

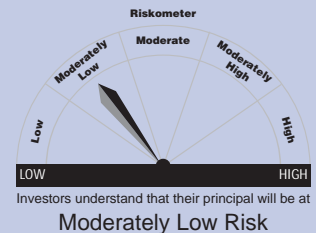
## Key Information Memorandum + Application Form

### Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

This product is suitable for investors who are seeking\*

- Income over medium to long term
- investment in fixed income securities and long term capital appreciation by investing a portion of the assets in equity and equity related instruments

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



A Closed-End Capital Protection Oriented Scheme

Offer of units at Rs 10 during the new fund offer period.

New Fund Offer opens: 16/03/2016

New Fund Offer closes: 30/03/2016

# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

Sundaram Asset Management-Investment Manager for Sundaram Mutual Fund

A Closed-End Capital Protection Oriented Scheme

### Offer at Rs 10 per unit during the New Fund Offer Period

• **New Fund Offer opens on: 16/03/2016** • **New Fund Offer closes on: 30/03/2016**

Being A Closed-End Capital Protection Oriented Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period only and the Scheme will not reopen for subscriptions after the closure of NFO. The Fund will not buy the units back till the maturity of the Scheme. However, in order to provide the liquidity to the investors, the units of the Scheme are proposed to be listed in National Stock Exchange (NSE) within 5 business days from the date of allotment. Hence, Investors who want to buy/sell the units of the Scheme can buy/sell the units in Demat Form in the secondary market. The Trustee reserves the right to extend the closing date of the New Fund Offer period subject to the condition that the subscription list shall not be kept open for more than 15 days. A notice will be issued in the public newspaper for any such extension. The Trustee also reserves the right to close the subscription list at an earlier date than indicated by giving a prior notice of at least one day in one daily newspaper. **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 26/02/2016. 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.

Name of the Scheme	Sundaram Capital Protection Oriented Fund 5 Years (Series 8) NFO period shall not exceed 15 days.		
Fund Type	A Closed-End Capital Protection Oriented Scheme		
Investment Objective	The objective of this Scheme would be to seek income and minimise risk of capital loss by investing in a portfolio of fixed-income securities. The scheme may invest a part of the assets in equity to seek capital appreciation. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.		
No Guarantee/Assurance	Investors are neither being offered any guaranteed/indicated returns nor any guarantee on repayment of capital by the Scheme. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company. <b>No Guarantee:</b> The scheme is "oriented towards protection of capital" and not "with guaranteed returns." It shall be noted that the orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.		
Maturity Period	<b>Maturity period is 5 Years. Sundaram Capital Protection Oriented Fund 5 Years (Series 8) from the date of allotment.</b> The Maturity date is reckoned from the date of allotment. If the Maturity date is not a business day, the subsequent business day shall be considered as the maturity day for the Scheme.		
Asset Allocation	<b>Instrument</b>	<b>Allocation (%)</b>	<b>Risk Profile</b>
	Fixed Income Securities including money market instruments, if any.	70-100	Low to medium
	Equity and Equity Related instruments	0-30	High
	i. The scheme shall not invest in foreign securities / ADRs/ GDRs ii. The scheme shall not engage in securities lending/borrowing and short selling iii. The scheme shall not invest in repo in corporate debt, credit default swaps or in securitized debt iv. The scheme shall not invest in derivative instruments The Scheme shall ensure capital protection orientation by adopting a Static Hedge approach. Capital protection will be provided solely through the fixed-income component of the portfolio. The fixed-income portfolio shall be invested in securities that matures to the capital value (initial consideration) at the end of the scheme. The remainder (the difference between the capital raised and present value of the capital) is invested in equity, which could provide the possible upside to the fund. Investments in fixed-income instruments are typically done on a held-to-maturity basis in order to avoid the impact of market risk on account of interest rate movements. As investments will be in fixed-income securities of highest investment grade, the risk of default is mitigated. Appreciation in equity component, if any, constitutes additional returns to the scheme. The scheme shall follow a passive investment strategy for the fixed income component of the Scheme. The initial investment mix between the fixed income securities and equity shall be such that the maturity value of the fixed income portfolio, at the time of scheme's redemption, net of all expenses is more than or equal to the face value of the units issued. In the event of frequent movement in the interest rate, prior to the launch of the scheme, the AMC will reconfirm with the rating agency the fixed income portfolio allocation ratio and make investments in accordance with the ratio specified by the rating agency to achieve capital Protection Orientation objective of the scheme. The asset allocation of the fixed income portfolio of the scheme shall not be less than the minimum percentage of allocation specified by CRISIL to achieve capital Protection Orientation objective of the scheme, in respect of conditions and warranties prescribed by CRISIL vide letter no. MS/FSR/SAMCL/2015-16/7449, 7450, 7451 & 7452 dated August 12, 2015. However, where any such change is warranted, such change shall be in line with the warranties prescribed by the CRISIL. The investment manager would endeavour that the capital remains protected on maturity and also ensure that the scheme rating is not adversely affected. The scheme may review the above pattern of investments based on views on the debt markets and asset-liability management needs. The portfolio shall be reviewed on a regular basis. At all times, the objective of the portfolio will be to seek income. The scheme shall follow a passive investment strategy for the fixed income component of the Scheme. • The proposed portfolio structure has been evaluated by CRISIL, a SEBI-registered credit rating agency from the view point of assessing the degree of certainty for achieving the objective of capital protection. The rating would be reviewed on a quarterly basis. • The structure of the portfolio of the capital protection oriented scheme would be continuously monitored by the trustee and would be reported by them in the half-yearly Trustee Report; and the Investment Manager would also report on this aspect in the bi-monthly Compliance Test Report. • The debt component of the portfolio structure should have the highest investment grade rating. The Investment Manager shall adhere to the investment guidelines, level of exposure to debt instruments, issuer concentration limit, maturity period, management style for the debt component of the portfolio limits on expenses, counter parties in which funds may be deployed and mentioned as part of the warranties for the rating of the Scheme by CRISIL. Pending deployment in line with the investment objective, the funds of the Scheme may be invested in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIRNo.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007. The Scheme shall commence investment only on completion of the New Fund Offer period.		
Investment Strategy	<b>Debt Portfolio</b> <ul style="list-style-type: none"> <li>The Scheme would attempt to invest in fixed income instruments. Purchase of debt may be made either through initial public offer, private placement, through rights offerings, purchase on the floor of a recognised stock exchange or through negotiated deals on the secondary market. The Scheme may invest in the non-publicly offered securities on the merits of the investment proposals.</li> <li>The Scheme shall invest in the instruments rated as "AAA" (Triple A) by a recognized rating agency.</li> <li>A portion of the fund could be invested in liquid investments.</li> <li>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.</li> </ul> <b>Equity Portfolio</b> <ul style="list-style-type: none"> <li>The equity asset allocation will be invested in diversified equity and equity related securities of the companies that have a potential to appreciate in the long run. Therefore the fund would have the flexibility to invest in stocks from sectors and industries of all market capitalization. The allocation to the different market caps would vary from time to time depending on the overall market conditions, market opportunities and the fund manager's view.</li> <li>The fund will pursue opportunities in public offerings popularly termed as IPOs.</li> <li>The Scheme at all points in time will conform to the minimum equity allocation.</li> </ul>		

