



Investment Manager: Sundaram Asset Management Company Limited

# Equity

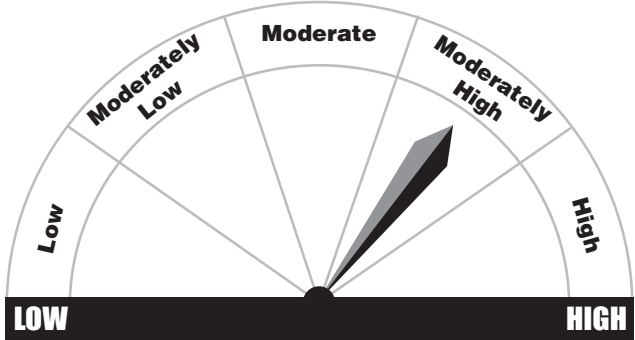
## Application Form & Key Information Memorandum



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Scheme Name	This product is suitable for investors who are seeking*	Riskmeter
Sundaram Growth Fund	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities,</li> </ul>	 <p data-bbox="862 842 1495 874">Investors understand that their principal will be at</p> <p data-bbox="948 885 1409 938"><b>Moderately High Risk</b></p>
Sundaram Select Focus	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related instruments of select stocks</li> </ul>	
Sundaram Select Mid Cap	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in diversified stocks that are generally termed as mid-caps</li> </ul>	
Sundaram S.M.I.L.E Fund	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in diversified stocks that are generally termed as small and mid-caps</li> </ul>	
Sundaram Equity Multiplier	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related securities</li> </ul>	
Sundaram Tax Saver	<ul style="list-style-type: none"> <li>Long term capital growth with 3 year lock-in period</li> <li>Investment in equity &amp; equity related securities</li> </ul>	
Sundaram Equity Plus <sup>#</sup>	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity &amp; equity related instruments to the extent of 65% and in Gold-ETF up to 35%</li> </ul>	
Sundaram Balanced Fund	<ul style="list-style-type: none"> <li>Long term capital growth and current income</li> <li>A judicious mix of investments in equity and fixed income securities</li> </ul>	
Sundaram Rural India Fund	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies focussing on Rural India</li> </ul>	
Sundaram Infrastructure Advantage Fund	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies engaged either directly or indirectly in infrastructure- and infrastructure related activities or expected to benefit from the growth and development of infrastructure</li> </ul>	
Sundaram Financial Services Opportunities Fund	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies engaged in Banking &amp; Financial Services</li> </ul>	
Sundaram Entertainment Opportunities Fund	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of companies focussing on opportunities in the entertainment business</li> </ul>	
Sundaram Select Thematic Funds - PSU Opportunities	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in equity and equity related instruments of public sector companies</li> </ul>	
Sundaram Global Advantage	<ul style="list-style-type: none"> <li>Long term capital growth</li> <li>Investment in units of overseas mutual funds &amp; ETFs</li> </ul>	

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

# 'Plus' used in the scheme name is only in terms of asset allocation and not in terms of return/yield.

Fund / Index	Launch Period	One Year	Three Years	Five Years	Since Launch
<b>Sundaram Growth Fund</b>	<b>Apr-97</b>	<b>-8.7</b>	<b>7.1</b>	<b>2.0</b>	<b>16.0</b>
<i>CNX NIFTY</i>		<i>-0.2</i>	<i>11.7</i>	<i>5.7</i>	<i>11.5</i>
<b>Sundaram Select Focus</b>	<b>Jul-02</b>	<b>2.1</b>	<b>12.6</b>	<b>4.6</b>	<b>20.9</b>
<i>CNX NIFTY</i>		<i>-0.2</i>	<i>11.7</i>	<i>5.7</i>	<i>17.4</i>
<b>Sundaram Select Mid Cap</b>	<b>Jul-02</b>	<b>20.3</b>	<b>27.1</b>	<b>15.6</b>	<b>30.6</b>
<i>S&amp;P BSE Mid Cap</i>		<i>13.3</i>	<i>17.8</i>	<i>6.0</i>	<i>20.1</i>
<b>Sundaram S. M. I. L. E. Fund</b>	<b>Feb-05</b>	<b>19.6</b>	<b>28.9</b>	<b>13.2</b>	<b>19.9</b>
<i>S&amp;P BSE Small Cap</i>		<i>3.2</i>	<i>16.2</i>	<i>1.5</i>	<i>10.8</i>
<b>Sundaram Tax Saver</b>	<b>Nov-99</b>	<b>9.2</b>	<b>16.0</b>	<b>8.2</b>	<b>18.2</b>
<i>S&amp;P BSE 200 Index</i>		<i>3.1</i>	<i>13.3</i>	<i>5.8</i>	<i>12.6</i>
<b>Sundaram Rural India</b>	<b>May-06</b>	<b>10.4</b>	<b>17.1</b>	<b>9.2</b>	<b>10.5</b>
<i>S&amp;P BSE 500 Index</i>		<i>3.2</i>	<i>13.4</i>	<i>5.6</i>	<i>8.4</i>
<b>Sundaram Equity Multiplier</b>	<b>Feb-07</b>	<b>12.3</b>	<b>16.1</b>	<b>8.4</b>	<b>9.8</b>
<i>CNX 500 Index</i>		<i>3.6</i>	<i>13.8</i>	<i>6.2</i>	<i>8.8</i>
<b>Sundaram Financial Opportunities</b>	<b>Jun-08</b>	<b>61.5</b>	<b>31.3</b>	<b>10.5</b>	<b>14.7</b>
<i>CNX Bank Index</i>		<i>5.3</i>	<i>15.5</i>	<i>3.9</i>	<i>7.0</i>
<b>Sundaram Entertainment Opportunities</b>	<b>Jun-08</b>	<b>13.4</b>	<b>16.7</b>	<b>2.9</b>	<b>9.3</b>
<i>Media Index</i>		<i>17.5</i>	<i>15.2</i>	<i>4.5</i>	<i>4.5</i>
<b>Sundaram PSU Opportunities</b>	<b>Jan-10</b>	<b>-2.6</b>	<b>3.8</b>	<b>-1.7</b>	<b>1.7</b>
<i>S&amp;P BSE PSU Index</i>		<i>-14.0</i>	<i>-3.4</i>	<i>-8.2</i>	<i>-6.5</i>
<b>Sundaram Equity Plus</b>	<b>May-11</b>	<b>-1.3</b>	<b>5.3</b>	<b>---</b>	<b>5.9</b>
<i>CNX Nifty 65 &amp; Price of Gold</i>		<i>-1.2</i>	<i>5.5</i>	<i>5.9</i>	<i>7.3</i>
<b>Sundaram Balanced Fund</b>	<b>Jun-00</b>	<b>4.2</b>	<b>9.4</b>	<b>4.4</b>	<b>12.8</b>
<i>CRISIL Balanced Fund Index</i>		<i>4.4</i>	<i>11.1</i>	<i>7.0</i>	<i>---</i>
<b>Sundaram Global Advantage</b>	<b>Aug-07</b>	<b>-19.6</b>	<b>-1.6</b>	<b>2.1</b>	<b>2.5</b>
<i>MSCI Emerging Markets Index</i>		<i>-16.6</i>	<i>-0.7</i>	<i>1.4</i>	<i>1.9</i>

**Past performance may or may not be sustained in the future;** Returns are in % as on September 30, 2015. Returns computed on compounded annualised basis based on NAV of Regular Plan-Growth Option as on September 30, 2015; One year returns are on absolute basis. Relevant benchmarks highlighted in italics.

# Key Information Memorandum

## Offer of units at NAV

This Key Information Memorandum sets forth the information that a prospective investor ought to know before investing. For further details of the scheme / mutual fund, detailed risk factors, rights of and services for investors, due diligence certificate of Sundaram Asset Management, key personnel, penalties & pending litigations, and associate transactions, to name a few, investors must, refer to the Statement of Additional Information/Scheme Information Document available free of cost at offices of Sundaram Asset Management, Investor Service Centres, distributors and at [www.sundarammutual.com](http://www.sundarammutual.com). The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have neither been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated 05/11/2015. **Please read the relevant SEBI-mandated documents carefully before investing. By filling and signing this application form, applicants are deemed to have understood and accepted the terms of the offer.**

<b>Fund Type</b>	<p><b>Open-end equity schemes:</b> Sundaram Select Focus, Sundaram Growth Fund, Sundaram Select Mid-Cap, Sundaram S.M.I.L.E Fund, Sundaram Equity Multiplier, Sundaram Infrastructure Advantage Fund, Sundaram Rural India Fund, Sundaram PSU Opportunities and Sundaram Equity Plus.</p> <p><b>Open-end equity linked saving scheme:</b> Sundaram Tax Saver</p> <p><b>Open-end equity (sector) schemes:</b> Sundaram Financial Services Opportunities, Sundaram Entertainment Opportunities</p> <p><b>Open-end balanced scheme:</b> Sundaram Balanced Fund</p> <p><b>Open-end fund of funds scheme:</b> Sundaram Global Advantage</p>
<b>Investment Objective</b>	<p><b>Sundaram Select Focus:</b> To achieve capital appreciation by investing in equity and equity related instruments of select stocks.</p> <p><b>Sundaram Growth Fund:</b> To achieve capital appreciation by investing predominantly in equities and equity-related instruments.</p> <p><b>Sundaram Select Mid Cap:</b> The objective of the scheme is to achieve capital appreciation by investing in diversified stocks that are generally termed as mid-caps.</p> <p><b>Sundaram S.M.I.L.E (Small and Medium Indian Leading Equities Fund):</b> To primarily achieve capital appreciation by investing in diversified stocks that are generally termed as small and mid-caps and by investing in other equities.</p> <p><b>Sundaram Tax Saver:</b> To achieve capital appreciation by investing predominantly in equities and equity-related instruments. A lock-in period of 3 years is applicable.</p> <p><b>Sundaram Balanced Fund:</b> To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed-income securities. The Scheme may invest up to 35% of the Net Assets in Overseas Securities.</p> <p><b>Sundaram Equity Multiplier:</b> The objective of the scheme would be to seek capital appreciation by investing in equity &amp; equity related instruments.</p> <p><b>Sundaram Infrastructure Advantage Fund:</b> The primary investment objective of the scheme is to generate consistent long-term returns by investing predominantly in equity/equity-related instruments of companies engaged either directly or indirectly in infrastructure- and infrastructure related activities or expected to benefit from the growth and development of infrastructure.</p> <p><b>Sundaram Rural India Fund:</b> The primary investment objective of the scheme is to generate consistent long-term returns by investing predominantly in equity/equity-related instruments of "Companies that are focussing on Rural India".</p> <p><b>Sundaram Financial Services Opportunities Fund:</b> The investment objective of the scheme is to seek long-term capital appreciation by investing predominantly in equity and equity related securities of Indian companies engaged in the banking and financial services</p> <p><b>Sundaram Entertainment Opportunities Fund:</b> The objective of the Scheme would be to achieve long term capital appreciation by investing primarily in the equity and equity related instruments of companies that focus on opportunities in the entertainment business.</p> <p><b>Sundaram Select Thematic Funds PSU Opportunities:</b> Seek capital appreciation by investing in equity and equity-related securities of public sector companies to the extent of at least 65%. The fund may also invest in bonds and other fixed-income instruments issued by public sector entities. Under normal circumstances, cash may be deployed in fixed income and money market instruments. Exposure to overseas securities shall not exceed 35% of assets and shall be only related to the theme.</p> <p><b>Sundaram Equity Plus:</b> Seek capital appreciation by investing in equity and equity-related instruments listed in India to the extent of at least 65% and in gold-ETF up to 35%.</p> <p><b>Sundaram Global Advantage:</b> To achieve capital appreciation by investing in units of overseas mutual funds and exchange traded funds, domestic money market instruments. Income generation may only be a secondary objective.</p> <p><i>There is no assurance or guarantee that the investment objective of the scheme will be achieved. The Schemes do not guarantee / indicate any returns.</i></p>
<b>Asset Allocation</b>	<p><b>Sundaram Select Focus:</b> • Equity and equity-related instruments (including investment in derivatives): 75%-100% • Cash, cash equivalents, money market instruments: Not exceeding 25% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities. The scheme can at any time hold upto a maximum of 50 stocks.</p> <p><b>Sundaram Growth Fund:</b> • Equity and equity-related instruments (including investment in derivatives): 80%-100% • Money market instruments up to 20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.</p> <p><b>Sundaram Select Mid Cap:</b> • Equity and equity-related instruments (including investment in derivatives): 75%-100% • Cash, cash equivalents, money market instruments: not exceeding 25% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.</p> <p><b>Sundaram S.M.I.L.E (Small and Medium Indian Leading Equities Fund):</b> • Equity instruments – small-cap and mid-cap stocks (including investments in derivatives): At least 65% • Other Equities (including investment in derivatives): Not exceeding 35% • Money market instruments: Not exceeding 15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.</p> <p><b>Sundaram Tax Saver:</b> • Equity &amp; equity-related instruments: 80-100% • Corporate and PSU Bonds Up to 20% • Money market</p>

instruments: Up to 20%. In conformity with GOI notification dated 28-Dec-1992 on ELSS 1992, under normal circumstances, a minimum of 80% of the funds of this Scheme will be invested in equities or equity related instruments. The balance portion would be invested in debt and money market instruments.

