thead> <tbody> <tr> <td>First Rs.500 crore</td> <td>2.25%</td> </tr> <tr> <td>Next Rs.250 crore</td> <td>2.00%</td> </tr> <tr> <td>Next Rs.1,250 crore</td> <td>1.75%</td> </tr> <tr> <td>Next Rs.3,000 crore</td> <td>1.60%</td> </tr> <tr> <td>Next Rs.5,000 crore</td> <td>1.50%</td> </tr> <tr> <td>Next Rs.40,000 crore</td> <td>TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof</td> </tr> <tr> <td>Balance</td> <td>1.05%</td> </tr> </tbody> </table> <p>In addition to the above, following expenses can be charged to the Scheme:</p> <p>a) Up to 5 basis points (bps) under Regulation 52(6A)(c),</p>	Net Assets	Percentage of TER	First Rs.500 crore	2.25%	Next Rs.250 crore	2.00%	Next Rs.1,250 crore	1.75%	Next Rs.3,000 crore	1.60%	Next Rs.5,000 crore	1.50%	Next Rs.40,000 crore	TER reduction of 0.05% for every increase of Rs.5,000 crore of daily net assets or part thereof	Balance	1.05%	<p>The total annual recurring expenses of the Scheme, excluding issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. 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	Principal Small Cap Fund (Transferor scheme)	Sundaram Small Cap Fund (Transferee Scheme)	Sundaram Small Cap Fund (Surviving Scheme)
	<p>b) Up to 30 bps for gross new inflows from retail investors from B30 cities, and</p> <p>c) Goods and Services Tax (GST) on investment management and advisory fees.</p> <p>Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.</p> <p>The mutual fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Additionally, AMCs shall upload the TER details on the website under the below link: <a href="https://www.principalindia.com/downloads-disclosures.aspx">https://www.principalindia.com/downloads-disclosures.aspx</a></p>	<p>b) Up to 30 bps for gross new inflows from retail investors from B30 cities, and</p> <p>c) Goods and Services Tax (GST) on investment management and advisory fees.</p> <p>Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.</p> <p>“The current expense ratios will be updated on the website viz. <a href="http://www.sundarammutual.com/TER">www.sundarammutual.com/TER</a> at least three working days prior to the effective date of change”. Daily TER and proposed changes, if any, are available under the link: <a href="https://www.sundarammutual.com/TER">https://www.sundarammutual.com/TER</a>.</p>	<p>b) Up to 30 bps for gross new inflows from retail investors from B30 cities, and</p> <p>c) Goods and Services Tax (GST) on investment management and advisory fees.</p> <p>Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.</p> <p>All scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.</p> <p>“The current expense ratios will be updated on the website viz. <a href="http://www.sundarammutual.com/TER">www.sundarammutual.com/TER</a> at least three working days prior to the effective date of change”. Daily TER and proposed changes, if any, are available under the link: <a href="https://www.sundarammutual.com/TER">https://www.sundarammutual.com/TER</a>.</p>
<b>Benchmark</b>	NIFTY Small Cap 100 TRI	Nifty Small Cap 100 TRI	Nifty Small Cap 100 TRI
<b>Segregated Portfolio</b>	Not Enabled	Not Enabled	Enabled*
Please refer <b>Annexure</b> enclosed herewith for more details pertaining to the Transferor Scheme and Transferee Scheme.			

**\*Segregated Portfolio:**

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

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

1. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit rating Agency (CRA), as under: a. Downgrade of a debt or money market instrument to 'below investment grade', or b. Subsequent downgrades, or c. Similar such downgrades of a loan rating.
2. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events and implemented at the ISIN level.
3. Creation of segregated portfolio shall be optional and at the discretion of the AMC. It should be created only if the SID of the scheme has provisions for segregated portfolio with adequate disclosures.
4. AMCs shall have a detailed written down policy on creation of segregated portfolio and the same shall be approved by the trustees.
5. Process for creation of segregated portfolio
  - a. AMC shall decide on creation of segregated portfolio on the day of credit event. once an AMC decides to segregate portfolio, it shall
    - i. seek approval of trustees prior to creation of the segregated portfolio.
    - ii. immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors.
  - iii. ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
6. Once trustee approval is received by the AMC,
  - i. Segregated portfolio shall be effective from the day of credit event
  - ii. AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
  - iii. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
  - iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
  - v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
  - vi. No redemption and subscription shall be allowed in the segregated portfolio, however, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
  - c. If the trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.
7. Valuation and processing of subscriptions and redemptions
  - a. The valuation should take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets).
  - b. All subscription and redemption requests for which NAV of the day of credit event

or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under: i. upon trustees' approval to create a segregated portfolio - • Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio. • Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV. ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio (scheme portfolio including the securities affected by the credit event).

#### 7. Disclosure requirements

- a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
- b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents.
- c. The net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
- d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
- e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
- f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
- g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

#### 8. TER for the Segregated Portfolio

- a. AMC shall not charge investment and advisory fees on the segregated portfolio. however, TER (excluding the investment and advisory fees) can be charged, on a prorata basis only upon recovery of the investments in segregated portfolio.
- b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
- c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. however, the same shall be within the maximum Ter limit as applicable to the main portfolio. The legal charges in excess of the Ter limits, if any, shall be borne by the AMC.
- d. The costs related to segregated portfolio shall in no case be charged to the main portfolio

#### 9. Monitoring by Trustees

- a. In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:
  - i. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
  - ii. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
  - iii. An Action Taken report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/ written-off.
  - iv. The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

- b. In order to avoid mis-use of segregated portfolio, trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment officers (CIO), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

10. The existence of the provisions for segregated portfolio should not encourage the AMCs to take undue credit risk in the scheme portfolio. In partial modification to SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018 on 'Creation of segregated portfolio in mutual fund schemes', it has been decided by SEBI to permit creation of segregated portfolio of unrated debt or money market instruments by mutual fund schemes of an issuer that does not have any outstanding rated debt or money market instruments, vide circular number SEBI/HO/IMD/DF2/CIR/P/2019/127, dated 07th november 2019, subject to the following:

- a. Segregated portfolio of such unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount.
- b. AMCs will inform AMFI immediately about the actual default by the issuer. upon being informed about the default, AMFI shall immediately inform the same to all AMCs.