	<p>The Investment Manager shall adhere to the investment guidelines, level of exposure to debt instruments, issuer concentration limit, maturity period, management style for the debt component of the portfolio limits on expenses, counter parties in which funds may be deployed and mentioned as part of the warranties for the rating of the Scheme by CRISIL.</p> <p>Pending deployment in line with the investment objective, the funds of the Scheme may be invested in short-term deposits with scheduled commercial banks in accordance with SEBI Circulars SEBI/IMD/CIRNo.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.</p> <p>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 and the perception of the Investment Manager.</p> <p>The scheme may review the above pattern of investments based on views on the debt markets and asset-liability management needs. The portfolio shall be reviewed on a regular basis.</p> <p>The Scheme shall commence investment only on completion of the New Fund Offer period.</p>
<p><b>Disclosures on credit evaluation</b></p>	<p><b>Pursuant to SEBI Circular no Cir/ IMD/ DF/12 /2011 dated August 1, 2011.</b></p> <p><b>1. Credit Evaluation Policy for close ended debt oriented schemes</b></p> <p>The objective of the Credit Evaluation Policy is to adopt the best practices and highest standards in the investment decision making process for appraising fixed income and money market securities.</p> <p>The policy covers the following aspects:</p> <ol style="list-style-type: none"> <li>a) The Credit Investment Process,</li> <li>b) The Credit Investment Strategy and</li> <li>c) The Credit Committee</li> </ol> <p><b>a) The Credit Investment Process:</b></p> <p>The investment process is stated hereunder:</p> <p><b>The Macro View:</b></p> <ul style="list-style-type: none"> <li>• The macro economic variables like economic growth, industrial output, money supply, credit growth, investment demand, revenue deficit, balance of payments.</li> <li>• The Monetary policy stance, the level of administered rates, Central Bank reference rates and market initiatives.</li> <li>• The global factors more in line with emerging market context including credit determination, global economic growth, commodity prices and investment preferences.</li> </ul> <p>The above indicators determine some of the parameters like Liquidity, Inflation and money flows in the economy. These parameters drive the future interest rates and these are monitored on a regular basis. Both the external inputs from research wings of various intermediaries like Primary Dealers, Merchant Bankers etc. and the internal research by the Economist are considered to arrive at the Macro View.</p> <p><b>Issuer Selection:</b></p> <p>The credit analyst evaluates and prescribes specific issuers along with a limit, for taking the credit exposure. The credit evaluation is based on the process and the proprietary model approved the credit committee. The credit evaluation framework mainly considers the following aspects:</p> <ul style="list-style-type: none"> <li>• Company details</li> <li>• Company's position in the industry it operates</li> <li>• History</li> <li>• Management &amp; Shareholdings</li> <li>• Credit rating – external (with outlook if any)</li> <li>• Credit rating – internal</li> <li>• Financial Statement – History/forecast (including cash flow forecast)</li> <li>• Financial ratios and Qualitative analysis</li> <li>• Industry / Sector outlook based on their business cycles</li> <li>• Regulatory environment and Public Policies</li> </ul> <p>The credit analyst reviews each issuer limits on a regular basis, as and when the audited financials of the issuers are available. The fund management team also provides information on issuers, obtained through formal as well as informal sources and through market feedback to the credit analyst, which is factored in the credit evaluation process.</p> <p><b>b) The Investment Strategy:</b></p> <p>Investments in the fund portfolio will be diversified among a variety of sectors, issuer categories, credit profiles, maturity profiles and instruments. This is intended to take care of liquidity need to meet redemption and reducing impact cost while liquidating the portfolio. The Executive Committee of the Investment Manager may in the interest of investors, at its discretion, and in consultation with the Board of the trustee, define the lower limit of the market capitalisation of midcap stocks, and may also fix the percentages within which the market capitalisation could be varied from the limits.</p> <p><b>c) The Credit Committee</b></p> <p>The Investment Manager has constituted an Internal Credit Committee. The Managing Director, Head – Risk Management, Head – Fixed Income and Head - Equities are the members of the Committee. The Committee meets periodically to review the following aspects:</p> <ol style="list-style-type: none"> <li>1. Decide on whether to include a new entity to the credit / counterparty universe; Review the existing entities in the credit / counterparty universe</li> <li>2. Fix and review Credit / Counterparty limits for the existing and new entities.</li> <li>3. Review credit exposures to various entities, asset classes, products, structures and instruments in the fixed income fund portfolios</li> <li>4. Review the yield curve and liquidity trend in the debt market with respect to various categories of issuers.</li> <li>5. Recommend Credit strategies for fixed income funds</li> <li>6. Study the existing formats of risk reports and suggest improvements</li> <li>7. Review the deviations and overrides to the Fixed Income Risk Guidelines</li> <li>8. Review the impact on performance of funds owing to credit limits and norms.</li> <li>9. Such other matters delegated by the Board of AMC / Risk management Committee from time to time</li> </ol> <p><b>2) List of Sectors, the AMC would not be investing</b></p> <ol style="list-style-type: none"> <li>1) Real Estate, Micro Finance, Airlines and IT Sector</li> <li>2) Such other sectors decided by the Credit Committee from time to time as not suitable for investment.</li> </ol> <p><b>3) Types of Instruments, the plans proposes to invest in</b></p> <p>Please refer section under the heading “D. Indicative Investment Universe” in the SID</p>

# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

	<p><b>4) Floors and Ceiling within a range of 5% of the intended allocation against each sub class of asset</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 20%;">Credit Rating</th> <th style="width: 20%;">AAA*</th> </tr> </thead> <tbody> <tr> <td>Instruments</td> <td></td> <td></td> </tr> <tr> <td>CDs</td> <td></td> <td style="text-align: center;">—</td> </tr> <tr> <td>CPs</td> <td></td> <td style="text-align: center;">—</td> </tr> <tr> <td>NCDs</td> <td></td> <td style="text-align: center;">95%-100%</td> </tr> <tr> <td>Securitized Debt</td> <td></td> <td style="text-align: center;">—</td> </tr> <tr> <td>Any other</td> <td></td> <td style="text-align: center;">—</td> </tr> </tbody> </table> <p>*** or equivalent to a short term rating</p> <p>Pursuant to SEBI Circular No: Cir/IMD/DF/12/2011 dated August 1, 2011 and rules issued thereon the following shall also apply to the schemes:</p> <ol style="list-style-type: none"> <li>The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be decided at the time of filing the final offer documents with SEBI before launch of the scheme. This will be indicated in the form of letter to the SEBI.</li> <li>In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs the scheme may invest in highest rated CDs (A1), Reverse Repo in G-sec, T-Bills, CBLO. However, subsequent to investment and after a review, if the scheme finds NCDs of AAA rated and equivalent short term rating for CPs, the scheme may invest in these securities.</li> <li>At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent.</li> <li>All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.</li> <li>Disclosures with reference to investment in unrated securities, derivatives: The scheme will not make any investments in unrated securities, securitized debts and in derivative instruments.</li> <li>In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced with 30 days from the date of the said deviation.</li> <li>Further, the above allocation may vary during the duration of the scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In the case of such deviations, the Scheme may invest in highest rated CDs (A1), Reverse Repo in Gsec, T-Bills, CBLO. Deviation, if any, due to such instances may continue if NCDs/CPs of desired credit quality is not available.</li> <li>Further, the above allocation may vary during the duration of the scheme due to occurrence of any adverse credit events such as rating downgrade/credit default. In such case, the fund manager shall rebalance the portfolio to meet the warranties issued by CRISIL as part of the rating for the Scheme.</li> </ol> <p>There will not be any variation between the intended portfolio allocation and the final allocation portfolio allocation apart from the exceptions in the above mentioned clauses b, c, f, g &amp; h.</p>		Credit Rating	AAA*	Instruments			CDs		—	CPs		—	NCDs		95%-100%	Securitized Debt		—	Any other		—						
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<p><b>Risk Profile</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Statement of Additional Information and Scheme Information Document carefully for details on risk factors before investment.</p>																											
<p><b>Risk Mitigation</b></p>	<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 by the compliance team. The risk management team reports to the Chief Executive Officer.</p> <p><b>Committee Monitoring Risk Management:</b> The Board of Sundaram Asset Management has constituted a Committee comprising Managing Director, &amp; Two Independent Directors to monitor risk management. 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 funds, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.</p> <p>The Heads of Equity and Fixed Income, the Risk Analyst and the CEO and other senior management personnel will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee.</p> <p><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.</p> <p><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.</p> <p>Every endeavour will be made to achieve the objectives of the Scheme. The Investment Manager Sponsors/Trustee/Mutual Fund do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> <p><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>																											
<p><b>Plans and Options</b></p>	<p>Plans: Regular Plan and Direct Plan; Options: Dividend Payout &amp; Growth. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth.</p> <p>All plans / options available for series of the scheme shall have a common portfolio.</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).</p> <p>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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Broker Code mentioned by the investor</th> <th style="width: 33%;">Plan mentioned by the investor</th> <th style="width: 33%;">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> <p><b>Dividend Pay-out option:</b> Dividend may be declared by the Trustee at its discretion from time to time subject to the availability of distributable surplus calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of dividend distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The dividend payout may also vary from time to time. The decision of the Trustee will be final in this regard.</p> <p><b>Dividend if any, declared under the scheme shall be limited to the realized surplus under the equity portion of the scheme.</b></p> <p>Unit holders opting for the Dividend Option will only receive dividend. All unit holders whose names appear in the Register of the Scheme/Statement of beneficial</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>owners maintained by the Depositories in the Dividend Option category as on the Record Date will be entitled to the dividend. The dividend payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force. After the record date for distribution of dividend, the NAV per unit may decline to the extent of the payout and distribution tax, if any.</p> <p>The details of the Record Date for any Dividend that may be declared will be notified through the Stock Exchange where the Units are listed/ designated investor service centers/ newspapers. Investors may note that where the Units are held in Demat Form, details of any change in address / bank details are to be provided to the respective Depository Participant for the purpose of dividend payment.</p> <p>The Investment Manager shall dispatch the dividend cheque/warrant to unit holders within 30 days of declaration of dividend. The cheques/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form. Investors are required to provide bank account details - the name of the bank, branch and account number - in the application form. Dividend payment may also be done by Direct Credit subject to availability of necessary facility at each location.</p> <p><b>Growth option:</b> Investors who prefer to accumulate the income and also do not have a need to receive the cash flow to meet specific financial goals can opt for the growth option. The income earned on the units will remain invested in the Scheme and will be reflected in the Net Asset Value. No dividend will be declared under this option. If units of this option are held as a capital asset for a period of at least 36 months from the date of allotment, income from such units will be treated as long-term capital gains for tax purposes.</p>
<b>Minimum Application Amount</b>	Rs 5,000/- and in multiples of Re 10/- thereafter per application.
