SUNDARAM MUTUAL
Sundaram Finance Group

Key Information Memorandum

Sundaram Large and Mid Cap Fund

An open ended equity scheme investing in both large cap and mid cap stocks.

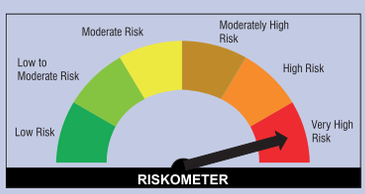
Continuous Offer of units at NAV based prices

This product is suitable for investors who are seeking*

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

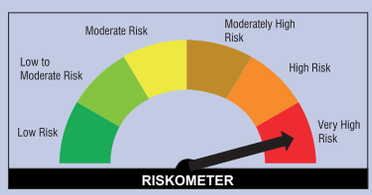
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Riskometer as on September 30, 2025



The risk of the scheme is Very High

Scheme



The risk of the benchmark is Very High

Nifty Large Mid Cap 250 TRI

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Investment Manager: Sundaram Asset Management Company Limited

Sundaram Large and Mid Cap Fund

Offer of units at NAV

This Key Information Memorandum sets forth the information that a prospective investor ought to know before investing. For further details of the scheme / mutual fund, detailed risk factors, rights of and services for investors, due diligence certificate of Sundaram Asset Management, key personnel, penalties & pending litigations, and associate transactions, to name a few, investors must, refer to the Statement of Additional Information/Scheme Information Document available free of cost at offices of Sundaram Asset Management, Investor Service Centres, distributors and at www.sundarammutual.com. 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 September 30, 2025. **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.**

Fund Name/Type	**Sundaram Large and Mid Cap Fund** An open ended equity scheme investing in both large cap and mid cap stocks.
Investment Objective	To seek capital appreciation by investing predominantly in equity and equity related instruments in large and mid cap stocks. 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. There is no assurance or guarantee that the investment objective of the scheme will be achieved. The Schemes do not guarantee / indicate any returns.

Asset Allocation

Scheme/Instrument	% of Total Assets	Risk profile
Equity and equity-related instruments of large cap companies	35-65%	High
Equity and equity-related instruments of mid cap companies	35-65%	High
Other Equities	0-30%	High
Fixed Income, Money Market instruments and		
Cash & Cash Equivalents	Upto 30%	Low to Medium
Investment in REITs & InvITs	0-10%	Medium to High

Overseas Securities (including ETFs) 0-20% of the net assets

- Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction.
- Fixed Income & Money Market instruments include investment in Repo in Corporate Bonds upto 10%.
- The scheme shall engage in securities lending subject a maximum of 20% and 5% for a single counter party.

Pending deployment in terms of the investment objective, funds may be invested in short-term deposits with scheduled commercial banks in accordance with applicable SEBI guidelines.

In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure in equity, derivatives and debt shall not exceed 100% of the net assets. Same security wise hedge position have shall not been considered in computing gross exposure.

Exposures in overseas securities may be taken subject to the applicable guidelines/policies of SEBI and RBI.

Changes in Investment Pattern: Subject to SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view the market conditions, market opportunities, applicable Regulations and political & economic factors.

It must be clearly understood that the percentage stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of Unit Holders. Such changes in investment pattern will be for a short-term and for defensive consideration only.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1	Securities Lending	Upto 20%	Clause 12.11 of the SEBI Master Circular
2	Derivatives	Upto 50%	Clause 12.25 of the SEBI Master Circular
3	Equity Derivatives for non- hedging purposes		Clause 12.25 of the SEBI Master Circular
4	Debt Instruments with SO / CE rating	Upto 10%	Clause 12.3 of the SEBI Master Circular
5	Overseas Securities	Upto 30%	Clause 12.19 of the SEBI Master Circular
6	Securitized Debt		
7	Debt Instruments with special features (AT1 and AT2 Bonds)	Upto 10%	Clause 12.2 of the SEBI Master Circular
8	Tri-party repos (including Reverse repo in T-bills and G-sec)		
9	Other / own mutual funds	Upto 5% of the NAV	Clause 4 of the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
10	Repo/ reverse repo transactions in corporate debt securities	Upto 10%	Clause 12.11 of the SEBI Master Circular
11	Credit Default Swap transactions	Nil	Clause 12.11 of the SEBI Master Circular
12	Short Selling	Nil	Regulation 45 (2) of SEBI (Mutual Funds) Regulations, 1996
13	Short Term Deposit	Upto 15%	Clause 12.16 of the SEBI Master Circular
14	ReITS and InVITS	Upto 10%	Clause 13 in the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
15	Foreign Securitized debt		
16	Unrated debt and money market instruments	Upto 5% of the net assets	Clause 12.1 of the SEBI Master Circular
17	Writing of call options under covered call strategy	Upto 15%	Clause 12.25.8 of the SEBI Master Circular

*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.