Pursuant to dissemination of information by AMFI about actual default by the issuer, AMCs may segregate the portfolio of debt or money market instruments of the said issuer in terms of SEBI circular dated December 28, 2018. The Scheme intends to have the ability to create a segregated portfolio in line with the above SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018.

#### Taxability of segregated portfolios of a mutual fund scheme

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

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

#### Example of Segregation:

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

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

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

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

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

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

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

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

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

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

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

#### Note:

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

#### Risk Factors - Segregated Portfolio

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

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

#### Exit Option

As per Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, changes in fundamental attributes can be carried out only after the unit-holders of the concerned scheme have been informed of the change by way of a written communication and an option to exit the scheme within a period of 30 (thirty) days at the prevailing NAV without any exit load is provided to them.

As per SEBI circular No. SEBI/MFD/CIR/05/12031/03 dated June 23, 2003, merger of Transferor Scheme with Transferee Scheme will be treated as change in fundamental attributes of the Scheme. Since the proposed merger shall not in any manner change the features/provisions of the Transferee Scheme and the interest of the Unit-holders of the Transferee Scheme will not be adversely affected, the proposed merger will not be treated as change in fundamental attributes of the Transferee Scheme in terms of SEBI circular No. CIR/IMD/DF/15/2010 dated October 22, 2010. However, the investors of the transferee scheme who do not agree to the proposed merger are given an option to exit without any exit load. Please refer the addendum dated 20/11/2021 for the scheme wise merger and also the scheme related information published on the website [www.sundarammutual.com](http://www.sundarammutual.com)

The Unit Holders who do not wish to consent to the merger described above, are provided an option to exit their investment in the **Sundaram Small Cap Fund** at the prevailing net asset value ("NAV") without any exit load, for a period of 30 (thirty) days

from 25/11/2021 and 24/12/2021 (both days inclusive). However, for investments made during the exit window period, there will be no waiver of exit load. The NAV applicable, for investors who choose to exercise the exit option would be based on the date/time of receipt of redemption/switch request during business hours on a business day.

The Exit Option can be exercised from 25/11/2021 and 24/12/2021 (both days inclusive and up to 3.00 pm on 24/12/2021), by submitting the redemption/switch request at any of the SAMC/RTA Branches or through electronic modes such as Sundaram Mutual Fund website ([www.sundarammutual.com](http://www.sundarammutual.com)) or other platforms like Stock Exchanges, MFU, Fintech portal, etc.

The Investors are requested to note that redemption /switch requests can also be sent to [etrxn@sundarammutual.com](mailto:etrxn@sundarammutual.com). This email server is dedicated for receiving redemption /switch requests during the exit window period.

These documents shall only be accepted if they are in TIFF/PDF/JPG format and the file size not exceeding 2MB. For transactions request through email, Please refer addendum dated 24/04/2021 for more information.

For units held in dematerialised mode, the redemption/switch request will have to be submitted to the respective Depository Participant. It may be noted that the redemption/ switch transactions shall not be processed if the unit holders have not completed PAN/KYC requirements.

The redemption proceeds will be mailed / credited within 10 business days of receipt of valid redemption request.

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

If the unitholders of **Sundaram Small Cap 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, **Principal Small Cap Fund (Transferor Scheme)** will cease to exist and the unit holders of **Principal Small Cap Fund** as on the Effective Date will be allotted units under the Plans/Options of **Sundaram Small Cap Fund (Transferee Scheme)** as stated below at the Applicable Net Asset Value ("NAV") as on the close of business hours on the Effective Date.

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

Further, unit holders of Institutional Plan (suspended plan) of **Sundaram Small Cap Fund** will be transferred to respective Growth and IDCW Option under Regular/ Direct plans of **Sundaram Small Cap Fund** on the basis of availability of last broker code in the Folio of **Sundaram Small Cap Fund** - Institutional Plan.

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

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

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

**Unitholders may note that the offer to exit is merely an option and not compulsory.** However, the exit option will not be available to those unitholders who have pledged their units and on which the Mutual Fund has marked a lien unless the release of

pledge is obtained and communicated to the SAMC / RTA branches before applying for redemption/switch.

If not, such lien or encumbrance will continue, on the units allotted in the transferee scheme on account of merger. Unit holders holding Units in dematerialized form may approach their Depository Participant for such changes. In case units have been frozen/locked pursuant to an order of a government authority or a court, such exit option can be executed only after the freeze/lock order is vacated and on receipt of valid redemption request to those unitholders who choose to exercise their exit option. The Effective date shall be considered as the merger date of **Principal Small Cap Fund** and **Sundaram Small Cap Fund**. Please refer the Scheme Information Document of **Sundaram Small Cap Fund** for further details on the scheme.

Further, the effective date shall be considered as the transfer date for **Sundaram Small Cap Fund – Institutional Plan** with **Sundaram Small Cap Fund – Regular/Direct Plan**. Please refer the Scheme Information Document of **Sundaram Small Cap Fund** for further details on the scheme.

In case of unit holders of **Sundaram Small Cap Fund**, who had registered for SIP/STP/SWP/IDCW Transfer have consented to continue their investments i.e., do not opt for the Exit Option, then such SIP/STP/SWP/IDCW Transfer registrations will continue to be processed in **Sundaram Small Cap Fund**. However, unit holders who do not wish to continue the SIP/STP/SWP/IDCW Transfer, must apply for cancellation of their registrations.