<b>Provisions regarding Listing/ Delisting the units of the Scheme</b>	<p>The Mutual Fund/Investment Manager will list the units of the scheme on the capital market segment of NSE within five business days from the date of allotment.</p> <p>NSE has given its in-principle approval for listing the units of Sundaram Capital Protection Oriented Fund 5 Years (Series 8) on its exchange vide its letter No. NSE/LIST/36145 dated July 31, 2015. In addition to NSE, the units may be listed in other exchanges also i.e. Bombay Stock Exchange.</p> <p><b>Mode of allotment</b> All Applicants whose cheques towards purchase of Units have realised will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found to be in order. The Trustee retains the sole and absolute discretion to reject any application. Applicants under the scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of NFO will be sent to the Unit holder's registered email address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period.</p> <p><b>For demat holders</b> The Units allotted will be credited to the DP account of the unit holder as per the details provided in the application form. If the details are incorrect/incomplete, Account Statement will be issued. It may be noted that trading and settlement in the Units of respective Series over the stock exchange(s) the Units of the Scheme are listed will be permitted only in electronic form. However, if the applicant so desires, the Investment Manager shall issue Unit certificates to the applicant upon receipt of request for the certificate. Unit certificate if issued must be duly discharged by the unit holder(s) and surrendered along with the request for Redemption / Switch on maturity or any other transaction of Units covered therein. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories &amp; Participants) Regulations, 1996 as may be amended from time to time. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.</p> <p><b>De-listing of the Scheme</b> The Scheme will mature on expiry from the date of allotment. The Investment Manager/ Trustee will initiate the delisting procedure at least 30 days prior to the date of maturity of the Scheme. The unitholders will not be able to trade in stock exchange once the Scheme is delisted.</p>
<b>Additional Mode of Payment during NFO</b>	<p>Investors may apply for units under the Scheme through <b>Applications Supported by Blocked Amount (ASBA)</b> process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said account as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein. For applicants applying through ASBA, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. For complete details and ASBA process refer to Statement of Additional Information (SAI) available on our website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> and separate application forms attached. The ASBA Application Forms Demat, Non-Demat and Common are attached. The investors may choose and fill up the relevant ASBA application forms.</p> <p><i>Note: For the Scheme HDFC Bank have agreed to provide ASBA facilities.</i></p>
<b>Registration of Bank Account</b>	<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 Investment Manager 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 withhold 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> <p>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).</p>
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	Being a closed ended scheme, the Scheme will not be open for on going subscription/switch-in/repurchase/switch out.
<b>Special products / facilities available during the NFO</b>	<ul style="list-style-type: none"> <li>• Investors may apply for the Units of the Schemes through Applications Supported by Blocked Amount (ASBA) process by filling in the ASBA form and submitting the same to their respective banks.</li> <li>• DD charges shall be borne by Investment Manager as per prevailing SBI charges provided there is no office of the Investment Manager/Collecting centers in that place</li> <li>• Switch from any existing Equity/Debt/Liquid Schemes of Sundaram Mutual into the Units of the Scheme during the NFO Period can be done during the NFO Period. For details the Investor Service Centres can be contacted.</li> <li>• An investor may purchase the units in different options available for subscription under Regular Plan of the Scheme through NSE MFSS &amp; BSE STAR Platform (Stock Exchange infrastructure) only during the NFO period. Switching of Units is not permitted under this facility. Investors may hold the Units in physical or dematerialized form. MFSS and StAR are electronic platforms introduced by NSE and BSE respectively for transacting in units of Mutual Funds. The electronic platforms will be available on all business days of the Capital Market segment. The platforms will be available for Participants between 9 a.m. until 3 p.m. The eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Sundaram Mutual Fund. Investors are requested to note that the facility for transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by the respective stock exchange(s) and guidelines issued by SEBI from time to time. The Trustees of Sundaram Mutual reserves the right to change/modify the features of this facility at a later date.</li> <li>• Investor may also purchase the units through MF Utility.</li> </ul>
<b>Redemptions/Repurchases/Switch-out</b>	<p>Being a Scheme listed on the exchange, the Mutual Fund will not accept any redemption / repurchase and switch-out application. Investors can sell/buy the units of the Scheme in Demat Mode at market price at NSE where the units of the Scheme are proposed to be listed.</p> <p>On the Maturity Date the Units of the Scheme will be fully redeemed/switched out at the Applicable NAV. (If the maturity date is not a Business Day, the subsequent Business Day shall be considered as the maturity date for the Scheme). Details of Redemption/Dividends will be published in Newspapers /notified to the Stock Exchange.</p> <p>The cheques/warrant will be drawn in the name of the sole/first holder with reference to the Registered Bank Account and will be posted/mailed to the address indicated by the investor in the application form within 10 business days. The Redemption proceeds may also be credited to the Registered Bank Account of the First/sole Unit holder, as per the information furnished by the Investor to the R &amp; T Agent/ Depository Participant (in the case of Units held in Demat Form), subject to availability of necessary facility at the concerned bank and each location.</p>
<b>Delay in payment of redemption proceeds</b>	<p>The redemption proceeds will be dispatched/credited to the Registered Bank Account of the Sole/ First Unitholders within 10 Business days from the date of maturity. For any delay in this regard the Investment Manager will be liable to pay interest @ 15% p.a. (or such other rate as may be prescribed by SEBI). However the Investment Manager will not be liable to pay any interest or other compensation if the delay in processing the redemption application/Dividend Payment /Refund is attributable to the Unit holder (e.g. any incorrect /incomplete information or non-furnishing of details required under applicable laws etc). The Investment Manager will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/ loss in transit. Further, the dispatch through the courier / Post office (who will be treated as the Investor's agent) to the Registered address (as given by the investor) shall be treated as delivery to the investor. The Investment Manager / Registrar/ Trustee will not be responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated above.</p>

# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

<b>Liquidity (Fundamental Attribute)</b>	<p>In line with current SEBI Regulations, the Fund will not buy the units back till the maturity of the schemes and the Units will be redeemed on the Maturity Date. However, in order to provide the liquidity to the investors, the units of the schemes are proposed to be listed on the NSE within 5 business days from the date of allotment. Hence, Investors who want to liquidate their units of the schemes can sell the units in the secondary market. NSE has given its In – principle approval for listing the units of the scheme on its exchange vide its letter no. NSE/LIST/36145 dated July 31, 2015. In addition to NSE, the units may be listed in other exchanges also. The AMC/ Trustee will initiate the delisting procedure at least 30 days prior to the date of maturity of the scheme. Units of the Scheme held in Demat Form can be traded through the Stock Exchanges. The Unitholders will not be able to trade the Units in stock exchange once the schemes are delisted. On the Maturity Date the Units of the Scheme will be redeemed/switched out at the Applicable NAV.</p> <p>The Investment Manager/ Trustee will initiate the delisting procedure at least 30 days prior to the date of maturity of the scheme. The unitholders will not be able to trade in stock exchange once the schemes are delisted.</p>																																				
<b>Despatch of Redemption Proceeds</b>	On maturity the redemption proceeds will be mailed to the investors within 10 working days.																																				
<b>Dividend Policy</b>	<p>Dividend may be declared by the Trustee at its discretion subject to the availability of distributable surplus as calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of dividend distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The rate of dividend may also vary from time to time. The decision of the Trustee will be final in this regard. Dividend will be declared on the face value of Rs 10 per unit. Unit holders opting for the Dividend Option will only receive dividend. All unit holders whose names appear in the Register of the Scheme / Statement of beneficial owners maintained by the Depositories (in the case of Units held in Demat form) in the Dividend Option category as on the Record Date will be entitled to the dividend. The dividend payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.</p> <p>Dividend will be paid within 30 days from date of declaration.</p> <p>The details of the Record Date for any Dividend that may be declared will be notified through the Stock Exchange where the Units are listed/newspapers.</p> <p>The dividend amount will be dispatched to/ credited to the Bank Account of the First/sole Unit holder within 30 business days as per the information furnished by the Investor to the R &amp; T Agent/ Depository Participant (in the case of Units held in Demat Form)</p> <p>Effect of dividend: Post declaration of dividend the NAV of the Units under the Dividend option will stand reduced by the amount of dividend declared and applicable dividend distribution tax/surcharge/cess/any other statutory levy.</p>																																				
<b>Name of the Fund Managers</b>	Siddharth Chaudhary & Shiv Chanani. The Trustee reserves the right to change the fund manager (s).																																				
<b>Benchmark</b>	The performance of the scheme shall be benchmarked to the CRISIL MIP Blended Index. CRISIL MIP Blended Fund Index seeks to track the performance of a debt-oriented hybrid portfolio having a blend of the CNX Nifty Index (15%) and CRISIL Composite Bond Fund Index (85%). Hence, it is considered as an appropriate benchmark for the Scheme. The Trustee reserves the right to change the Benchmarks whenever considered appropriate and the details of the changes will be notified by addendum.																																				
<b>Name of the Trustee Company</b>	Sundaram Trustee Company Ltd																																				
<b>Performance</b>	Being a new scheme, This scheme does not have any performance track record																																				
<b>Load Structure</b>	<p><b>Entry Load:</b> Nil</p> <p>Application for subscription may be sent directly to Sundaram Asset Management or through distributors. In case the application is submitted through the distributors, the investor may pay upfront commission directly to the distributor, based on his assessment of various factors including service rendered by the distributor.</p> <p><b>Transaction Charge:</b> 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. It will be Rs. 150 for First Time Mutual Fund investors and Rs. 100 for others.</p> <p>The Transaction Charge will be deducted by the Investment Manager from the subscription amount and paid to the distributor; and the balance (net) amount will be invested in the scheme. No Transaction charges shall be levied: where the investor purchases the Units directly from the Mutual Fund. The transaction charges are in addition to the existing system of commission permissible to the Distributors. For more details please refer the section "Your Guide to fill the Application Form".</p> <p>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.</p> <p>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.</p> <p><b>Exit Load:</b> Not Applicable</p> <p>Please note that buying and selling the units of the schemes from/ to the market (after closure of the NFO) will not entail any entry / exit load. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.</p>																																				
<b>MF Utility Platform</b>	<p>All financial and non-financial transactions pertaining to Schemes of Sundaram Mutual Fund can be done through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFU or physically through the authorized Points of Service ("POS") of MFU with effect from the respective dates as published on MFU website against the POS locations. The list of POS of MFU is published on the website of MFU at www.mfuonline.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFU 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 MFU i.e. www.mfuonline.com. However, investors should note that transactions on the MFU portal shall be subject to the eligibility of the investors, any terms &amp; conditions as stipulated by MFU / Mutual Fund / the AMC from time to time and any law for the time being in force.</p> <p>After NFO period, only Non Financial Transactions can be done through MFU either electronically on www.mfuonline or physically through the authorised Points Of Service of MFU as published on the MFU website.</p>																																				
<b>Expenses of the Scheme</b>	<p><b>(i) Initial Issue Expenses</b> Initial issue expenses shall be borne by the Investment Manager/AMC and not by the scheme of mutual fund.</p> <p><b>(ii) Recurring expenses</b></p> <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.</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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Expense Head</th> <th style="text-align: right;">% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td></td> </tr> <tr> <td>Trustee fee</td> <td></td> </tr> <tr> <td>Audit fees</td> <td></td> </tr> <tr> <td>Custodian fees</td> <td></td> </tr> <tr> <td>RTA Fees</td> <td></td> </tr> <tr> <td>Marketing &amp; Selling expense incl. agent commission</td> <td></td> </tr> <tr> <td>Cost related to investor communications</td> <td></td> </tr> <tr> <td>Cost of fund transfer from location to location</td> <td></td> </tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td> <td></td> </tr> <tr> <td>Costs of statutory Advertisements</td> <td></td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td> <td></td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.</td> <td style="text-align: right;">Upto 2.25%</td> </tr> <tr> <td>Service tax on expenses other than investment and advisory fees</td> <td></td> </tr> <tr> <td>Service tax on brokerage and transaction cost</td> <td></td> </tr> <tr> <td>Other expenses</td> <td></td> </tr> <tr> <td><b>Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c)</b></td> <td style="text-align: right;"><b>Upto 2.25%</b></td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)</td> <td style="text-align: right;">Upto 0.30%</td> </tr> </tbody> </table>	Expense Head	% of daily Net Assets	Investment Management and Advisory Fees		Trustee fee		Audit fees		Custodian fees		RTA Fees		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.	Upto 2.25%	Service tax on expenses other than investment and advisory fees		Service tax on brokerage and transaction cost		Other expenses		<b>Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c)</b>	<b>Upto 2.25%</b>	Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%
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# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