**Sundaram Balanced Fund:** • Equity and equity-related instruments (including investment in derivatives): 40%-75% • Fixed Income instruments: 25%-60%, Including securitised debt up to 10% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

**Sundaram Equity Multiplier:** • Equity & equity-related Instruments (including investment in derivatives): 65%-100% • Debt instruments including securitised debt & Money Market Instruments: up to 35% (securitised debt up to a maximum of 30%) • Exposure in derivative shall not exceed 50% of the net assets of the scheme.

**Sundaram Infrastructure Advantage Fund:** Equity and Equity related instruments of companies Engaged in Infrastructure sector (including investment in derivatives) 65 - 100%; Other Equities (Including investment in Derivatives) 0 - 35%; Fixed Income Instruments issued by Companies engaged in Infrastructure Sector 0 - 35%; Money Market Instruments 0 - 15%

**Sundaram Rural India Fund:** • Equity & equity-related securities of companies that are focusing on Rural India (including investment in derivatives): 70%-100% • Other equities (including investment in derivatives): 0%-30% • Money market instruments 0%-15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

The fund may also invest in equity and equity-related instruments listed in overseas markets as well as overseas funds/ETFs that invest in or track agri-commodity stocks. The scheme will not invest in funds/ETFs that have direct exposure to commodities.

**Sundaram Financial Services Opportunities:** • Equity & Equity Related Instruments of Indian companies engaged in Banking and Financial Services (including investment in derivatives): 80%-100% • Other Equities (including investment in derivatives): 0%-20% • Fixed Income and Money Market instruments: 0%-20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme.

**Sundaram Entertainment Opportunities:** • Equity & Equity Related Instruments of Indian companies engaged in Media and Entertainment sector (including investment in derivatives): 80%-100% • Other Equities (including investment in derivatives): 0%-20% • Fixed Income and Money Market instruments: 0%-20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme.

**Sundaram Select Thematic Funds PSU Opportunities:** • Equity & equity-related Instruments in the targeted theme (including investment in derivatives): 65%-100% • Equity & equity-related Instruments other than the targeted theme (including investment in derivatives): up to 35% • Fixed income/money market instruments: up to 35% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

**Sundaram Equity Plus:** • Equity & equity-related instruments listed in India 65%-85% • Gold-ETF 15%-35% • Fixed Income & Money Market Instruments 0%-20%. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. Exposure to overseas securities shall also not exceed 35% of assets. The total asset allocation including exposure to derivatives would not exceed 100 % of the net assets of the Scheme.

**Applicable for all equity funds (except Sundaram Global Advantage):**

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure in equity, derivatives and debt shall not exceed 100% of the net assets.

The total asset allocation including exposure to derivatives would not exceed 100 % of the net assets of the scheme. The same security wise hedge positions would be excluded from computing the percentage.

Exposure in derivative shall not exceed 50% (except for Sundaram Tax Saver) of the net assets of the scheme. Exposure is calculated as the notional value as a percentage of net assets of the Scheme. The Scheme will maintain cash or securities to cover exposure to derivatives.

Pending deployment of funds in terms of the Investment Objective, the funds may be invested in short-term deposits with scheduled commercial banks, in accordance with SEBI Circulars SEBI/IMD/CIRNo.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.

*Overseas investments, if any, shall be in securities permitted by SEBI, namely: Eligible securities • ADR(s) and/or GDR(s) issued by Indian or foreign companies. • Equity of overseas companies listed on recognized Stock Exchanges overseas. • Initial and Follow on Public Offerings for listing at recognized Stock Exchanges overseas. • Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/ registered credit rating agencies.*

*• Money Market Instruments rated not below investment grade. • Repos in form of investment, where the counterparty is rated not below investment grade; repo shall not however involve any borrowing of funds by Mutual Funds. • Government securities where the countries are rated not below investment grade. • Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities. • Short term deposits with banks overseas where the issuer is rated not below investment grade.*

*• Units / securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in a) Aforesaid Securities b) Real Estate Investment Trusts listed on recognized Stock Exchanges overseas or c) Unlisted overseas securities, not exceeding 10% of their net assets. Exposures in overseas securities may be taken subject to the applicable guidelines/policies of SEBI and RBI.*

**Sundaram Global Advantage:** • Units of Mutual funds and exchange-traded funds listed on overseas stock exchanges 85%-100% • Domestic money market instruments 0%-15%

**Investment Strategy**

**Equity Schemes:** The Investment Manager shall follow a combination of top-down and bottom-up approach to investing in equity and equity-related investments. Investments will be pursued in select macro themes, which cut across various industries and sub-sectors. Within such a framework, the emphasis will be on investing in companies with quality management unique business strength, sustainable medium/long term growth and reasonable valuations. For thematic funds, the investment will be in line with the themes in focus. The Investment Manager has a skilled research set up that works to identify investment opportunities through continuous research on sectors and companies. The analysis focuses on the past performance and future prospects of the company and the business, financial health, competitive edge, managerial quality and practices, minority shareholder fairness, transparency. Companies that adequately satisfy the prescribed criteria are included in the portfolio. The weights of individual companies will be based on their upside potential to downside risk.

# Key Information Memorandum

	<p>For Gold ETF component in Sundaram Equity Plus: The Scheme seeks to provide a combination of equity (listed in India) &amp; gold-ETF and is aimed at providing exposure to equity with the cushion of an exposure to gold. Investment in gold ETF shall be made in domestic market only.</p> <p><b>Fund-of-Funds Scheme:</b> Investment universe The fund may invest in overseas mutual funds, exchange-traded funds, and/or domestic money market instruments. The fund will strive to invest in global markets. Pending deployment in line with the investment objective after the NFO and switching between different securities subsequently, the fund may deploy funds in domestic money market instruments and deposits of commercial banks. The Scheme may also invest in money-market and short-term fixed income instruments to meet requirement of liquidity.</p> <p>Emerging Market Focus The Scheme may seek to invest a greater proportions of assets in funds in the emerging markets. It also reserves the right to invest in emerging markets through country-specific and region-specific schemes floated by investment firms in overseas jurisdiction as well as in India. These markets offer greater growth potential over the long term as compared to developed economies in the OECD universe. The prospects for returns are higher, but so are the risks. The Scheme will endeavour to manage the risk in an optimum manner by pursuing prudent diversification. It may also completely steer clear of emerging markets as an asset class at times.</p> <p><b>Common to all schemes:</b> The Investment Manager will keep in mind the Investment Objectives of the respective Scheme and the applicable Regulations. Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/ applicable regulations/the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Though every endeavour will be made to achieve the objective of the Schemes, the Investment Manager/Sponsor/Trustee do not guarantee that the investment objectives of the Schemes will be achieved. No guaranteed returns are being offered under the Schemes. Pending deployment of funds in terms of investment objectives of the scheme, the funds may be invested in short-term deposits with Scheduled Commercial Banks and money market instruments. <b>This is a broad outline of the approach to investing in equity schemes. For detailed fund-specific strategy, please refer the respective Scheme Information Document of the schemes.</b></p>
<b>Risk Profile</b>	<p>Mutual fund units involve investment-related and other relevant risks, including the possible loss of principal. Please read, before investment, the Statement of Additional Information/Scheme Information Document of the respective Schemes carefully for details on risk factors.</p>
<b>Risk Mitigation</b>	<p>An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director/CEO and the fund manager for corrective action. Follow up actions are made to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI regulations as well as stipulations in the Scheme Information Document is monitored though by the compliance team. The risk management team reports to the Chief Executive Officer. <b>Committee monitoring Risk Management:</b> The Board of Sundaram Asset Management has constituted a Committee comprising Managing Director, and two Independent Directors. The Committee reviews the reports prepared by the Risk Officers and looks into the implementation of Enterprise Risk Management The Committee also reviews the risk guidelines with respect to equity and fixed Income/Liquid Schemes, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats. The Heads of Equity and Fixed Income, the Risk Analyst, CEO and other Senior Management Personnel will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee. <b>Role of the Committee:</b> The Committee will approve the Global Issuer limits (including limit per maturity), Counterparty limits and Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc. The Committee monitors Enterprise Risk Management framework proposed on various functions and processes. <b>Risk Guidelines:</b> Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place. <b>Risk Control:</b> Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.</p>
<b>Plans and Options</b>	<p>‡ Regular Plan ‡ Direct Plan • Growth Option • Dividend pay out • Dividend Sweep (Except Sundaram Equity Plus &amp; Sundaram Global Advantage) • Dividend Re-investment (except Sundaram Tax Saver) Dividend Sweep: This option will be available only when the dividend amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs 1000. The dividend so payable will be automatically swept into the Regular Plan (Growth Option) / Direct Plan (Growth Option), depending upon whether the investment was registered with or without broker code, of Sundaram Money Fund at the applicable NAV. For the purpose of levy of exit load wherever applicable, the period shall be reckoned from the date of such allotment. The sweep out date shall be deemed to be the dividend payment date.</p> <p>If neither the plan nor the ARN code is mentioned in the application form, the default plan shall be Direct Plan. If no option is indicated, the default option will be Growth. If an investor chooses the Dividend Option but fails to indicate a sub-option, the default sub-option shall be Dividend Sweep (For Sundaram Equity Plus &amp; Sundaram Global Advantage, default sub option shall be Dividend Re-Investment). All plans and options available for offer under each scheme shall have a common portfolio.</p> <p>In case the dividend amount payable, if any, to unitholders in dividend payout option of a scheme under a folio is less than or equal to Rs. 250/-, then such amount shall be compulsorily reinvested in the same plan / option instead of payout. However, this shall not be applicable for dividends declared, if any, under Sundaram Tax Saver</p> <p>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) where available under the respective schemes has been discontinued with effect from October 01, 2012. Also, from November 01, 2012, the dividends declared (irrespective of the amount) under Dividend Reinvestment Option of the discontinued Plan(s)/Option(s) shall be reinvested into the corresponding Option under the Single Plan of the Scheme, i.e. Regular Plan.</p> <p>Effective from March 11, 2015, fresh subscriptions under Dividend Reinvestment Sub-option of Sundaram Tax Saver has been discontinued. For existing unitholders under the reinvestment option, dividend, if any, declared under Sundaram Tax Saver will be compulsorily paid out / credited to the bank account of the 1st unitholder instead of being reinvested. Outstanding units in the reinvestment option which are under lock-in shall continue to be so until expiry of three years from the date of original investment as per the provisions of the ELSS guidelines. The Systematic Investment Plans (SIP) or Systematic Transfer Plans (STP) that were earlier registered under the</p>