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

#### Tax Implications

There would not be any tax implication due to the merger for unit holders of **Sundaram Small Cap Fund**. However, for unit holders of **Sundaram Small Cap Fund – Institutional plan**, following shall be applicable:

Transfer of units upon consolidation of plans within a scheme of Mutual 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 a unit or units, held by him in the consolidating plan of a mutual fund scheme, made in consideration of the allotment to him of a capital asset, being a unit or units, in the consolidated plan of that scheme of the mutual fund would not be considered as “transfer” by virtue of the provisions of section 47(xix) 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 plans within a scheme of mutual fund shall include the period for which units in consolidating plan 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 plan of a scheme in consideration of transfer referred in section 47(xix) shall be deemed to be the cost of acquisition to him of the units in the consolidating plan of the scheme.

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

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

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

Securities Transaction Tax (STT) on extinguishment of units under the consolidating plan of a Scheme and allotment of units under the consolidated plan, shall not be levied.

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

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

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

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



**Sunil Subramaniam**  
Managing Director

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

#### ANNEXURE

Particulars	Principal Small Cap Fund (Transferor scheme)	Sundaram Small Cap Fund (Transferee Scheme)
Fund Manager	Mr. Ravi Gopalakrishnan Mr. Siddarth Mohta - Associate Fund Manager	Mr. Ratish B Varier Mr. Rohit Seksaria
Net Assets of the Scheme (as on 31-October-2021)	Rs. 490.89 crore	Rs.1,541.01 crore
Inception date	Regular Plan: May 13, 2019 Direct Plan: May 13, 2019	Regular Plan: Feb 15, 2005 Direct Plan: Jan 01, 2013
No. of Investors (31-October-2021)	18,192	89,095
No. of Folios (31-October-2021)	19,643	1,00,220
Percentage of total securities classified as below investment grade or default to net assets as on 31-October-2021	NIL	NIL
Percentage of total illiquid assets to net assets on 31-October-2021	NIL	0.00% (Refer Portfolio details)
Details of The Recurring Expenses calculated as a % of Average daily net assets as on 31-October-2021	Regular Plan - 2.38% Direct Plan - 0.71%	Regular Plan - 2.22%, Direct Plan - 1.21% Institutional Plan - 1.21%
NAV per unit (29-October-2021)	Regular Growth – Rs.23.25 Regular IDCW – Rs.23.25 Direct Growth – Rs.24.29 Direct IDCW – Rs.24.29	Regular Growth – Rs. 146.6925 Regular IDCW – Rs. 25.0208 Direct Growth – Rs. 155.7226 Direct IDCW – Rs. 27.2905 Institutional Growth -Rs. 158.9604 Institutional IDCW - Rs. 28.3656



**ADDITIONAL INFORMATION AS OF 31-October-2021**
**ANNEXURE**

Particulars	Principal Small Cap Fund (Transferor scheme)	Sundaram Small Cap Fund (Transferee Scheme)
Unclaimed Redemption (as on 31-October-2021) - Amount	Rs. 52,189.32	Rs. 57,53,440.95
- No of Investors	4	381
Unclaimed Dividend (as on 31-October-2021) - Amount	NIL	Rs. 1,63,83,293.99
- No of Investors	NIL	8,210

Investors can view their unclaimed Dividend and Redemption through the following link: [https://mfs.kfintech.com/mfs/sundaram\\_unclaimed.aspx](https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx). Investors may claim the unclaimed amount unitised in Sundaram Money Fund by submitting a redemption request at any of the offices of SAMC/RTA Branches. In relation to unclaimed dividend/redemption, we request you to kindly contact us at 1860 425 7237 (India) / +91 40 2345 2215 (NRI) to assist you in the payment of unclaimed amount.

The request for reissue/ revalidation of instruments towards unclaimed redemption / dividend should be made by the Investor to SAMC or RTA Branches.

**Illustration of merger**

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

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

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

Similar to the above illustration, the market value of units of Institutional plan of **Sundaram Small Cap 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 Regular / Direct Plan of **Sundaram Small Cap Fund** on the effective date.

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	Principal Small Cap Fund	Nifty Small Cap 100 TRI (Benchmark)	Sundaram Small Cap Fund	Nifty Small Cap 100 TRI (Benchmark)
Last 1 year	96.2	86.8	86.2	86.8
Last 3 years	N.A	N.A	24.3	22.4
Last 5 years	N.A	N.A	12.0	11.9
Since Inception	40.8	27.4	17.4	14.2

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 Small Cap Fund - Portfolio as of 31-October-2021**

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
<b>Equity &amp; Equity Related Instruments</b>						
INE745G01035	Multi Commodity Exchange of India Ltd	Capital Markets	3,05,795	5,210	3.4	
INE136B01020	Cyient Ltd	Software	4,75,853	5,083	3.3	
INE999A01015	KSB Ltd	Industrial Products	3,72,482	4,937	3.2	
INE098F01031	Amrutanjan Health Care Ltd	Pharmaceuticals	5,21,420	4,756	3.1	
INE477A01020	Can Fin Homes Ltd	Finance	7,56,537	4,742	3.1	
INE262H01013	Persistent Systems Ltd	Software	1,17,585	4,614	3.0	
INE491A01021	City Union Bank Ltd	Banks	25,52,643	4,292	2.8	
INE120A01034	Carborundum Universal Ltd	Industrial Products	4,90,032	4,113	2.7	
INE274F01020	Westlife Development Ltd	Leisure Services	6,68,744	3,881	2.5	
INE227C01017	MM Forgings Ltd	Industrial Products	4,33,735	3,692	2.4	