	<p>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:</p> <p>First Rs 100 crore: 2.25%          Next Rs 300 crore: 2.00%          Next Rs 300 crore: 1.75%          On assets in excess of Rs 700 crore: 1.50%</p> <p>The expenses limit as given in the warranties to the CRISIL will be adhered to.</p> <p>As per <b>Regulation 52(6A)(b)</b>, the 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:</p> <p>(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.</p> <p>The total expense ratio of Direct Plan shall be lower by atleast 12.5% 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 87.5 bps.</p> <p><i>Note: The above percentage is based on the prevailing expenses ratio. Any change in the above mentioned distribution expenses/ commission will be replaced while filing the final SID.</i></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> <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>4. Service Tax:             <ul style="list-style-type: none"> <li>- 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.</li> <li>- 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.</li> <li>- 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.</li> </ul> </li> </ol> <p><b>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.</b></p>
<p><b>Tax Implications</b></p>	<p>This summary of tax implications is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. Investors should also refer to the Statement of Additional Information available at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> for more details. In view of the individual nature of tax implications, investors are advised to refer the provisions of the Income-Tax Act and/or consult their investment/tax advisor with respect to the specific tax implications arising out of an investment in the scheme.</p> <ul style="list-style-type: none"> <li>• Income of Sundaram Mutual Fund: Exempt from tax.</li> <li>• Dividend Distribution: The scheme will pay Dividend Distribution Tax at the rate of 25.00% to the Individual &amp; HUFs and 30% on distribution made to others (cess &amp; Surcharge will also be applicable). The amount of distributed income shall be increased to such an amount as would, after reduction of the additional income tax (DDT) on such increased amount at the rate specified shall be equal to the amount of income distributed by the mutual fund.</li> <li>• No wealth tax is payable on the units of the scheme.</li> <li>• Units will be treated as a long-term capital asset if held as a capital asset for more than 36 months. If the units are held for less than or equal to 36 months, they will be treated as short-term capital asset.</li> <li>• Long-term capital gains are taxable at 20% (surcharge and cess will be payable) with indexation of the cost of acquisition.</li> <li>• Short-term capital gains are taxable at normal rates applicable to the investor as per the provisions of the Income Tax Act.</li> <li>• Capital loss resulting from sale of units would be available for setting off against other capital gains made. Losses on transfer of long-term capital assets would however be allowed to be set-off only against gains from transfer of long-term capital assets. The balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long term capital gains.</li> <li>• In addition to income tax, surcharge on income tax and cess on total tax (income tax plus surcharge) will apply for companies and cess on income tax will apply for others, based on present provisions of the tax law.</li> </ul> <p>The Investment Manager undertakes that under no situation there should be a recourse to the investor in the event of any additional tax liability. Investors should also refer to the Statement of Additional Information available at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> for more but not exhaustive details.</p>
<p><b>Daily Net Asset Value (NAV) Publication</b></p>	<p>The Investment Manager will calculate and disclose the first NAV of the scheme within 5 business days from the date of allotment. The NAV shall be published in atleast two daily news papers having circulation all over India. The NAV shall be updated on <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> and the Association of Mutual Funds of India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). 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.</p> <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. Further transparency will be maintained through monthly disclosure of portfolio in Mutual Fund website and fact sheets.</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: <a href="mailto:customerservices@sundarammutual.com">customerservices@sundarammutual.com</a> (NRI); <a href="mailto:nriservices@sundarammutual.com">nriservices@sundarammutual.com</a></p>

# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

	<p><b>Registrar</b>  <b>Sundaram BNP Paribas Fund Services Limited</b>, SEBI Registration No. INR 00004066, (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>On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of NFO will be sent to the Unit holder's registered e-mail address and/or mobile number.</p> <p>Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period. The Scheme shall be available for trading within five business days of allotment.</p> <p>While allotting units in case of subscription to the scheme through switches from other schemes,</p> <ol style="list-style-type: none"> <li>Additional units shall be allotted to the investors for the fractional value greater than 0.5 units so that the total units are rounded off to a full unit. The amount equivalent to conversion of fractional unit to full unit shall be debited to unit premium reserve account.</li> <li>For the fractional value upto 0.5 units, no additional units would be allotted. The value of those units shall be credited as unit premium reserve for the benefit of the investors.</li> <li>The overall cost, if any, arising out of the process shall be absorbed by Sundaram Asset Management Company Limited</li> </ol> <p><b>Consolidated Account Statement:</b></p> <ol style="list-style-type: none"> <li>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.  ^Consolidated Account Statement (CAS) 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, if any.  **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>In case of a specific request received from the Unit holders, the Investment Manager/Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request.</li> <li>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>For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).</li> <li>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>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>The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.</li> <li>Pursuant to SEBI circular 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/clariation 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 <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> on or before the tenth day of the succeeding month in a user-friendly and downloadable format, preferably a spreadsheet.</p> <p>Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> 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 be sent only through email to all unit holders whose email address is available 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 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></p>
<p><b>General Risk Factors</b></p>	<p><b>All mutual funds and securities investments are subject to market risks, and 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.</b> Main types are market risk, liquidity risk, credit risk and systemic risks. 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. <b>Investors in the Scheme are not being offered any guaranteed or indicated returns. Sundaram Capital Protection Oriented Fund 5 Years (Series 8) does not in any manner indicate either quality or future prospects and returns.</b></p>
<p><b>Standard Risk Factors</b></p>	<p><b>Risks from Debt Exposures:</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.  <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>Scheme-Specific Risk Factors</b></p>	<p>The Scheme offered is "oriented towards protection of capital" and "not with guaranteed returns". Investors are neither being offered any guaranteed/indicated returns. Further, the orientation towards protection of the capital originates from the portfolio structure of the Scheme and not from any bank guarantee, insurance cover or guarantee/assurance from the Trustee/Investment Manager/Mutual Fund/Sponsor.</p> <p>The ability of the portfolio to meet capital protection on maturity to the investors can be impacted by interest rate movements in the market, credit defaults by bonds and expenses.</p> <p>Risks include Credit risk, interest-rate risk, liquidity risk, market risk, price risk and risks specific to closed-end schemes( such as suspension of trading by Stock Exchanges, low liquidity/lower volumes for the Units etc). The risks pertaining to equity and debt markets may also impact the NAV of the scheme. This is only an illustrative list and not exhaustive.</p>
<p><b>Statutory information on Sponsor/Trustee</b></p>	<p>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.</p>

**Sundaram Capital Protection Oriented Fund 5 Years (Series 8):** There are no significant differences as compared to the Capital Protection Oriented Schemes that have been launched previously.



# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

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 complete Know Your Customer requirement

Please make the Cheque/Demand Draft in favour of 'SMF CPOF 5Y 8 S ACCOUNT' 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.

Uniform practice in dealing with applications/transaction slips: 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)

Permanent Account Number (PAN) is not required for an individual investor if the purchase amount is upto Rs 50,000 (including SIPs, if any) in any rolling 12-month period or in a financial year per investor per mutual fund.

Investors falling under this category must produce a copy of any of the following specified photo identification documents:

1. Voter Identity Card
2. Driving License
3. Government / Defense identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
7. Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31>)
8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
10. Senior Citizen / Freedom Fighter ID card issued by Government.
11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
13. Any other photo ID card issued by Central Government/ State Governments/ Municipal

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.
- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS

If investment is made under Power of Attorney, specimen signature of authorized signatory.

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.

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:

- (i) Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under;
- (ii) SEBI Circulars on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines; and
- (iii) 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

Please attach:

- Attested copy of Permanent Account Number Card
- KYC Acknowledgement.
- Signed 'Account Payee' cheque/draft drawn in the 'SMF CPOF 5Y 8 S ACCOUNT' 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, notatised 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.