# Key Information Memorandum

	<p>reinvestment option of Sundaram Tax Saver will be processed under the Dividend Payout Option for installments beginning on or after March 11, 2015.</p> <p>Direct Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of investors (whether existing or new Unitholders) as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors). The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expenses, commission, etc. No commission for distribution of Units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV.</p> <p>Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>The following matrix will be applied for processing the applications in the Regular or Direct Plan:</p> <table border="1" data-bbox="360 506 1549 789"> <thead> <tr> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Plan under which units will be allotted</th> </tr> </thead> <tbody> <tr> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan.</p> <p>The Investment Manager shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Broker Code mentioned by the investor	Plan mentioned by the investor	Plan under which units will be allotted	Not mentioned	Not mentioned	Direct Plan	Not mentioned	Direct	Direct Plan	Not mentioned	Regular	Direct Plan	Mentioned	Direct	Direct Plan	Direct	Not Mentioned	Direct Plan	Direct	Regular	Direct Plan	Mentioned	Regular	Regular Plan	Mentioned	Not Mentioned	Regular Plan
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<p><b>Minimum Application/ Repurchase Amount</b></p>	<p>For Sundaram Financial Services Opportunities, Sundaram Entertainment Opportunities, Sundaram Select Thematic Funds PSU Opportunities and Sundaram Infrastructure Advantage Fund: For Both Regular Plan &amp; Direct Plan. First investment Rs 1,00,000 and multiples of Rs 1 thereafter and for additional purchase Rs 1,00,000 &amp; multiples of Rs 1 thereafter.</p> <p>For Sundaram Tax Saver: For Both Regular Plan &amp; Direct Plan. First and additional investment Rs 500 and multiples of Rs 500 thereafter.</p> <p>For other equity schemes covered in this document: For Both Regular Plan &amp; Direct Plan. First investment Rs 5,000 and multiples of Rs 1 thereafter and for additional purchase Rs 500 &amp; multiples of Rs 1 thereafter.</p> <p><b>Minimum Repurchase limits for Equity Schemes:</b> Rs.500 or 50 units or account balance, whichever is lower. • STP (Weekly-every Wednesday) Rs 1000 • STP (Monthly): Rs 250 • STP (Quarterly): Rs 750. • SIP (Weekly-every Wednesday) Rs 1000 • SIP (Monthly): Rs 250 • SIP (Quarterly): Rs 750. The thresholds shall also apply for SIP through a Systematic Transfer Plan. The weekly SIP &amp; STP requests shall be processed on Wednesday of every week. If Wednesday is not a business day, the SIP/STP installment will be processed on the next business day.</p> <p><b>Fund of Funds (Global Advantage)</b></p> <p><i>Minimum Application Amount</i></p> <ul style="list-style-type: none"> <li>o First investment Rs 5,000 and multiples of Rs 1 and</li> <li>o for Additional purchase. Rs.500 &amp; multiples of Rs 1</li> <li>o • SIP (Monthly) : Rs 250 • SIP(Quarterly): Rs 750 SIP (Weekly): Rs 1000</li> </ul> <p><i>Minimum Repurchase/Redemption</i></p> <ul style="list-style-type: none"> <li>o Rs.500 or 50 units or account balance, whichever is lower.</li> <li>o • STP (Monthly): Rs 250 • STP(Quarterly): Rs 750 • STP (Weekly): Rs 1000</li> </ul>																											
<p><b>Redemption/Switch</b></p>	<p><b>Redemption &amp; switch-out on an ongoing basis to other schemes of Sundaram Mutual Fund:</b> Allowed on any Working Day at NAV, subject to Exit Load if any. If the Specified Date is a Non Business Day the application will be processed on the next Business Day.</p> <p>Where units under a Scheme are held under discontinued plans as well as Direct Plan and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number). However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p>Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.</p>																											
<p><b>Registration of Bank Account</b></p>	<p>The Unitholders may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered with the AMC by specifying the necessary details in the "Bank Accounts Registration form" which will be available at our office/Sundaram BNP Paribas Fund Services Ltd and on the website of <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>. Individuals, HUFs, Sole proprietor firms can register up to five bank accounts and other investors can register up to ten bank accounts in a folio. The unitholder can choose anyone of the registered bank accounts as default bank account. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number.</p> <p>If unit holder(s) provide a new unregistered bank mandate/ a change of bank mandate request with a specific redemption proceeds such bank account may not be considered for payment of redemption proceeds, or the Fund may withheld the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. Valid change of bank mandate requests with supporting documents will be processed within ten business days of necessary documents reaching the head office of the RTA and any financial transaction request received in the interim will be carried based on previous details only.</p>																											

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	For more details please refer our websites <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> . For any queries and clarifications that you may have, please get in touch with us at our office or call our Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI).
<b>Additional modes of subscription to the schemes of Sundaram Mutual on an ongoing basis</b>	<p><b>Stock Exchange Infrastructure:</b> The following Schemes (excluding Direct Plan) are also available for subscriptions / redemptions Systematic Investment Plans through the Stock Exchange(s) infrastructure in NSE MFSS &amp; BSE Star Platform. • Sundaram Growth Fund • Sundaram Select Focus • Sundaram Select Mid Cap • Sundaram SMILE Fund • Sundaram Tax Saver • Sundaram Infrastructure Advantage Fund • Sundaram Rural India Fund • Sundaram Financial Services Opportunities • Sundaram Entertainment Opportunities • Sundaram Select Thematic Funds – PSU Opportunities • Sundaram Equity Plus • Sundaram Equity Multiplier • Sundaram Balanced Fund • Sundaram Global Advantage.</p> <p><b>MF Utility Platform:</b> All financial and non-financial transactions pertaining to Schemes of Sundaram Mutual Fund can be done through MFU either electronically on <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI or physically through the authorized Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a> as may be updated from time to time. The Online Transaction Portal of MFU i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance (“OPA”) of the AMC. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a>. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.</p>
<b>Applicable NAV</b>	<p>Pursuant to SEBI Circulars SEBI/IMD/CIR No. 11/142521/08 dated October 24, 2008 and CIR/IMD/DF/19/2010 dated November 26, 2010 read along with the circular CIR/IMD/DF/21/2012 dated September 13, 2012, the applicable NAV shall be as follows:</p> <p><b>For Subscription below Rs. 2 lakhs:</b></p> <ul style="list-style-type: none"> <li>For subscription/redemption/switch request received before 3.00 pm on any business day, the closing NAV of the day of receipt of application.</li> <li>For subscription/redemption/switch request received after 3.00 pm on any business day, the closing NAV of next business day after the receipt of application.</li> </ul> <p><b>For Subscription of Rs. 2 lakhs and above:</b></p> <p>In respect of applications for purchase of units / switch from other schemes of an amount equal to or more than Rs. 2 lakhs, the closing Net Asset Value (NAV) of the Business Day on which the funds are available for utilization shall be applicable provided that:</p> <ol style="list-style-type: none"> <li>Application for purchase / switch-in is received before the applicable cut-off time.</li> <li>Funds for the entire amount of subscription / purchase / switch-in as per the application are credited to the bank account of the scheme before the cut-off time.</li> <li>The funds are available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise.</li> </ol> <p>Where application is received after the cut-off time on a day and the funds are available for utilization without availing any credit facility, whether intra-day or otherwise, on the same day, the closing NAV of the next Business Day shall be applicable.</p> <p>Multiple applications / transactions by an investor shall be aggregated as per conditions mentioned below and closing NAV of the day on which funds for respective application / transaction are available for utilization will be applied where the aggregated amount of investment is for Rs.2.00 lakhs and above:</p> <ol style="list-style-type: none"> <li>All transactions received on the same business day (as per Time stamp rule).</li> <li>Transactions shall include purchases, additional purchases and excludes Switches.</li> <li>Aggregation shall be done on the basis of Investor/s/Unit Holder/s PAN. In case of joint holding, transactions with similar holding structures shall be aggregated.</li> <li>All transactions will be aggregated where investor holding pattern is same as stated in point no. (3) above, irrespective of whether the amount of the individual transaction is above or below Rs. 2 lakhs.</li> <li>Only transactions in the same scheme shall be aggregated. This will also include transactions at Plan / option level (Regular Plan, Direct Plan, Dividend option, Growth option, etc.)</li> <li>Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.</li> </ol> <p>The Investment Manager reserves the right to change or modify any of the conditions related to aggregation of transactions in line with directives issued by Securities and Exchange Board of India or AMFI from time to time.</p> <p>For subscription, the applicable NAV will be as indicated only for local cheque or demand draft payable at par in the place of receipt. If the application for subscription is accompanied by an outstation cheque or demand draft not payable at par in the place of receipt, closing NAV of the day on which the cheque or DD is credited will be the applicable NAV.</p> <p>Switch-in shall be treated as subscription request. Switch-out shall be treated as redemption request. While subscribing to an option under Direct Plan which does not have a NAV, units shall be allotted based on the NAV of corresponding option/ sub-option under the Regular Plan. In case of non-availability of NAV in the corresponding option / sub-option (due to NIL investors under the option/sub-option) in the Regular plan, the applicable NAV shall be that of the corresponding Growth Option under the Regular Plan.</p>
<b>Despatch of Redemption Proceeds</b>	Within 10 working days from receipt of redemption request at authorised Investor Service Centres of Sundaram Asset Management.
<b>Dividend Policy</b>	<p>Dividend will be distributed at the discretion of the Trustee from the available distributable surplus, if any. The dividend when declared will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of unit holders on the record date.</p> <p>Dividend is declared on the face value of Rs 10 per unit. After declaration and payment of dividend (including re-investment), the ex-dividend NAV will decline to the extent of the dividend payment.</p> <p>The Dividend Warrants shall be dispatched/ credited to the Registered Bank Account of the Sole/ First Unit holder within 30 days of the declaration. In case of delay, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. It may be noted that the</p>