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
INE974X01010	Tube Investments of India Ltd	Auto Ancillaries	2,61,830	3,656	2.4	
INE048G01026	Navin Fluorine International Ltd	Chemicals	1,02,039	3,406	2.2	
INE149A01033	Cholamandalam Financial Holdings Ltd	Finance	4,83,280	3,385	2.2	
INE572A01028	JB Chemicals & Pharmaceuticals Ltd	Pharmaceuticals	2,00,691	3,368	2.2	
INE04I401011	KPIT Technologies Ltd	Software	10,39,378	3,209	2.1	
INE935N01020	Dixon Technologies (India) Ltd	Consumer Durables	62,113	3,102	2.0	
INE049A01027	Himatsingka Seide Ltd	Textile Products	12,25,926	3,043	2.0	
INE947Q01028	Laurus Labs Ltd	Pharmaceuticals	5,86,262	3,024	2.0	
INE348B01021	Century Plyboards (India) Ltd	Consumer Durables	5,55,659	3,001	1.9	
INE679A01013	CSB Bank Ltd	Banks	8,70,071	2,559	1.7	
INE00WC01027	Affle (India) Ltd	Software	2,43,425	2,556	1.7	
INE126A01031	EID Parry India Ltd	Consumer Non Durables	5,46,642	2,498	1.6	
INE340A01012	Birla Corporation Ltd	Cement & Cement Products	1,59,286	2,434	1.6	
INE371P01015	Amber Enterprises India Ltd	Consumer Durables	73,290	2,423	1.6	
INE836A01035	Birlasoft Ltd	Software	5,93,075	2,411	1.6	
INE823G01014	JK Cement Ltd	Cement & Cement Products	72,630	2,408	1.6	
INE615P01015	Quess Corp Ltd	Other Services	2,75,421	2,386	1.5	
INE136S01016	Neogen Chemicals Ltd	Chemicals	1,97,214	2,342	1.5	
INE08ZM01014	Green Panel Industries Ltd	Consumer Durables	6,00,000	2,314	1.5	
INE085A01013	Chambal Fertilizers & Chemicals Ltd	Fertilisers	6,05,404	2,238	1.5	
INE389H01022	KEC International Ltd	Power	4,66,310	2,227	1.4	
INE325A01013	Timken India Ltd	Industrial Products	1,23,319	2,217	1.4	
INE119A01028	Balrampur Chini Mills Ltd	Consumer Non Durables	6,70,786	2,193	1.4	
INE199A01012	Procter & Gamble Health Ltd	Pharmaceuticals	40,215	2,181	1.4	
INE217B01036	Kajaria Ceramics Ltd	Consumer Durables	1,67,736	2,048	1.3	
INE264T01014	Capacite Infraprojects Ltd	Construction	11,29,503	1,856	1.2	
INE970X01018	Lemon Tree Hotels Ltd	Leisure Services	32,49,123	1,771	1.1	
INE599M01018	Just Dial Ltd	Retailing	2,15,000	1,715	1.1	
INE743M01012	RHI Magnesita India Ltd	Industrial Products	4,84,687	1,672	1.1	
INE03QK01018	Suven Pharmaceuticals Ltd	Pharmaceuticals	3,22,636	1,641	1.1	
INE896L01010	Indostar Capital Finance Ltd	Finance	6,11,312	1,634	1.1	
INE978A01027	Heritage Foods Ltd	Consumer Non Durables	3,11,384	1,629	1.1	
INE791I01019	Brigade Enterprises Ltd	Construction	3,50,000	1,625	1.1	
INE177F01017	Kovai Medical Center & Hospital Ltd	Healthcare Services	94,501	1,581	1.0	
INE702C01027	APL Apollo Tubes Ltd	Ferrous Metals	1,89,736	1,518	1.0	
INE930P01018	Anupam Rasayan India Ltd	Chemicals	1,81,328	1,456	0.9	
INE246B01019	Ramco Systems Ltd	Software	3,42,266	1,417	0.9	
INE429E01023	Safari Industries (India) Ltd	Consumer Durables	1,69,950	1,413	0.9	
INE690A01010	TTK Prestige Ltd	Consumer Durables	12,190	1,333	0.9	
INE355A01028	Somany Ceramics Ltd	Consumer Durables	1,69,897	1,300	0.8	
INE435A01028	International Paper APPM Ltd	Paper	5,20,000	1,194	0.8	
INE782A01015	Johnson Controls-Hitachi AirConditioning India Ltd	Consumer Durables	52,141	1,081	0.7	
INE146L01010	Kirloskar Oil Engines Ltd	Industrial Products	4,91,611	992	0.6	
INE418L01021	Nazara Technologies Ltd	Entertainment	36,660	972	0.6	
INE596I01012	Computer Age Management Services Ltd	Capital Markets	31,067	936	0.6	
INE299U01018	Crompton Greaves Consumer Electricals Ltd	Consumer Durables	1,92,724	897	0.6	
INE00L001017	Craftsman Automation Ltd	Auto Ancillaries	33,457	880	0.6	
INE094J01016	UTI Asset Management Co Ltd	Capital Markets	84,421	874	0.6	
INE562A01011	Indian Bank	Banks	4,44,529	765	0.5	
INE873D01024	Indoco Remedies Ltd	Pharmaceuticals	1,51,791	707	0.5	
INE00FF01017	AMI Organics Ltd	Pharmaceuticals	63,554	652	0.4	
INE766P01016	Mahindra Logistics Ltd	Transportation	58,005	376	0.2	
INE02A801020	Rossari Biotech Ltd	Chemicals	24,254	343	0.2	

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
INE026A01025	Gujarat State Fertilizers & Chemicals Ltd	Fertilisers	2,00,000	264	0.2	
INE736A01011	Central Depository Services (India) Ltd	Capital Markets	16,923	229	0.1	
	<b>Sub Total</b>			<b>1,46,672</b>	<b>95.2</b>	
	<b>Privately Placed / Unlisted Shares</b>					
INE551A01022	Hindustan Dorr-Oliver Ltd @	Engineering Services	3,75,961	0	#	
	<b>Sub Total</b>			<b>0</b>	<b>#</b>	
	<b>ReverseRepo / TREPS</b>					
	TREPS			5,247	3.4	3.3
	Reverse Repo			2,061	1.3	3.4
	<b>Sub Total</b>			<b>7,309</b>	<b>4.7</b>	
	Cash and Other Net Current Assets			104	0.1	
	<b>Grand Total</b>			<b>1,54,084</b>	<b>100.0</b>	