### 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 a 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,

# Sundaram Capital Protection Oriented Fund 5 Years (Series 8)

## Key Information Memorandum

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. MIRS/DIR-CI/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.amfiindia.com](http://www.amfiindia.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/MRSD/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/SD/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/MRSD/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.

**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.

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:** The cheque/demand draft must be drawn in favour of 'SMF CPOF 5Y 8 S ACCOUNT' and crossed A/c Payee only. 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.

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:

1. Gifts to a minor from Parents/Grand Parents up to Rs50,000/for each Purchase /per SIP Installment)
2. Employer's Remittance of Payroll deduction on behalf of Employees
3. 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. Switch of all units on Maturity of the Scheme:** This facility can be availed by the investors to switch all their units from this scheme, upon maturity, into any other scheme(s) of Sundaram Mutual. Investors are requested to note that this facility shall be available only for those who hold the units of the scheme in physical mode.

The investor can also opt for this facility at any time before the maturity of the scheme using a designated form. The switch-out transaction will be processed based on the applicable Net Asset Value on the date of maturity. Switch-out carried out by the Mutual Fund in accordance with this option chosen by the investor shall be deemed to be redemption from the scheme at the time of maturity and subsequently be deemed as subscription to the other scheme as may be chosen by the investor.

As a default option, the units shall be redeemed at maturity if the investor does not specifically choose to switch-out to any other scheme by using this facility.

The AMC/Trustee reserves the right to change the features, terms and conditions of this facility in addition to withdrawing this facility at a later date.

**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):

- (i) 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.
- (ii) 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.
- (iii) 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)



**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  
|D|M|Y|Y|Y|Y| (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 'SMF CPOF 5Y 8 S ACCOUNT' (refer instruction 7)**

Scheme Name	Plan	Option*	Amount Invested (less DD charges)	Net Amount Paid	Payment Details	
					Cheque/DD Number	Bank/Branch
Sundaram Capital Protection Oriented Fund 5 Years (Series 8)	<input checked="" type="checkbox"/> Regular	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend - Payout				

\*If you do not indicate an option, for default option refer "Plans and Options" section in page 4 of the KIM.

**In case of third party payment (refer instruction 7):** Please download (from [www.sundarammutual.com](http://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 Name _____				
<input type="checkbox"/> Central Depository Services (India) Ltd.	DP ID Number	<input type="text"/>	Beneficiary Account Number	<input type="text"/>	<input type="text"/>

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.

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

**Acknowledgement**

Sundaram Capital Protection Oriented Fund 5 Years (Series 8) (Tenure 5 Years)

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: CPOF- 5 Years (Series 8)

Received From Mr./Mrs./Ms. ....  
 Communication in connection with the application should be addressed to the Registrar **Sundaram BNP Paribas Fund Services Limited**, 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).

ISC's Signature &amp; Stamp

Please Note: All Purchases are subject to realisation of cheques / demand drafts.

**9. Switch Out On Maturity Facility (refer instruction 9) (please refer SID & KIM of respective target scheme for product labelling)** Signature of investor(s)

*At the time of application, the investor who holds units in physical mode has the option whereby all units under the scheme shall be switched on maturity into any of the Schemes of Sundaram Mutual Fund as chosen by the investor. Switch-out carried out by the Mutual Fund in accordance with this option chosen by the investor shall be deemed as redemption from the maturing scheme and subscription to the other scheme chosen by the investor.*  
 I/We wish to switch out all units on maturity of the Scheme to the Target Scheme mentioned below.

<b>Scheme: Sundaram Capital Protection Oriented Fund 5 Years (Series 8)</b> <b>Plan:</b> <input type="checkbox"/> Regular <input type="checkbox"/> Direct <b>Option:</b> <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout	TO	<b>Target Scheme: Sundaram.....Fund</b> <b>Plan:</b> <input type="checkbox"/> Regular <b>Option:</b> <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Re-Investment <input type="checkbox"/> Dividend Sweep <input type="checkbox"/> Growth <input type="checkbox"/> ..... <small>Any / each correction carried out in selecting the target scheme has to be counter-signed by the investor(s) to make it a valid selection. (If an investor fails to specify the option, he will be allotted units under the default option/sub-option of the Target scheme.)</small>
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(As a default option the units shall be fully redeemed on the date of maturity and redemption proceeds shall be despatched to the address/credited to the bank account of the unit holder within 10 business days from the date of maturity. I/We have read and understood the terms and conditions applicable to the switch on maturity facility and am/are fully aware of the risk associated with such event. I/We have read and understood the Scheme Information Document (SID)/ Statement of Additional Information (SAI) and Key Information Memorandum (KIM) of the Target Scheme and have understood the investment objectives, investment pattern and risk factors applicable to the Target Scheme. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in opting the switch on maturity facility.)

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

**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 ₹ 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 1-20 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	Cheque/DD/Payment Instrument Number/Date	Drawn on (Name of Bank & Branch)	Amount in figures (₹) & Amount in words	Switch on Maturity To
				Sundaram.....

KIM-CPIC 5 Year (Series 8) 16/02/2016 - 30/03/2016

## 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)

<sup>%</sup>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>

#### 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

<sup>9</sup> 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 it's 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	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> <li>• 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;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> <li>• 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</li> </ul> <p>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.</p> <p><i>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></p> <ul style="list-style-type: none"> <li>(I) an Investor Protection Fund referred to in clause (23EA);</li> <li>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</li> <li>(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;</li> </ul>

### 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