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	<p>Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme Information Document for details.</p> <p>In the case of Units held in Demat Form, details/ changes concerning Bank Account/ Address etc are to be sent to the respective DP.</p>																																													
<b>Fund Managers &amp; Benchmark</b>	<table border="1"> <thead> <tr> <th>Fund Name</th> <th>Fund Manager</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>Select Focus</td> <td>Shiv Chanani</td> <td>CNX Nifty Index</td> </tr> <tr> <td>Growth Fund</td> <td>Shiv Chanani</td> <td>S&amp;P BSE 200 Index</td> </tr> <tr> <td>Select Mid Cap</td> <td>S Krishnakumar</td> <td>S&amp;P BSE Mid Cap Index</td> </tr> <tr> <td>S.M.I.L.E Fund</td> <td>S Krishnakumar</td> <td>S&amp;P BSE Small Cap Index</td> </tr> <tr> <td>Tax Saver</td> <td>Jointly managed by S Krishnakumar and Madanagopal</td> <td>S&amp;P BSE 200 Index</td> </tr> <tr> <td>Balanced Fund</td> <td>Shiv Chanani</td> <td>CRISIL Balanced Fund Index</td> </tr> <tr> <td>Equity Multiplier</td> <td>Shiv Chanani</td> <td>CNX 500 Index</td> </tr> <tr> <td>Infrastructure Advantage Fund</td> <td>S Bharath</td> <td>S&amp;P BSE 100 Index</td> </tr> <tr> <td>Rural India Fund</td> <td>S Bharath</td> <td>S&amp;P BSE 500 Index</td> </tr> <tr> <td>Financial Services Opportunities</td> <td>Shiv Chanani</td> <td>CNX Bank Index</td> </tr> <tr> <td>Entertainment Opportunities</td> <td>Jointly managed by Shiv Chanani &amp; Avinash Agarwal</td> <td>CNX Media</td> </tr> <tr> <td>PSU Opportunities</td> <td>Jointly managed by Shiv Chanani &amp; Avinash Agarwal</td> <td>S&amp;P BSE PSU Index</td> </tr> <tr> <td>Equity Plus</td> <td>Shiv Chanani</td> <td>CNX Nifty index (65% of the portfolio) and the price of Gold in INR (35% of the portfolio).</td> </tr> <tr> <td>Global Advantage</td> <td>S Bharath</td> <td>MSCI Emerging Markets Index</td> </tr> </tbody> </table> <p>For Investment in overseas securities—Benchmark: MSCI Emerging Markets Index.</p> <p>Dedicated Fund Manager for investment in overseas securities: S Bharath</p>	Fund Name	Fund Manager	Benchmark	Select Focus	Shiv Chanani	CNX Nifty Index	Growth Fund	Shiv Chanani	S&P BSE 200 Index	Select Mid Cap	S Krishnakumar	S&P BSE Mid Cap Index	S.M.I.L.E Fund	S Krishnakumar	S&P BSE Small Cap Index	Tax Saver	Jointly managed by S Krishnakumar and Madanagopal	S&P BSE 200 Index	Balanced Fund	Shiv Chanani	CRISIL Balanced Fund Index	Equity Multiplier	Shiv Chanani	CNX 500 Index	Infrastructure Advantage Fund	S Bharath	S&P BSE 100 Index	Rural India Fund	S Bharath	S&P BSE 500 Index	Financial Services Opportunities	Shiv Chanani	CNX Bank Index	Entertainment Opportunities	Jointly managed by Shiv Chanani & Avinash Agarwal	CNX Media	PSU Opportunities	Jointly managed by Shiv Chanani & Avinash Agarwal	S&P BSE PSU Index	Equity Plus	Shiv Chanani	CNX Nifty index (65% of the portfolio) and the price of Gold in INR (35% of the portfolio).	Global Advantage	S Bharath	MSCI Emerging Markets Index
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<b>Name of the Trustee Company</b>	Sundaram Trustee Company Ltd																																													
<b>Load Structure</b>	<p><b>Entry Load: Nil.</b> In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, there will be no entry load for investments in the Schemes. This shall apply to new investment in the schemes, additional purchase, switch-in, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and any other form of investment that may be introduced as a facility. The upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. The distributors (ARN holder) will disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.</p> <p><b>Sundaram Tax Saver &amp; Sundaram Select Focus - Nil</b></p> <p><b>Sundaram Financial Services Opportunities &amp; Sundaram Growth Fund - 2% - If redeemed / switched-out within 18 months from the date of allotment. NIL - If redeemed / switched-out after 18 months from the date of allotment</b></p> <p><b>For other schemes covered in this document: 1% if redeemed / switched-out within 12 months from the date of allotment. NIL- if redeemed / switched-out after 12 months from the date of allotment.</b></p> <p>Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with notification No. LAD-NRO/GN/2012- 13/17/21502 dated September 26, 2012 service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme with effect from October 01, 2012. Investors are requested to note that exit load is inclusive of Service Tax at applicable rates as prescribed by Ministry of Finance from time to time.</p> <p><b>Applicability</b></p> <ol style="list-style-type: none"> <li>Bonus units and units issued on reinvestment of dividend shall not be subject to exit load.</li> <li>Prescribed exit load will be applicable for switch out and every instalment under a Systematic Transfer Plan and Systematic Withdrawal Plan. The period indicated for exit load shall be reckoned from the date of allotment.</li> <li>Switch of investments from Regular Plan to Direct Plan where the transaction has been received without broker code in the Regular Plan shall not be subject to exit load. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan and not from the date of switch into Direct Plan. (effective from April 01, 2013)</li> <li>In case of switch of investments from Regular Plan to Direct Plan received with broker code in the Regular Plan, the exit load as applicable to redemption of units under the respective scheme(s) shall apply. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)</li> <li>In case of switch of investments from Direct Plan to Regular Plan, no exit load shall be levied. However, any subsequent switch-out or redemption of such investment shall be subject to exit load based on the original date of investment in the Direct Plan and not from the date of switch into Regular Plan. (effective from April 01, 2013)</li> <li>Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made with Distributor code) to Direct Plan can switch their investments (subject to applicable Exit Load, if any) to Direct Plan. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)</li> </ol> <p>Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch their investments, without Exit Load, to Direct Plan. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan / Discontinued Plans and not from the date of switch into Direct Plan. (effective from April 01, 2013)</p> <p>The Trustees reserve the right to prospectively modify the load structure within the limits permitted under the SEBI regulations. The details of the modifications will be advertised in newspapers and made available in the offices of the Investment Manager and in the website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>. Investors are requested to ascertain the applicable load structure before investing.</p>																																													

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<b>Initial Issue Expenses</b>	Not Applicable as schemes covered in this KIM are open-end and are offered on a continuous basis.																										
<b>Performance</b>	Refer page 3 & 31 of this document																										
<b>Recurring Expenses</b>	<p>1. The total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. Expenses incurred in excess of the permitted limits shall be borne by the Investment Manager or the Trustee or the Sponsor.</p> <p>The expenses chargeable to the scheme shall include investment management &amp; advisory fee, Trustee fee, custodian fee, Registrar and Transfer Agent fee, Audit fee, Marketing and Selling expenses and other expenses (including listing fee) as listed in the table below:</p> <table border="1"> <thead> <tr> <th>Expense Head</th> <th>% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td rowspan="17">Upto 2.50%</td> </tr> <tr> <td>Trustee fee &amp; expenses</td> </tr> <tr> <td>Audit fees &amp; expenses</td> </tr> <tr> <td>Custodian fees &amp; expenses</td> </tr> <tr> <td>RTA Fees &amp; expenses</td> </tr> <tr> <td>Marketing &amp; Selling expense incl. agent commission</td> </tr> <tr> <td>Cost related to investor communications</td> </tr> <tr> <td>Cost of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td> </tr> <tr> <td>Costs of statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> </tr> <tr> <td>Service tax on expenses other than investment management and advisory fees</td> </tr> <tr> <td>Service tax on brokerage and transaction cost</td> </tr> <tr> <td>Other Expenses</td> </tr> <tr> <td>Weighted Average of charges levied by the underlying schemes (Only for Sundaram Global Advantage)</td> </tr> <tr> <td><b>Maximum total expense ratio (TER) permissible under Regulation 52 (4), 6(a) and 6(c)</b></td> <td><b>Upto 2.50%</b></td> </tr> <tr> <td>Additional expenses under regulation 52 (6A) (c)</td> <td>Upto 0.20%</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)</td> <td>Upto 0.30%</td> </tr> </tbody> </table> <p><b>For Equity Schemes and Balanced Scheme:</b> The maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c) that can be charged to the scheme as a percentage of daily net assets shall be as follows:            First Rs 100 crore: 2.50%            Next Rs 300 crore: 2.25%            Next Rs 300 crore: 2.00%            On assets in excess of Rs 700 crore: 1.75%</p> <p><b>For Sundaram Global Advantage:</b> As per Regulation 52 (6) (a), the total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50 per cent of the daily net assets of the scheme.</p> <p><b>Common to all Schemes:</b> As per Regulation 52(6A)(b), an additional expense upto 0.30% (30 basis points) on the daily net assets shall be charged to the scheme if new inflows into the scheme from beyond top 15 cities as specified by SEBI, from time to time, are at least:            (i) 30% of the gross new inflows in the scheme (or)            (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.</p> <p>In case the inflows from such cities is less than the higher of (a) or (b) above, expenses shall be charged to the scheme on a proportionate basis as prescribed in the SEBI circular dated September 13, 2012.</p> <p>The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme(s) in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.</p> <p>Distribution expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan. The total expense ratio of Direct Plan shall be lower by atleast 5% vis-a-vis the Regular Plan. i.e., If the expenses of Regular Plan are 100 bps, the expenses of Direct Plan shall not exceed 95 bps. The Direct Plan shall have a separate NAV.</p> <p>Sundaram Asset Management reserves the right to charge different heads of expenses, both inter-se or in total, within the overall limits as specified in the table above.</p> <p>2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions. Payment towards brokerage and transaction cost in excess of 0.12% and 0.05% for cash market transactions and derivatives transactions respectively shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.</p>		Expense Head	% of daily Net Assets	Investment Management and Advisory Fees	Upto 2.50%	Trustee fee & expenses	Audit fees & expenses	Custodian fees & expenses	RTA Fees & expenses	Marketing & Selling expense incl. agent commission	Cost related to investor communications	Cost of fund transfer from location to location	Cost of providing account statements and dividend redemption cheques and warrants	Costs of statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	Service tax on expenses other than investment management and advisory fees	Service tax on brokerage and transaction cost	Other Expenses	Weighted Average of charges levied by the underlying schemes (Only for Sundaram Global Advantage)	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (4), 6(a) and 6(c)</b>	<b>Upto 2.50%</b>	Additional expenses under regulation 52 (6A) (c)	Upto 0.20%	Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%
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Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%																										

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3. The Investment Manager shall set apart at least 0.02% (2 basis points) on the daily net assets of the scheme(s) within the maximum limit of total expense ratio prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations for initiatives towards investor education and awareness taken by Sundaram Mutual fund.

**4. Service Tax:**

- Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, Service Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the expenses limit prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations.
- Service Tax on investment management and advisory fee shall be charged to the scheme in addition to the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.
- Service Tax for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.

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

Total expenses, including investment management fee (excluding service tax on investment management fee), expressed as percentage of daily net assets for the year ended September 30, 2015 (unaudited) is given in the table below.

Scheme Name	Regular (%)	Direct (%)
Sundaram Growth Fund	2.75	2.31
Sundaram Rural India Fund	2.96	2.68
Sundaram Tax Saver	2.50	2.24
Sundaram Balanced Fund	3.09	2.73
Sundaram Select Focus	2.83	2.52
Sundaram Midcap	2.37	1.98
Sundaram SMILE Fund	2.59	2.25
Sundaram Infrastructure Advantage Fund	2.64	2.40
Sundaram Equity Multiplier	2.99	2.63
Sundaram Entertainment Opportunities	3.02	2.75
Sundaram Financial Services Opportunities Fund	2.97	2.65
Sundaram PSU Opportunities Fund	2.98	2.72
Sundaram Equity Plus	2.02	1.34

**Fund of Funds Scheme:** The total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50 per cent of the daily net assets of the scheme Global Advantage Fund: Regular: 1.63% Direct: 1.28%.

**Tax implications**

**Common to all Schemes:** This summary of tax implication is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. In view of the individual nature of tax implications, investors are advised to refer the Statement of Additional Information and consult his/her tax adviser with respect to the specific tax implications arising out of an investment in the scheme. **Sundaram Mutual Fund:** Income is exempt from tax as per Section 10(23D) of the Income Tax Act.