# percentage to NAV of security is less than 0.05%

@ Illiquid Securities

**Portfolio Turnover Ratio**

**51%**

#### Principal Small Cap Fund - Portfolio as of 31-October-2021

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
	<b>EQUITY &amp; EQUITY RELATED</b>					
	<b>Listed/awaiting listing on Stock Exchanges</b>					
INE262H01013	Persistent Systems Ltd.	Software	40,600	1,593	3.3	
INE022Q01020	Indian Energy Exchange Ltd.	Capital Markets	2,04,285	1,447	3.0	
INE688A01022	Transport Corporation of India Ltd.	Transportation	2,09,840	1,321	2.7	
INE935N01020	Dixon Technologies (India) Ltd.	Consumer Durables	24,375	1,217	2.5	
INE476A01014	Canara Bank	Banks	5,62,160	1,206	2.5	
INE893J01029	Mold-Tek Packaging Ltd.	Industrial Products	1,77,753	1,182	2.4	
INE878B01027	KEI Industries Ltd.	Industrial Products	1,27,565	1,165	2.4	
INE477A01020	Can Fin Homes Ltd.	Finance	1,82,150	1,142	2.3	
INE745G01035	Multi Commodity Exchange of India Ltd.	Capital Markets	62,447	1,064	2.2	
INE136B01020	Cyient Ltd.	Software	98,700	1,054	2.2	
INE670A01012	Tata Elxsi Ltd.	Software	17,910	1,052	2.1	
INE340A01012	Birla Corporation Ltd.	Cement & Cement Products	67,978	1,039	2.1	
INE930H01031	K.P.R. Mill Ltd.	Textile Products	2,27,275	1,023	2.1	
INE791I01019	Brigade Enterprises Ltd.	Construction	2,19,385	1,018	2.1	
INE586V01016	TCI Express Ltd.	Transportation	54,599	1,000	2.0	
INE073K01018	Sona Blw Precision Forgings Ltd.	Auto Ancillaries	1,47,434	955	2.0	
INE836A01035	Birlasoft Ltd.	Software	2,34,750	954	1.9	
INE947Q01028	Laurus Labs Ltd.	Pharmaceuticals	1,80,300	930	1.9	
INE258A01016	BEML Ltd.	Industrial Capital Goods	57,525	924	1.9	
INE04I401011	KPIT Technologies Ltd.	Software	2,85,150	880	1.8	
INE759A01021	Mastek Ltd.	Software	31,834	878	1.8	
INE343H01029	Solar Industries India Ltd.	Chemicals	34,845	867	1.8	
INE600K01018	Galaxy Surfactants Ltd.	Chemicals	25,979	818	1.7	
INE191H01014	PVR Ltd.	Entertainment	48,370	811	1.7	
INE136S01016	Neogen Chemicals Ltd.	Chemicals	68,315	811	1.7	
INE274F01020	Westlife Development Ltd.	Leisure Services	1,37,200	796	1.6	
INE451A01017	Force Motors Ltd.	Auto	54,930	774	1.6	
INE325A01013	Timken India Ltd.	Industrial Products	40,245	724	1.5	
INE054A01027	VIP Industries Ltd.	Consumer Durables	1,32,900	722	1.5	
INE824B01021	Tata Steel BSL Ltd.	Ferrous Metals	8,30,900	718	1.5	