**Investors** Dividend received from the Schemes is not taxable in the hands of the investors • No tax will be deducted at source from income paid to any investor as also from redemption amounts paid to resident investors • Units of the scheme are an eligible mode of investment in terms of the pattern of investment prescribed under the Income Tax Act for the following entities: ◦ Charitable Trusts ◦ Scientific Research Associations ◦ Institutions/Associations/Boards for regulating games / sports ◦ Employee Welfare Trusts • In addition to income tax, surcharge on income tax at prevailing rates is payable by companies if their Total income exceeds Rs one crore. Cess of 3% on total tax (income tax plus applicable surcharge) is payable by all taxpayers • If units of the scheme are given as a gift no gift tax will be payable • Units of this scheme are also exempt from wealth tax.

In the case of equity-oriented Schemes (where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of the Scheme), the following tax provisions will apply: • No dividend distribution tax is payable by the mutual fund. • Long-term capital gains are not taxable (An investor must hold the units for more than 12 months) • Short-term capital gains (applicable if units are held for 12 months or less) are taxable at 15% (surcharge and cess will be payable). Further a cess of 3% on the amount of tax (including applicable surcharge) would also apply. • Securities Transaction Tax will be payable at 0.001 % on the value of units sold (only for equity oriented schemes). • Subscription to Units under Sundaram Tax Saver is eligible for tax relief under section 80C.

**Daily Net Asset Value**

On all working days, NAV will be computed (except in special circumstances detailed in the Statement of Additional Information/Scheme Information Document). The daily Net Asset Value of the scheme shall be published in at least two daily newspapers having circulation all over India

**Sundaram Global Advantage:** Since the NAV of the Scheme for any given day shall be determined only when the NAV (for that day) of the underlying scheme(s), in which the Scheme invests is available, the NAV of the scheme for any business day will be available only on the third day following the business day.

**Common to all Schemes:** If the NAV cannot be computed for reasons such as closure of stock exchanges, banks, state of emergency, breakdown in communication and non-dissemination of NAV for the investee schemes for any reason, the Investment Manager may suspend calculations and/or publication of NAV of the units. Transparency will be maintained through half-yearly disclosure of portfolio through newsletters.

The NAV shall be updated on the websites of Sundaram Asset Management ([www.sundarammutual.com](http://www.sundarammutual.com)) and the Association of Mutual Funds of India ([www.amfiindia.com](http://www.amfiindia.com)). Sundaram Asset Management shall update the NAV on the website of Association of Mutual Funds of India before 9.00 p.m. on every working day.

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	<p>In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p>
<p><b>For Investor Grievances please contact</b></p>	<p><b>Investor Relations Manager</b>  <b>Rahul Mayor</b>, Head- Customer Services, Sundaram Asset Management Company Limited, Sundaram Towers, No. 46, Whites Road, Royapettah, Chennai- 600 014. Fax: (044) 28569808 Toll Free 1800 103 7237 (India) +44 49057300 (NRI) Email us at : customerservices@sundarammutual.com (NRI); nriseservices@sundarammutual.com  <b>Registrar: Sundaram BNP Paribas Fund Services Limited</b>, SEBI Registration No. INR 000004066, (Unit: Sundaram Mutual Fund), Central Processing Center, RR Towers II, III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI).</p>
<p><b>Information to unit holders:</b></p>	<p>Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated May 19, 2011, investors have an option to subscribe to the units of the Schemes of Sundaram Mutual in dematerialized (DEMAT) form in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form subsequently, the request for conversion of units held in non-DEMAT form into DEMAT (electronic) form or vice-versa should be submitted along with a DEMAT/REMAT Request Form to their Depository Participants.</p> <p>Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction** has been accepted by the AMC/Mutual Fund on or after October 1, 2011 shall receive the following:</p> <ol style="list-style-type: none"> <li>1) On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.</li> <li>2) A consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction**(s) has/have taken place during the month shall be sent on or before 10th of the succeeding month by mail/e-mail.  <b>^Consolidated Account Statement (CAS)</b> shall contain details relating to all the transactions** carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.  **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</li> <li>3) In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.</li> <li>4) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.</li> <li>5) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).</li> <li>6) The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN.</li> <li>7) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.</li> <li>8) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.</li> <li>9) Pursuant to SEBI circular no. CIR/MRD/DP/31/2014 dated November 12, 2014, investors having Mutual Fund investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> </ol> <p>Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever applicable.</p> <p>The Investment Manager shall publish the portfolio of the scheme as of March 31 and September 30 of every year before the expiry of one month from the close of each half year. The portfolio shall be published in the SEBI-prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the Mutual Fund is situated. The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month for all the schemes in its website www.sundarammutual.com on or before the tenth day of the succeeding month in a userfriendly and downloadable format, preferably a spreadsheet.</p> <p>Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.</p> <p>An abridged Scheme-wise annual report shall only be emailed to all unit holders whose email address is available with the Mutual Fund within four months from the date of closure of the relevant accounting year; unit holders who have not provided an email address/who have requested for a physical copy shall receive a copy by post. The physical copy of the scheme-wise annual report shall be made available</p>

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	to the investors at the registered / corporate office of the AMC on payment of Rs.10/-. The link of scheme-wise annual reports or abridged summary thereof will also be prominently displayed at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>					
<b>General Risk Factors</b>	<b>Mutual Fund Investments are subject to market risks, read all scheme related documents carefully. There can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit risk and systemic risks. The names of the schemes do not in any manner indicate either quality or future prospects and returns.</b> At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the schemes are not being offered any guaranteed or indicated returns.					
<b>Standard Risk Factors</b>	<p><b>Risk Factors - Equity Markets:</b> Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk and Non-Diversification Risk and Concentration Risk, to name a few.</p> <p><b>Risks-Overseas Investments:</b> Foreign Exposure and Currency Risk, Country Risk, Event Risk, Restrictions imposed overseas, Emerging Markets Risk and Regulation-Change Risk, to name a few.</p> <p><b>Risks from Derivative Exposures:</b> Counter Party Risk, Market risk, Illiquidity risk and Basis Risk, to name a few.</p> <p><b>Risks-Debt :</b> Credit Risk, Interest Rate Risk, Price Risk, Market Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk and Non-Diversification Risk, to name a few.</p> <p>For detailed risk factors, please refer to the Scheme Information Document of the respective schemes</p>					
<b>Scheme-Specific Risk Factors</b>	<p>For detailed risk factors, please refer to the Scheme Information Document of the respective schemes. <b>Applicable for all funds:</b> Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors. Tax-free status for long-term capital gains and dividend will depend on the fund investing at least 65% in equity to qualify in accordance with provisions of the Income-Tax Act. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India, to name a few (Not applicable for Sundaram Tax Saver). <b>Sundaram Select Focus:</b> Higher volatility due to a concentrated portfolio. <b>Sundaram Select Mid Cap:</b> Lack of liquidity at times and volatility. <b>Sundaram Equity Plus ("Plus" used in the scheme name is only in terms of asset allocation and not in terms of yield/return):</b> Global demand-supply trends, purchases/sales by central banks, delays in bringing new mines on line, macro-economic variables, geo-political factors, seasonality in demand, changes in duty and tariffs and liquidity may have an impact on prices of gold and consequently on the NAV of the Scheme to the extent investment is made in gold-ETF. Investment in ETFs will be subject to risks of the underlying Scheme including tracking error. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India. The equity portfolio will be subject to market risk, liquidity risk and non-diversification, to name a few. There is risk of capital loss and non attainment of the stated investment objective. This is a concise summary of Scheme-specific risk factors available in detail in the Scheme Information Document.</p> <p><b>Sundaram Small and Medium Indian Leading Equities Fund (S.M.I.L.E) Fund:</b> Small-cap stocks are generally more illiquid. <b>Sundaram Equity Multiplier:</b> Non diversification &amp; Lack of liquidity. <b>Sundaram Infrastructure Advantage Fund::</b> Long gestation periods; pace at which investments materialize; incidence of taxation, government policy &amp; firm-level inefficiency. <b>Sundaram Rural India Fund:</b> Vagaries of nature such as erratic monsoon, failure of crop &amp; drought, to name a few; cyclical / seasonal factors. For any overseas investments relevant to rural-theme: country risk, currency risk and geopolitical risk. <b>Sundaram Financial Services Opportunities:</b> The scheme being sector specific will be affected by the risks associated with the Financial Services sector. Investing in a sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in another sector. The fund would invest in equity and equity related securities of companies engaged in the financial services sector and hence concentration risk is expected to be high. Factors that could impinge on performance include changes in interest rates in India and overseas markets, changes in regulatory framework applicable to companies in financial services, government policy on ownership, savings patterns and deployment of such savings and levels and trends in capital market activity. <b>Sundaram Entertainment Opportunities:</b> The scheme being sector specific will be affected by the risks associated with the Media &amp; Entertainment sector. Investing in a sectoral fund is based on the premise that the Fund will seek to invest in companies belonging to a specific sector. This will limit the capability of the Fund to invest in another sector. The fund would invest in equity and equity related securities of companies engaged in the Media and Entertainment sector and hence concentration risk is expected to be high. As the scheme will invest primarily in entertainment space, performance could be impacted by factors such as a dramatic slowdown in consumer spend, high taxes, if any, imposed by the government and changes in regulatory environment, to name a few. As the scheme may take concentrated exposures the NAV volatility will be higher than that of a typical diversified equity scheme. <b>Sundaram Select Thematic Funds PSU Opportunities :</b> • Geo-political developments. • Government policy • As a thematic fund, there will be concentration risk compared to a diversified fund. Please read the Scheme Information Document carefully for more details on Risk Factors before taking an investment decision. <b>Sundaram Global Advantage:</b> • Higher fees &amp; expenses.</p>					
<b>Fund Size &amp; Folios</b>	<b>Fund Name</b>	<b>Folio Count (#)</b>	<b>Average AUM (Rs Crore)</b>	<b>Fund Name</b>	<b>Folio Count (#)</b>	<b>Average AUM (Rs Crore)</b>
	Sundaram Growth Fund	28,240	243	Sundaram Infrastructure Advantage Fund	2,06,520	652
	Sundaram Rural India Fund	26,066	117	Sundaram Equity Multiplier	25,299	130
	Sundaram Tax Saver	2,49,317	1,145	Sundaram Entertainment Opportunities	8,548	25
	Sundaram Balanced Fund	6,642	53	Sundaram Financial Services Opportunities Fund	24,186	128
	Sundaram Select Focus	64,938	368	Sundaram PSU Opportunities Fund	20,561	97
	Sundaram Select Mid Cap	2,93,729	3,178	Sundaram Equity Plus	14,967	51
	Sundaram SMILE Fund	95,398	1,197	Sundaram Global Advantage	8,477	22
	<i>Folio count as of September 30, 2015 and Average Assets Under Management for the month of September 2015.</i>					
<b>Statutory</b>	Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882 <b>Sponsor:</b> Sundaram Finance Limited <b>Investment Manager:</b> Sundaram Asset Management Company Limited. <b>Trustee:</b> Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of Rs.1 lakh to set up the Mutual Fund.					

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

Existing investors: As a one-time exercise, please fill this form and call Toll Free 1800 103 7237 to enable our service team pick up the form

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

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

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

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

### Agreement for Personal Identification Number – PIN

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Channel Partner / Agent Information**

Serial No:EQ

Distributor's ARN & Name <b>ARN-48012</b>	Sub-broker's ARN (code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number) <b>E 0 5 3 0 8 5</b>
--	-------------------------	----------------------------	--

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

Transaction charges For Rs. 10,000 and above:  
 Existing Investor-Rs.100  New Investor-Rs.150

Upfront commission shall be paid directly by the investor to the AMFI-registered distributors based on the investors' assessment of various factors including services rendered by the distributor.