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
INE371P01015	Amber Enterprises India Ltd.	Consumer Durables	21,701	717	1.5	
INE472A01039	Blue Star Ltd.	Consumer Durables	73,080	702	1.4	
INE823G01014	JK Cement Ltd.	Cement & Cement Products	21,086	699	1.4	
INE142Z01019	Orient Electric Ltd.	Consumer Durables	1,99,400	690	1.4	
INE287B01021	Subros Ltd.	Auto Ancillaries	1,88,780	682	1.4	
INE062A01020	State Bank of India	Banks	1,29,250	649	1.3	
INE482A01020	CEAT Ltd.	Auto Ancillaries	51,881	647	1.3	
INE786A01032	JK Lakshmi Cement Ltd.	Cement & Cement Products	1,04,090	640	1.3	
INE739E01017	Cera Sanitaryware Ltd.	Consumer Durables	11,921	618	1.3	
INE195J01029	PNC Infratech Ltd.	Construction	1,90,435	618	1.3	
INE596I01012	Computer Age Management Services Ltd.	Capital Markets	20,453	616	1.3	
INE398R01022	Syngene International Ltd.	Healthcare Services	1,08,525	587	1.2	
INE296A01024	Bajaj Finance Ltd.	Finance	7,626	564	1.2	
INE757A01017	Cosmo Films Ltd.	Industrial Products	35,265	558	1.1	
INE634I01029	KNR Constructions Ltd.	Construction	1,84,195	515	1.1	
INE825A01012	Vardhman Textiles Ltd.	Textiles - Cotton	25,497	496	1.0	
INE155A01022	Tata Motors Ltd.	Auto	1,01,497	491	1.0	
INE361B01024	Divi's Laboratories Ltd.	Pharmaceuticals	9,500	489	1.0	
INE028A01039	Bank of Baroda	Banks	4,96,048	484	1.0	
INE868B01028	NCC Ltd.	Construction Project	6,58,100	468	1.0	
INE562A01011	Indian Bank	Banks	2,69,214	463	0.9	
INE161A01038	NIIT Ltd.	Software	1,49,903	447	0.9	
INE090A01021	ICICI Bank Ltd.	Banks	52,900	424	0.9	
INE02A801020	Rossari Biotech Ltd.	Chemicals	28,956	410	0.8	
INE00L001017	Craftsman Automation Ltd.	Auto Ancillaries	15,000	394	0.8	
INE048G01026	Navin Fluorine International Ltd.	Chemicals	11,600	387	0.8	
INE006I01046	Astral Limited	Industrial Products	17,009	372	0.8	
INE405E01023	Minda Industries Ltd.	Auto Ancillaries	46,926	367	0.8	
INE040A01034	HDFC Bank Ltd.	Banks	20,000	317	0.6	
INE123W01016	SBI Life Insurance Company Ltd.	Insurance	27,500	315	0.6	
INE455I01029	Kaveri Seed Company Ltd.	Consumer Non Durables	58,720	306	0.6	
INE663F01024	Info Edge (India) Ltd.	Retailing	4,500	273	0.6	
INE603J01030	PI Industries Ltd.	Pesticides	9,053	272	0.6	
INE571A01020	IPCA Laboratories Ltd.	Pharmaceuticals	10,686	229	0.5	
INE613A01020	Rallis India Ltd.	Pesticides	9,272	25	0.1	
IN9893J01019	Mold-Tek Packaging Ltd. - A**	Industrial Products	2,216	15	0.0	
INE227W01023	Clean Science & Technology Ltd.	Chemicals	440	9	0.0	
INE201P01022	G R Infra projects Ltd.	Construction	434	9	0.0	
	<b>Total</b>			<b>47,048</b>	<b>95.9</b>	
	<b>MONEY MARKET INSTRUMENTS</b>					
	<b>Treasury Bills</b>					
IN002021X306	91 DAY T-BILL 06-Jan-2022	Sovereign	15,000	15	0.0	3.5
	<b>Total</b>			<b>15</b>	<b>0.0</b>	
	<b>OTHERS</b>					
	<b>TREPS / Reverse Repo Investments</b>					
	TREPS 01-Nov-2021			2,255	4.6	3.3
	<b>Total</b>			<b>2,255</b>	<b>4.6</b>	
	<b>Other Current Assets / (Liabilities)</b>					
	Net Receivable / Payable			(229)	(0.5)	
	<b>Total</b>			<b>(229)</b>	<b>(0.5)</b>	
	<b>GRAND TOTAL (AUM)</b>			<b>49,089</b>	<b>100.0</b>	

A\*\* -> Awaiting Listing on Stock Exchanges

Portfolio Turnover Ratio

34%

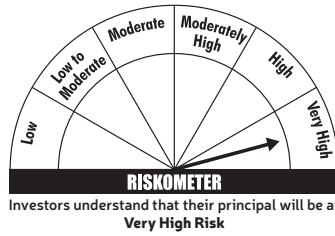
RISKOMETER AS ON 31-October-2021

Sundaram Small Cap Fund

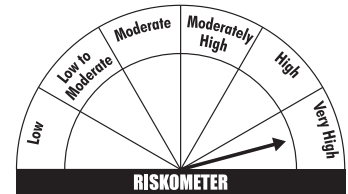
This product is suitable for investors who are seeking\*

- Long term capital growth.
- Investment predominantly in diversified stocks that are generally termed as small-caps.

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



Benchmark: Nifty Small Cap 100 Index

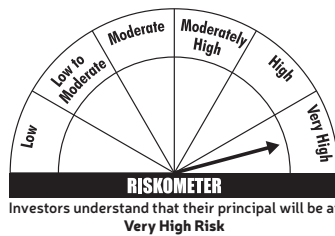


Principal Small Cap Fund

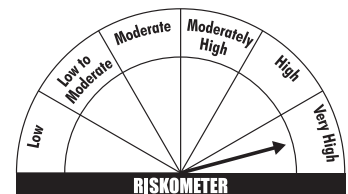
This product is suitable for investors who are seeking\*

- Long term capital growth.
- Investment in equity and equity related instruments of small cap companies

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



Benchmark: Nifty Smallcap 100 TRI



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"/> KYC Proof attached
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

E-Mail\*  Mobile No\*

E-mail ID\*:  Self OR  Family Member (Relationship).....  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓)  Account Statement  Annual Report  Other Statutory Information \*Mandatory  
 Note Primary holder(s) / guardian own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

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

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

Plan:  Regular  Direct Options:  Growth  Income Distribution cum Capital Withdrawal (IDCW) Sub Option:  Payout (IDCW)  Re-Investment (IDCW)  Transfer (IDCW)

→ To →

Options:  Growth  Income Distribution cum Capital Withdrawal (IDCW) Sub Option:  Payout (IDCW)  Re-Investment (IDCW)  Transfer (IDCW)\*

IDCW Frequency  Daily  Weekly  Fortnightly  Monthly  Quarterly  Half-Yearly  Annual

IDCW Frequency@: (For Fixed Income Funds only)  Daily  Weekly  Fortnightly  Monthly  Quarterly  Half-Yearly  Annual

Transfer IDCW Target Scheme: Sundaram.....(Fund) (\*If target scheme is not mentioned for Transfer (IDCW), default scheme is "Sundaram Money Fund") Any / each correction carried out in selecting the target scheme has to be counter-signed by the investor(s) to make it a valid selection. \*Refer addendum for new scheme names post merger and Units will be allotted under the surviving scheme in case of scheme merger. @Please refer scheme information documents for applicable options.

Redemption

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

Declaration: I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document/addenda issued to the SID and KIM till date • hereby apply for units under the scheme(s) as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme(s) • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to NRIs only: Please  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We confirm that I am/we are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time or a resident of USA/Canada.