First/Sole Applicant/ Guardian	Second Applicant	Third Applicant
-----------------------------------	------------------	-----------------

**1. Existing Investor Information (Please fill in your Folio No. and then proceed to Section 3)**  
 Please note that applicant details and mode of holding will be as per existing Folio Number.  
 KYC compliant  Yes  No (if no, please provide KYC proof/additional documents if not submitted earlier)

Folio No

**2. New Investor Information (refer instruction 2)**

Name of First/Sole Applicant Gender  Male  Female  Others

Permanent Account Number (PAN)  Date of Birth   KYC Proof attached (Mandatory)

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

Permanent Account Number (PAN)  Relationship   KYC Proof attached (Mandatory)

Father's name (mandatory if PAN not provided)

**Go Green Services (Save The Future): Please provide Contact Details of First / Sole Applicant**

E-Mail

STD Code  Telephone  Mobile

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

Mode of Holding [Please (✓)]  Single  Joint  Anyone or Survivor

**Address of First / Sole Applicant**

TOWN  CITY/DISTRICT  STATE  PIN CODE

**Overseas Address (in case of NRIs/FIIs) (Mandatory)**

**Name of Second Applicant**

Permanent Account Number (PAN)  Date of Birth   KYC Proof attached (Mandatory)

**Name of Third Applicant**

Permanent Account Number (PAN)  Date of Birth   KYC Proof attached (Mandatory)

**3. KYC details (Mandatory) (refer instruction 3)**  Individual  Non-Individual (Please attach mandatory Ultimate Beneficial Ownership (UBO) declaration form)

**Status of First/Sole Applicant** [Please (✓)]

- Listed Company
- Unlisted Company
- Individual
- Minor through guardian
- HUF
- Partnership
- Society/Club
- Company
- Body Corporate
- Trust
- Mutual Fund
- FPI
- NRI-Repatriable
- NRI-Non-Repatriable
- FI/Sub account of FI
- Fund of Funds in India
- QFI
- Others..... (please specify)

**Occupation Details** [Please (✓)]

(To be filled only if the applicant is an individual)

- First Applicant**
- Private Sector Service  Public Sector Service
  - Government Service  Business
  - Professional  Agriculturist
  - Retired  Housewife
  - Student  Forex Dealer
  - Others..... (please specify)
- 
- Second Applicant**
- Private Sector Service  Public Sector Service
  - Government Service  Business
  - Professional  Agriculturist
  - Retired  Housewife
  - Student  Forex Dealer
  - Others..... (please specify)
- 
- Third Applicant**
- Private Sector Service  Public Sector Service
  - Government Service  Business
  - Professional  Agriculturist
  - Retired  Housewife
  - Student  Forex Dealer
  - Others..... (please specify)

**Gross Annual Income (in ₹)** [Please (✓)]

- First Applicant**
- Below 1 Lac  1-5 Lacs
  - 5-10 Lacs  10-25 Lacs
  - > 25 Lacs - 1 Crore  > 1 Crore (or)
- Net-worth (Mandatory for non-individuals) ₹  
..... as on  
I D I D I M I M I Y I Y I Y I Y I (Not older than one year)
- 
- Second Applicant**
- Below 1 Lac  1-5 Lacs
  - 5-10 Lacs  10-25 Lacs
  - > 25 Lacs - 1 Crore
  - > 1 Crore (or) Net-worth.....
- 
- Third Applicant**
- Below 1 Lac  1-5 Lacs
  - 5-10 Lacs  10-25 Lacs
  - > 25 Lacs - 1 Crore
  - > 1 Crore (or) Net-worth.....

**PEP Status**

- First Applicant**
- For Individuals** [Please (✓)] Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors)
- I am PEP
  - I am related to PEP  Not Applicable
- For Non-Individuals providing any of the below mentioned services** [Please (✓)]
- Foreign Exchange/Money Changer Services
  - Gaming/Gambling/Lottery/Casino Services
  - Money Lending/Pawning
  - None of the above
- 
- Second Applicant**
- (To be filled only if the applicant is an individual)
- I am PEP
  - I am related to PEP
  - Not Applicable
- 
- Third Applicant**
- (To be filled only if the applicant is an individual)
- I am PEP
  - I am related to PEP
  - Not Applicable

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

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

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

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

Country of Tax Residence			
Nationality			
Tax Identification Number <sup>\$</sup> 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			

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



**FATCA-CRS Instructions**

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

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

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

**5. Bank Account Details of First/Sole Applicant (as per SEBI Regulations it is mandatory) (refer instruction 5)**

Account No																					
Name of the Bank											Branch										
Branch Address											Bank City (redemption will be payable at this location)										
Cheque MICR No						Account Type [Please (✓)]	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE* <input type="checkbox"/> NRO* <input type="checkbox"/> FCNR* <input type="checkbox"/> Others.....														
RTGS / NEFT / IFSC Code											*If the payment is by DD or source of fund is not clear on the Cheque leaf, please provide a copy of FIRC.										

**6. Mode of payment of redemption/dividend proceeds via Direct credit/NEFT/Other Mode (refer instruction 6).**

Direct Credit is now available with: Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vysya, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank. If your bank falls in this list your Redemption/Dividend proceeds will be directly credited to your account. Alternatively, you will receive the payment through NEFT mode based on the bank details available. Otherwise, payment will be made by way of a cheque/demand draft/warrant.

**7. Payment Details: Please issue a separate Cheque/Demand Draft favouring the scheme you wish to invest/One Time Mandate (OTM) (refer instruction 7)**

Scheme Name	Plan	Option	Amount Invested (less DD charges)	Net Amount Paid	Payment Details	
					<input type="checkbox"/> OTM <input type="checkbox"/> Cheque / <input type="checkbox"/> DD Number	Bank/Branch
	<input type="checkbox"/> Regular					
	<input type="checkbox"/> Regular					
	<input type="checkbox"/> Regular					

In case of third party payment (refer instruction 7): Please download (www.sundarammutual.com) and attach the third party declaration form

**8. DEMAT Account Details (refer instruction 8)**

<input type="checkbox"/> National Securities Depository Ltd.	Depository Participant											
<input type="checkbox"/> Central Depository Services (India) Ltd.	DP ID Number						Beneficiary Account Number					

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

**9. Please indicate details of your SIP (refer instruction 9) (skip this section if you wish to make a one-time investment)**

**Mode of SIP**  Post-dated cheques (please provide the details below)  OTM/Auto Debit (please submit SIP Registration Form)

SIP Period (For Post-Dated Cheques)						SIP Date					SIP Frequency																							
SIP Starting			SIP Ending			for Monthly/Quarterly frequency only <input type="checkbox"/> 1 <input type="checkbox"/> 7 <input type="checkbox"/> 14 <input type="checkbox"/> 20 <input type="checkbox"/> 25					<input type="checkbox"/> Weekly (Minimum amount Rs 1000 Every Wednesday. Minimum No of installments 5) <input type="checkbox"/> Monthly (Minimum amount Rs 250 Minimum No of installments 20) <input type="checkbox"/> Quarterly (Minimum amount Rs 750 Minimum No of installments 7)																							
No. of PDCs		First SIP Cheque No					Last SIP Cheque No																											
Each SIP Amount															Rs										Refer Guide to investing through SIP									

**Turn overleaf for Declaration & Signature (Mandatory) → → →**

<b>Acknowledgement</b> Sundaram Asset Management Company Limited, II Floor, 46 Whites Road, Chennai - 600 014. Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI)															Serial No: EQ <div style="border: 1px solid black; height: 40px; width: 100%;"></div> ISC's Signature & Stamp									
Received From Mr./Mrs./Ms. .... Communication in connection with the application should be addressed to the Registrar <b>Sundaram BNP Paribas Fund Services Limited</b> , Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, Central Processing Center, RR Towers, II III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI).															Please Note: All Purchases are subject to realisation of cheques / demand drafts.									

**10. Nominee (available only for individuals) (refer instruction 10)**  I wish to nominate the following person(s)

<b>1st Nominee</b> Name:..... Address:..... ..... Proportion (%)* in which units will be shared by first nominee.....% <b>If nominee is a minor:</b> Date of birth:.....Relationship:..... Name of Guardian:..... Address of Guardian:.....	<b>2nd Nominee</b> Name:..... Address:..... ..... Proportion (%)* in which units will be shared by second nominee.....% <b>If nominee is a minor:</b> Date of birth:.....Relationship:..... Name of Guardian:..... Address of Guardian:.....	<b>3rd Nominee</b> Name:..... Address:..... ..... Proportion (%)* in which units will be shared by third nominee.....% <b>If nominee is a minor:</b> Date of birth:.....Relationship:..... Name of Guardian:..... Address of Guardian:.....
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\* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

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

.....
.....
.....

*1st / Sole Applicant / Guardian*
*2nd Applicant*
*3rd Applicant*

**11. Declaration, Certification & Signature (refer instruction 11)**

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

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

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

**Certification:** I/We have understood the information requirements of this Form (read along with the FATCA-CRS Instructions), stated in pages 1-30 and hereby certify that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same.

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

Name of First / Sole Applicant / Guardian	Name of Second Applicant	Name of Third Applicant
Signature of First / Sole Applicant / Guardian	Signature of Second Applicant	Signature of Third Applicant

Date: ...../...../.....

Place:.....

----- ✂ -----

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

Please tick  as applicable:

- Auto Debit Form is attached and to be registered in the folio. SIP Auto debit will start after mandate registration which takes Ten days.
- Auto Debit Form is already registered in the folio. [No need to submit again].

ISC's signature  
&  
Time Stamping

Distributor's ARN & Name <b>ARN-48012</b>	Sub-broker's ARN (code)	Sub-broker Code (internal)	EUIIN* (Employee Unique Identification Number) <b>E 0 5 3 0 8 5</b>	For Office use only
--	-------------------------	----------------------------	---	---------------------

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

.....  
Sole/First Applicants's Signature Mandatory

Investor Name \_\_\_\_\_

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

PAN/PEKRN & KYC \_\_\_\_\_

Sole/First Applicant/Guardian

Second Applicant/Guardian

Third Applicant/Guardian

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

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

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

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

\$ The amount should be in multiples of Rs. 500 only; ^ Quarterly SIP offers top-up frequency at yearly intervals only

**DEMAT Account Details**

<input type="checkbox"/> National Securities Depository Ltd.	Depository Participant	Beneficiary Account Number
<input type="checkbox"/> Central Depository Services (India) Ltd.	DP ID Number	

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

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

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

First  
Unit Holder's  
Signature  
Second  
Unit Holder's  
Signature  
Third  
Unit Holder's  
Signature

Signatures  
(as per  
Mutual  
Fund  
Records /  
Application)

X

**Auto Debit Form-NACH/OTM Registration**

For office use only

UMRN \_\_\_\_\_ Date **D D | M M | Y Y | Y Y** ①

Tick (✓) Sponsor Bank Code **HDFC0000060** Utility Code **HDFC01685000013642**

Create I/We hereby authorise **SUNDARAMMUTUALFUND** to debit Tick (✓)  SB  CA  SB-NRE  SB-NRO  Others..... ②

Modify Bank Account No \_\_\_\_\_ ③

Cancel \_\_\_\_\_ ④

④ With Bank Name of customers bank \_\_\_\_\_ IFSC \_\_\_\_\_ or MICR \_\_\_\_\_ ⑤

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

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

⑦ Reference 1 Folio No \_\_\_\_\_ Phone No \_\_\_\_\_ ⑨

⑧ Reference 2 Application No \_\_\_\_\_ Email ID \_\_\_\_\_ ⑩

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

⑪ PERIOD  
From **D D | M M | Y Y | Y Y**  
To **D D | M M | Y Y | Y Y**  
or  Until Cancelled  
1 \_\_\_\_\_ Name as in bank records 2 \_\_\_\_\_ Name as in bank records 3 \_\_\_\_\_ Name as in bank records ⑬

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

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

## General Instructions

1. This facility is offered to investors having Bank accounts in select banks (269) mentioned in our application form. The Banks in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Sundaram Asset Management Ltd (“SAMC”), Sundaram Trustee Company Ltd. (“Trustee”) or Sundaram Mutual Fund (“SMF”) without assigning any reasons or prior notice. SIP instructions for investors in such Banks via NACH route will be discontinued.
2. The AMC/ Trustee/ SMF will not be liable for any transaction failures due to rejection by the investors bank/branch.
3. SIP through Auto Debit Facility is available only on 1st / 7th / 14th / 20th / 25th of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
4. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
5. Investor will not hold AMC / Trustee / SMF and its service providers responsible if the transaction is delayed or not effected by the Investor’s Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections.
6. The AMC/ Trustee/ SMF reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
7. The AMC/ Trustee/ SMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.
8. The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
9. The AMC/ Trustee reserves the right to discontinue the SIP in case of Direct Debit through NACH routes are rejected by the investor bank for any reasons.
10. For scheme related details, please refer to the Scheme Information Document (SID) / Key Information Memorandum (KIM) and the addendum issued from time to time.
11. The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
12. SIP cancellation can be done separately by submitting the request at least 15 Business days in advance; however the associated NACH mandate can be retained for future investments.
13. For intimating the change in bank particulars, please use the Auto Debit Form to modify transaction limit or add / remove banks from the NACH facility. Also fill-up all the relevant details as applicable. Requests for any changes / cancellation in the NACH Bank Mandate request should be submitted at least 15 Business days in advance.
14. In case of Micro SIPs, please refer to KIM under “your guide to fill the application form” for more details.
15. **SIP Frequency**
  - Weekly every Wednesday (For Minimum amount of Rs.1000, Minimum No. of installments is 5)
  - Monthly (For Minimum amount of Rs.250, minimum No. of installments is 20)
  - Quarterly (For Minimum amount of Rs.750, minimum No. of installments is 7)
16. SIP default date is 7th of every month, if no date is mentioned

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

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

## Following fields need to be filled mandatorily

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

## Other Instructions

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

# Your guide to fill the application form

Please read Product labelling details available on cover page before proceeding

Sundaram Select Focus	Sundaram Infrastructure Advantage Fund	Sundaram Equity Plus
Sundaram Select Mid Cap	Sundaram Rural India Fund	Sundaram Financial Services Opportunities
Sundaram Growth Fund	Sundaram Balanced Fund	Sundaram Entertainment Opportunities
Sundaram S.M.I.L.E Fund	Sundaram Equity Multiplier	Sundaram Global Advantage
Sundaram Tax Saver	Sundaram PSU Opportunities	

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

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

## Checklist

Please ensure the minimum investment is Rs 500 for Tax Saver; Rs. 1 lakh for Sundaram Financial Services Opportunities, Sundaram Entertainment Opportunities, Sundaram Select Thematic Funds PSU Opportunities, Sundaram Infrastructure Advantage Fund; and Rs 5000 for all other funds. For SIP, the minimum amount is Rs 250 for Monthly Plan Rs 750 for Quarterly Plan and Rs 1,000 for Weekly Plan.

Please provide correct and complete data

**KYC is compulsory to all investors.**

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

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

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

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

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

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

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

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

However, payment to such investors towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel. Sundaram Mutual Fund / Investment Manager is yet to set up appropriate systems and procedures for the said purpose.

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

- Permanent Account Number (PAN) is mandatory for all investors except Micro SIP of an individual investor.
- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS

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

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

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

For further details please refer to Statement of Additional Information.

**Please attach:**

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

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

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

**Not In Good Order (NIGO)**

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

# Your guide to fill the application form

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

**1. Existing Investor Information:** If you are an investor in any fund of Sundaram Mutual Fund serviced by Sundaram BNP Paribas Fund Services Limited, please provide the Folio Number. You are not required to fill details required in Section 2. You must proceed directly to **Section 3 as details required in Section 2 are available in your existing folio. If you wish to change any of the existing details, use a transaction slip available with your account statement.**

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

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

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

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

**Go Green Services: Save the Future**

- Go Green E-Update/Mobile Services:** *Registration of Contact Details:* By opting to receive the Account Statement and Abridged Scheme Annual Report in a paperless mode by e-mail, you contribute to the environment. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.
- Go Green Web Service:** If you are an existing investor and wish to transact online without an IPIN please register online by visiting [www.sundarammutual.com](http://www.sundarammutual.com).
- Go Green IPIN Service:** If you are an existing investor, please register for your IPIN (Internet Personal Identification Number) online in 3 Simple Steps by visiting us at [www.sundarambnparibas.in](http://www.sundarambnparibas.in). With this you can access your account statement/capital gain statement 24x7, view your portfolio and transact online, receive transactional alerts by email/ SMS and subscribe for daily NAV alerts. If you are a new investor, you may use the attached PIN agreement Form. Applicants who request a Personal Identification Number (PIN) will be deemed to have read, understood and agreed to the terms and conditions for the PIN available at [www.sundarammutual.com](http://www.sundarammutual.com).
- Go Green Call Service:** If you are an existing investor and wish to register your email ID & mobile number with us, please call our Toll Free: 1800 103 7237 (India) +91 44 49057300 (NRI) between 9.00 & 6.00 pm on any business day.

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

**Transaction charges:**

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

- 1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above on a per subscription basis**
- 2 For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above**  
**For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above**
- 3 The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.**
- 4 No Transaction charges shall be levied:**
  - a) Where the distributor/agent of the investor has not opted to received any Transaction Charges;**
  - b) Where the investor purchases the Units directly from the Mutual Fund;**
  - c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-;**
  - d) On transactions other than purchases / subscriptions relating to new inflows. Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.**
  - e) Purchases / subscriptions carried out through stock exchange(s).**

The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

However, the distributor shall not be able to opt-in or opt-out at the investor-level i.e. a distributor shall not charge one investor and choose not to charge another investor.

The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor.

Any circular/clarification issued by SEBI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.

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

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

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the

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

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

**Know Your Customer (KYC) Requirement:** The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and measures for prevention Money Laundering and had notified SEBI (KYC Registration Agency) Regulations, 2011 on December 02, 2011 with a view to bring uniformity in KYC Requirements for the securities market and to develop a mechanism for centralization of the KYC records. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds. Accordingly the following procedures shall apply:

- KYC acknowledgement is mandatory for all investors.
- An application without acknowledgement of KYC compliance will be rejected
- New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC. The KYC application form is available at [www.sundarammutual.com](http://www.sundarammutual.com)
- The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA).
- During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds. In case of applications received directly from the investors (i.e. not through the distributors), mutual funds may rely upon the IPV performed by the scheduled commercial banks.
- The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
- Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.
- Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice.

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

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

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

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

In case of Non Individuals, KYC needs to be done afresh due to significant and major changes in KYC requirements by using "KYC Application form" available for Non-Individuals only in the websites stated above.

Additional details like Nationality, Gross Annual Income or Net worth as on recent date, Politically Exposed Person, and Non Individuals providing specific services have to be provided in Additional KYC details form available in the website of the Investment Manager.

Duly filled forms with IPV can be submitted along with a purchase application, to the new mutual fund where the investor is investing / opening a folio. Alternatively, investors may also approach their existing mutual funds at any investor service centre to update their 'missing/not available' KYC information.

**3. KYC Details of all applicants (Mandatory)**

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

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

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

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

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

In case of a Trust, the settler of the trust, the trustees, the protector, the beneficiaries with 15%

or more of interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership is considered as the UBO. The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a listed company.

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

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

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

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

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

#### FATCA-CRS Instructions

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

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

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

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

In case of NRIs, if the payment is by Demand Draft, or source of funds is not clear on the cheque leaf, please provide a copy of the FIRC (Foreign Inward Remittance Certificate). Proceeds of any redemption will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.

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

#### 6. How do you wish to receive:

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

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

**Direct Credit:** The redemption proceeds are directly and automatically credited to your designated bank account. It is available now with select banks and Sundaram Asset Management plans to enhance the coverage. At present, Direct Credit Facility is available for investors who have an account with Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vysya, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank. An investor who opts for Direct Credit facility is requested to enclose a cancelled cheque or a photocopy of the cheque to ensure that the correct bank account number and MICR code are entered in his/her record. In case the bank account of an investor is covered under Direct Credit facility, then the payment of redemption/dividend proceeds (if any), will happen via direct credit payout only.

**Warrants/Draft:** Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located. Sundaram Asset Management will strive to effect the

payout by sending a cheque / demand draft. In case of unforeseen circumstances, the Sundaram Asset Management reserves the right to issue a demand draft / payable at par cheque.

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

**7. Fund in which you wish to invest and Plans & Options:** Please indicate clearly the complete name of the fund in which you wish to invest. The fund names are available in the Key Information Memorandum or in page 22 or the cover page of this document.

Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.

The following matrix will be applied for processing the applications in the Regular or Direct Plan:

Broker Code mentioned by the investor	Plan mentioned by the investor	Plan under which units will be allotted
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct	Direct Plan
Not mentioned	Regular	Direct Plan
Mentioned	Direct	Direct Plan
Direct	Not Mentioned	Direct Plan
Direct	Regular	Direct Plan
Mentioned	Regular	Regular Plan
Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan.

The Investment Manager shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

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

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

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

For further details please refer to Statement of Additional Information.

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

**9. SIP Information:** For a detailed understanding of the SIP process, please read guide to investing through SIP available on page 20 of this document.

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

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

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

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

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

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



**Channel Partner / Agent Information**

Serial No: EQ

Distributor's ARN & Name ARN-48012	Sub-broker's ARN (code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number) E 0 5 3 0 8 5
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\* Declaration for "Execution only" transaction (only where EUIN box is left blank)  I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

ISC's signature  
&  
Time Stamping

First/Sole Applicant/ Guardian	Second Applicant	Third Applicant
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Transaction charges For Rs. 10,000 and above:  Existing Investor-Rs.100  New Investor-Rs.150

Upfront commission shall be paid directly by the investor to the AMFI-registered distributors based on the investors' assessment of various factors including services rendered by the distributor.

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

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

Folio No: \_\_\_\_\_

**New Investor Information**

Name of First/Sole Applicant \_\_\_\_\_

Permanent Account Number \_\_\_\_\_ **KYC completed**  Yes  No

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

Permanent Account Number (PAN) \_\_\_\_\_ **KYC completed**  Yes  No Relationship \_\_\_\_\_

Name of Second Applicant \_\_\_\_\_

Permanent Account Number (PAN) \_\_\_\_\_ **KYC completed**  Yes  No

Name of Third Applicant \_\_\_\_\_

Permanent Account Number (PAN) \_\_\_\_\_ **KYC completed**  Yes  No

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

E-Mail \_\_\_\_\_

STD Code \_\_\_\_\_ Telephone \_\_\_\_\_ Mobile \_\_\_\_\_

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

**Systematic Transfer Plan**

Transferring funds from Scheme Sundaram

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

Transferring funds to Scheme Sundaram

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

Each STP Amount Rs \_\_\_\_\_

STP Frequency  Weekly (every Wednesday-Minimum amount Rs 1000/Minimum No of installments 5)  Monthly (Minimum amount Rs 250/Minimum No of installments 20)  Quarterly (Minimum amount Rs 750/Minimum No of installments 7)

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

STP Period **STP Starting**       **STP Ending**       OR  Till further notice\*

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

**Nominee (available only for individuals)**  I wish to nominate the following person(s)

<p><b>1st Nominee</b> Name:..... Address:..... Proportion (%)* in which units will be shared by first nominee.....%</p> <p><b>If nominee is a minor:</b> Date of birth:..... Relationship:..... Name of Guardian:..... Address of Guardian:.....</p>	<p><b>2nd Nominee</b> Name:..... Address:..... Proportion (%)* in which units will be shared by second nominee.....%</p> <p><b>If nominee is a minor:</b> Date of birth:..... Relationship:..... Name of Guardian:..... Address of Guardian:.....</p>	<p><b>3rd Nominee</b> Name:..... Address:..... Proportion (%)* in which units will be shared by third nominee.....%</p> <p><b>If nominee is a minor:</b> Date of birth:..... Relationship:..... Name of Guardian:..... Address of Guardian:.....</p>
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\* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

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

**Signature**

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

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

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

First / Sole Applicant / Guardian
Second Applicant
Third Applicant

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

Name of the entity: .....