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

Acknowledgement  Redemption  Switch Request Date:

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

Amount: ..... Units: ..... Plans:  Regular  Direct Options:  Growth  IDCW  Payout (IDCW)  Re-Investment (IDCW)  Transfer (IDCW)

Redemption Scheme: Sundaram.....(Fund) Amount: ..... Units: ..... Plans:  Regular  Direct

**Folio No**

Time Stamp/Seal

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

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

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

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

Category	First Applicant/Guardian	Second Applicant	Third Applicant
1. Are you a Tax Resident of Country other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is your Country of Birth/ citizenship other than India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Is your Residence address / Mailing address / Telephone No. other than in India?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Is the PoA holder / person to whom signatory authority is given, covered under any of the categories 1, 2 or 3 above?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If you have answered YES to any of above, please provide the below details</b>			
Country of Tax Residence			
Nationality			
Tax Identification Number\$ or Reason for not providing TIN			
Identification Type (TIN or Other, please specify)			
Residence address for tax purposes (include City, State, Country & Pin code)			
Address Type	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office	<input type="checkbox"/> Residential or Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
City of birth			
Country of birth			

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

FATCA-CRS Instructions	Signature
<b>Details under FATCA-CRS/Foreign Tax Laws:</b> The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities/appointed agencies. If you have any questions about your tax residency, please contact your tax advisor. Should there be any <b>change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.</b> Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s). <b>If you are a US citizen or resident or greencard holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number.</b> Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is not available or has not yet been issued, please provide an explanation with supporting documents and attach this to the form.	First / Sole Applicant /Guardian Second Applicant Third Applicant



## Customer care centres of Sundaram Asset Management Company Limited

**Agra**, Shop no.9/4, Shanker Point, Sanjay Place, Near Income Tax Building, Pin code: 282002. **Ahmedabad**, No 409, Shree Balaji Paragon, Near Hotel Rock Regency, C.G. Road, Navragpura, Ahmedabad – 380009. **Ajmer**, 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer 305001. **Akola**, C-13, First Floor, Dakshata Nagar, Vyapari Complex, Sindhi Camp Chowk, Akola-444001. **Allahabad**, Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhant Marg, Allahabad - 211001. **Amritsar**, C/O Sundaram Finance Ltd, 1st Floor, 27-A, Classic Plaza, Majitha Road, Amritsar 143001. **Anand**, 202 Drashit Arcade, Opp. HDFC Bank, Lambhvel Road. Anand 388001. **Aurangabad**, Office No-36 Motiwala Trade Center, Nirala Bazar Opp HDFC Bank, Aurangabad-431001. **Bangalore**, No.F18, First Floor, Lucky Paradise, 8th F Main, 22nd Cross, 3rd Block Jayanagar, Bangalore-560011. **Bangalore**, Ground Floor Sana Plaza, 21 / 14 - A, M.G. Road, Near Trinity Metro Station, Bangalore - 560001. **Baroda**, Office No. 109, First Floor, Siddharth Complex, R C Dutt Road, Baroda – 390007. **Bhagalpur**, ANN Tower, 1st Floor, RBSS Road, Bhikhanpur, Bhagalpur 812 001, Bihar. **Bhavnagar**, F1 Krishna Complex, Near desai nagar petrol pump, Chitra, Bhavnagar - 364003. **Bhilai**, 36/5, 1st Floor, Nehru Nagar, Beside of ING Vysa Bank, Bhilai 490020. **Bhopal**, Plot no, 6 VNV Plaza 2nd Floor Bank Street, M.P Nagar Zone 2, Bhopal - 462011. **Bhubaneswar**, Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009. **Burdwan**, 43 G.T.ROAD, EAST END OFFICERS COLONY RAYMONDS BUILDING (2 nd FLOOR), SREEPALLI, BURDWAN, 713103. **Calicut**, 1st Floor, Karupalli Square, YMCA Cross Road, Calicut-673001. **Chandigarh**, S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022. **Chennai (HO)**, Sundaram Towers 1st & 2nd Floor, No.46 Whites Road, Royapettah, Chennai - 600014. **Chennai (Mount Road)**, 1st Floor Metro Plaza, 221 (Old No. 162), Anna Salai, Mount Road, Opp. Spencer Plaza, Chennai-600 002. **Cochin**, Kassim Towers, 36/1899 Door No, D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin - 682017. **Coimbatore**, No. 100 West Periyasamy Road, R S Puram, Coimbatore – 641002. **Cuttack**, 1st Floor, Kailash Plaza, (In Front of BSNL Office), Link Road, Cuttack-753012. **Davangere**, #1953/35, "Kamakshi Nivasa", 6th cross, Siddhaveerappa badavane, Davangere - 04. **Dehradun**, 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun - 248 001. **Delhi**, Room no. 301/314, 3rd floor, Ashoka Estate, 24 Barakhamba Road, New Delhi - 110001. **Dhanbad**, Sri Ram Plaza, Room No-107, 1st Floor, Bank More, Dhanbad 826 001. **Durgapur**, A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur - 713 216. **Erode**, Ms. URT Tower, No 139/1, Perundurai Road, Erode 638011. **Goa**, F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa - 403001. **Gorakhpur**, Shop No. 20, 2nd Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273 001. **Gurugram**, Unit No 11, Vipul Agora, Agora, Mehrauli - Gurugram Road, Gurugram - 122002. **Guwahati**, 4th Floor, Ganpati Enclave Above Datamation, Bora Service. G.S Road, Guwahati 781007 **Gwalior**, II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior -474002. **Hubli**, Shop No. UGF 4/5, Eureka Junction, T.B.Road Hubli, Karnataka – 580029. **Hyderabad**, 6-3-1085 / D /103, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500082. **Indore**, 205 Starlit Tower 29/1 Y N Road, Indore-452001. **Jabalpur**, Second Floor, Digamber Tower, 936, Wright Town, Pandit Bhawani Prasad Ward, Napier Town, Jabalpur-482002. **Jaipur**, No. 202, Second Floor, OK Plus Towers, Church Road, C-Scheme, Jaipur – 302001. Jalandhar, Shop No - 11 B, 3rd Floor, City Square Mall, Civil Lines, Jalandhar 144 001. **JALGAON**, Second Floor, India Plaza Complex, Vivekanand Nagar, Swatantry Chowk, Jilha Peth, Jalgaon - 425 001. **Jamnagar**, 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar -361008. **Jamshedpur**, Shop No - 4, 3rd Floor, Meghdeep Building, Beside Hotel South Park, Q Road, Bistupur, Jamshedpur – 831004. **Jodhpur**, 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur - 342001. **Kanpur**, Room No. 217/218, Kan Chambers, 14/113 Civil Lines, Kanpur 208001. **Kancheepuram**, C/O. Sundaram Finance Limited, No.24, Anna Indira Gandhi Salai, Nellukkara Street, (Near Karthikeyan theatre) Kancheepuram-631502. **Kolhapur**, Office No:12, 2nd Floor, R.D.Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001. **Kolkatta**, P-38 Princep Street, Ground Floor, Off Bentinck Street, (Opp Orient Cinema), Kolkatta-700072. **Kolkatta**, No. 7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkatta - 700017. **Kota**, Second Floor, (Above Reebok Showroom), 393, Shopping Centre, NR.Ghode Wale Baba Circle, Kota, Rajasthan - 324007. **Kottayam**, CSI ascension Square, Logos Junction, Collectorate .P.O, Kottayam-686002. **Lucknow**, 104, UGF Sky Hi Chambers, 5- Park Road, Lucknow-226001. **Ludhiana**, SCO 18, Cabin No.401, 4th Floor, Feroz Gandhi Market, Ludhiana - 141001. **Madurai**, No. 183 C - North Veli Street, Opp Duke Hotel, Madurai - 625001. **Mangalore**, B-2, Souza Arcade, Balmatta Road, Mangalore 575001. **Moradabad**, Junaid Malik, Near Chakker Ki Milak Chauraha TV Tower Road Moradabad Pin 244001. **Mumbai (Andheri East)**, Satellite Gazebo, Office No. 101 & 102, B - Wing, 1st Floor, B D Sawant Marg, Mota Nagar, Andheri East, Mumbai – 400093. **Mumbai (Port)**, 5th Floor, City Ice Building, Plot No.298, Perin Nariman Street, Mumbai - 400001. **Mumbai (Thane West)**, Shop No 3, Ramrao Sahani Sadan, Kaka Sohoni Road, Behind P.N.Gadgil Jewellers, Off Ram Maruti Road, Thane West-400601. **Muzaffarpur**, Saroj Complex, Diwan Road, Muzaffarpur - 842002. **Mysore**, 145, 2nd Floor, 5th main, 5th cross, Opposite to Syndicate Bank, Saraswathipuram, Mysore -570009, Karnataka, Phone: 97310-11115. **Nagpur**, C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur - 440010. **Nashik**, Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Road, Nashik- 422 002. Panipat, No 75 BMK market, Sundaram finance near Hive Hotel GT above Airtel officelPanipat-132103. **Patna**, 305 & 306 Ashiana Harniwas, New Dak Bungalow Road, Patna - 800001. **Pondicherry**, No. 181, Thiruvalluvar Salai, Pillaithottam, Opp to Bahavan Saw Mill, Pondicherry – 605013. **Pune**, CTS No. 930 / Final, Plot No.314, 1st Floor, Office No. 1, Aditya Centeeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune – 411005. **Raipur**, Office no. S-8, 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Near Fafadih Square, Jail Road, Raipur, PIN 492001. **Rajkot**, 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot - 360001. **Ranchi**, #205, 2nd Floor, M.R. Tower, Line Tank Road, Ranchi-834001. **Salem**, No. 20, 1st Floor, Ramakrishna Road, Near Federal Bank, Salem – 636007. **Sangli**, S1 - S2, Second Floor, Shiv Ratna Complex, CST No 1047B, Shiv Ratan Complex, College Corner North Shivaji Nagar, Madhav Nagar, Sangli - 416416. **Silugiri**, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road, P.S-Bhakti Nagar, Siliguri - Dist - Jalpaiguri-734008, West Bengal. Surat, HG-18 International Trade Centre, Majuragate, Surat - 395002. **Thirunelveli**, First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp To Passport Office, Tirunelveli 627005. **Thrissur**, 2nd Floor, Sri Lakshmi Building, Shornool Road, Near, Thiruvampady Temple, Thrissur - 680022. **Trichy**, 60/2, Krishna Complex, I St Floor, Shastri Road, Thennur, Trichy - 620017. Trivandrum, 1st Floor, Bava Sahib Commercial Complex, Ambujavilasam Road, Old GPO, Thiruvananthapuram-695001. **Udaipur**, C/O Sundaram Finance Ltd, 04th Floor, Plot No-32/1105 Centre Point Building, Opposite- B.N College, Udaipur, Rajasthan-313001. **Vapi**, Shop No - 19 & 20, First Floor, Walden Plaza, Imran Nagar (opp to SBI), Daman - Silvassa Road, Vapi - 396191. **Varanasi**, Shop No-60, 1st Floor, Kuber Mall, Rathyatra, Varanasi - 221010. **Vellore**, C/O Sundaram Finance Limited. First floor, 141/3, M P Sarathi Nagar, Vellore District Bus Owners Association Building, Chennai - Bangalore Bye Pass Road, Vellore - 632012. **Vijayawada**, Rajagopala Chari Street, Mahalakshmi Towers, Ist Floor, Shop No 4. Buckinghampet Post Office Road, Vijayawada - 520 002. AP **Visakhapatnam**, Shop No.2, 3 Rd Floor, Navaratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016.

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



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

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

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

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