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

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

Customer ID / Foio Number: .....

PAN.....

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

City of

incorporation:.....

Country of incorporation:.....

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

Please tick the applicable tax resident declaration:

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

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

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

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

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

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

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

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

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

1	Is the Entity a publicly traded company <sup>4</sup> (that is, a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of the stock exchange .....
2	Is the Entity a related entity of a publicly traded company <sup>5</sup> (a company whose shares are regularly traded on an established securities market)	<input type="checkbox"/> Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of the listed company..... Nature of relation: <input type="checkbox"/> Subsidiary of the listed company or <input type="checkbox"/> Controlled by a listed company Name of the stock exchange .....
3	Is the Entity an active NFE <sup>6</sup>	<input type="checkbox"/> Yes (If yes, please, fill UBO declaration in the next section) Nature of business ....., Please specify the sub-category of Active NFE:..... (Mention code – refer 2c of Part D)
4	Is the Entity a passive NFE <sup>7</sup>	<input type="checkbox"/> Yes (If yes, please, fill UBO declaration in the next section) Nature of business .....

<sup>1</sup> Refer 1 of Part D

<sup>2</sup> Refer 3(vii) of Part D

<sup>3</sup> Refer 1A. of Part D

<sup>4</sup> Refer 2a of Part D

<sup>5</sup> Refer 2b of Part D

<sup>6</sup> Refer 2c of Part D

<sup>7</sup> Refer 3(ii) of Part D

# FATCA-CRS Annexure for Entities including UBO

## UBO Declaration

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

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

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

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

# If Passive NFE, please provide below additional details.

(Please attach additional sheets if necessary)

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

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

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

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

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

### FATCA - CRS Terms and Conditions

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

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

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

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

<sup>9</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

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

Name			
Designation			
Signature	Signature	Signature	Place .....
			Date ...../...../.....

## Part D: FATCA-CRS Instructions & Definitions

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

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

**or**

  - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
    - (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
    - (ii) the period during which the entity has been in existence.

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

- **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- **FIs not required to apply for GIIN:**

### A. Reasons why FI not required to apply GIIN

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

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

Types of NFEs that are regarded as excluded NFE are:

### a. Publicly traded company (listed company)

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

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

### b. Related entity of a publicly traded company

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;

- 05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- 06 The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- 07 Any NFE that fulfills all of the following requirements:
- It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
  - It is exempt from income tax in India;
  - It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
  - The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and
- The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.
- Explanation* - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-
- (I) an Investor Protection Fund referred to in clause (23EA);
  - (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
  - (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

### 3. Other definitions

- (i) *Related entity*  
An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.
- (ii) *Passive NFE*  
The term passive NFE means
- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;
- or**
- (ii) an investment entity defined in clause (b) of these instructions
  - (iii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)*
- (iii) *Passive income*  
The term passive income includes income by way of :
- (1) Dividends,
  - (2) Interest
  - (3) Income equivalent to interest,
  - (4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
  - (5) Annuities
  - (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
  - (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
  - (8) The excess of foreign currency gains over foreign currency losses
  - (9) Net income from swaps
  - (10) Amounts received under cash value insurance contracts
- But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.
- (iv) *Controlling persons*  
Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.
- Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:
- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
  - iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- Where the investor/applicant is a trust, the financial institution shall identify the beneficial owners of the investor/applicant and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership. Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

*(A) Controlling Person Type:*

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

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

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

*(vi) Owner documented FFI*

An FFI meets the following requirements:

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

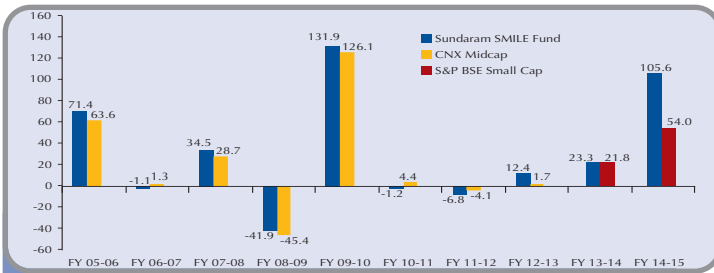
*(vii) Direct reporting NFE*

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

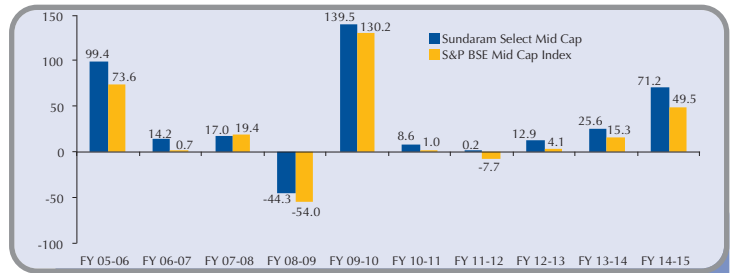
*(viii) Exemption code for U.S. persons*

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

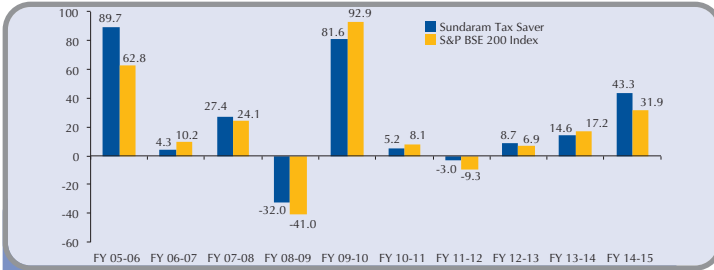
# Track Record - Equity Schemes



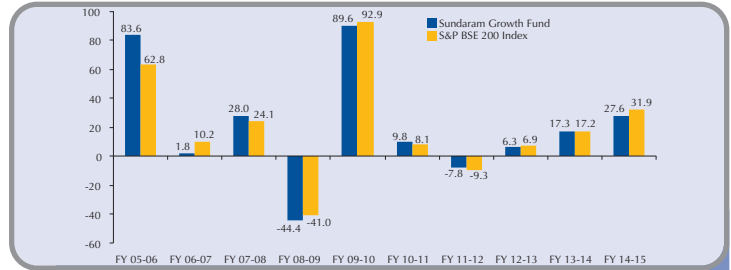
**Sundaram S.M.I.L.E Fund**



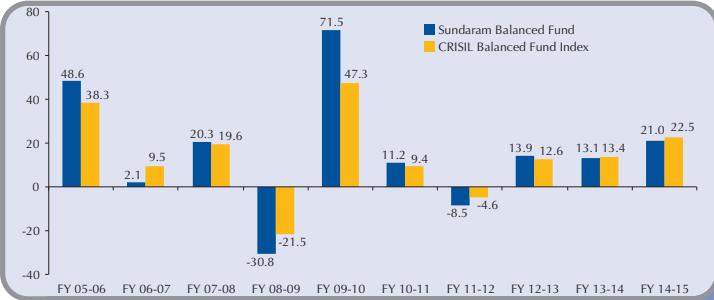
**Sundaram Select Mid Cap**



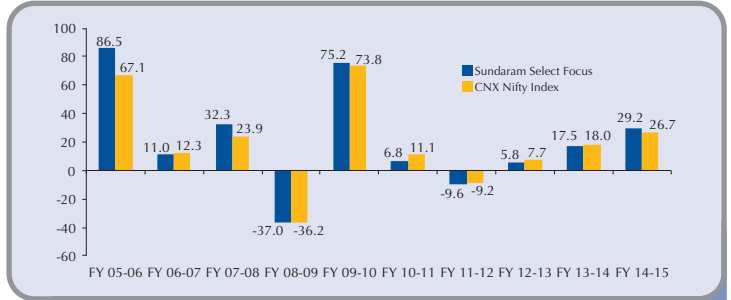
**Sundaram Tax Saver**



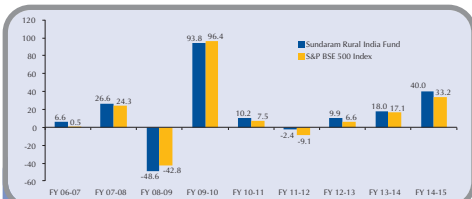
**Sundaram Growth Fund**



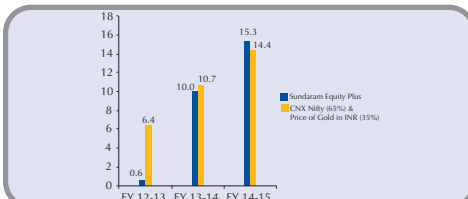
**Sundaram Balanced Fund**



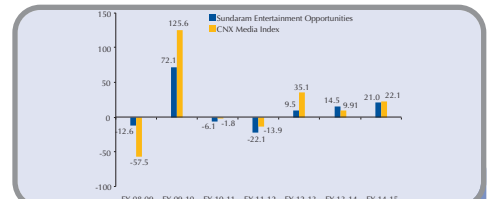
**Sundaram Select Focus**



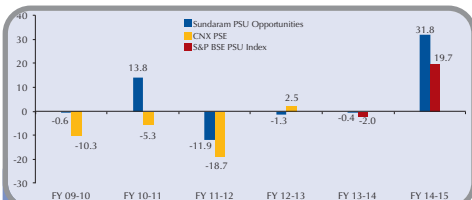
**Sundaram Rural India Fund**



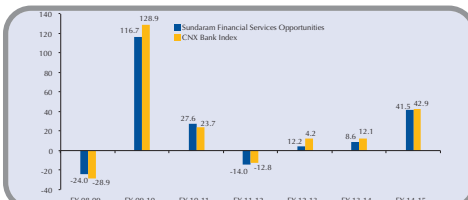
**Sundaram Equity Plus**



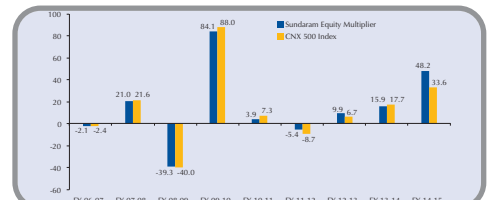
**Sundaram Entertainment Opportunities**



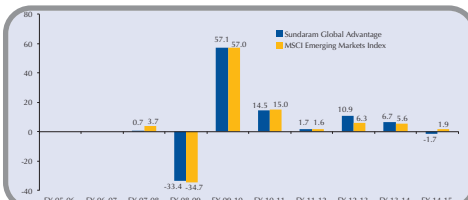
**Sundaram PSU Opportunities**



**Sundaram Financial Services Opportunities**



**Sundaram Equity Multiplier**



**Sundaram Global Advantage**

*Past performance may or may not be sustained in the future; Returns computed on absolute basis using NAV of Regular Plan-Growth Option as on March 31, 2015 (Date source and computation: In-house). The benchmark for Sundaram SMILE has been changed from CNX MidCap Index to S&P BSE Small Cap Index with effect from August 01, 2013. The benchmark for Sundaram PSU Opportunities has been changed from CNX PSE Index to S&P BSE PSU Index with effect from August 01, 2013*