Indicative table to mention express prohibition/ enablement for investment. In case SID is silent with regards to to investment in particular

	security/investment, the same shall not be reflected.
Investment Strategy	The primary investment objective of the scheme is to seek capital appreciation by investing in equity and equity related instruments. The key factors of the investment strategy of the scheme will be: • Identifying attractive opportunities and take concentrated exposures • Investing across all sectors in the economy • Emphasis on stock selection • Investing across market-cap category • Selecting stocks with an investment horizon of three to five years • Active cash calls: The fund will have the flexibility to be even up to 30% in cash, if market conditions warrant such a stance in the view of the fund manager. Though every endeavor will be made to achieve the objectives of the Scheme, the Investment Manager / Sponsor / Trustees do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme. The Investment Manager will keep in mind the Investment Objective of the Scheme and the applicable Regulations. **This is a broad outline of the approach to investing in equity scheme. For detailed fund-specific strategy, please refer the respective Scheme Information Document of the schemes.**
Risk Mitigation	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 and the fund manager for corrective action. Follow up actions are made to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI regulations as well as stipulations in the Scheme Information Document is monitored though by the compliance team. The risk management team reports to the Managing Director. ***Committee monitoring Risk Management:*** The Board of Sundaram Asset Management has constituted a Committee comprising Managing Director, and two Independent Directors. The Committee reviews the reports prepared by the Risk Officers and looks into the implementation of Enterprise Risk Management The Committee also reviews the risk guidelines with respect to equity and fixed Income/Liquid Schemes, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats. The Heads of Equity and Fixed Income, the Risk Analyst, Managing Director and other Senior Management Personnelwill be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee. ***Role of the Committee***: 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. ***Risk Guidelines:*** Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place. ***Risk Control:*** Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.
Risk Profile	Mutual fund units involve investment-related and other relevant risks, including the possible loss of principal. Please read, before investment, the Statement of Additional Information/Scheme Information Document of the respective Schemes carefully for details on risk factors. ***Summary of Indicative Scheme- Specific Risks*** Infrastructure projects by their very nature have a long gestation period. Therefore, the Fund will rely heavily on future investments in the Infrastructure sector that will take a long time to materialize. The Mutual Fund's NAV will depend upon the performance of the companies within the Infrastructure sector. Normally, in a diversified equity fund, investments are made in companies from different sectors. So, if one sector is not doing well, the investments in the other sector will balance it. The Fund however, will predominantly invest in companies in themInfrastructure sector. The investments will be limited to qualitymInfrastructure companies. The performance of the Fund will also depend upon the efficiency of the Government to execute projects within a given time frame. The opening up of the infrastructure sector to private/foreign ownership / investment depends upon the policy and guidelines issued from time to time by the Government of India. The growth of Infrastructure sector is greatly dependent on the Government's fiscal policies and legislation. The fiscal policy of the Government may also be subject to the WTO Agreement. The performance of the Infrastructure sector may also be affected by the competitiveness of the industry and firm level inefficiencies. The risks associated with the thematic portfolio will be lower than that of a sector-specific fund and higher than that of a typical diversified fund.
Plans and Options	Plans: Regular Plan and Direct Plan Options: Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout, Re-Investment & Transfer Pursuant to SeBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, subscription, including new SIP and STP, registrations in the Institutional Plan (including options under the plan) was discontinued with effect from October 01, 2012. Also, from November 01, 2012, the IDCWs declared (irrespective of the amount) under IDCW Reinvestment Option of the discontinued Plan(s)/Option(s) shall be reinvested into the corresponding Option under the Single Plan of the Scheme, i.e. Regular Plan. All plans and options available for offer under the scheme shall have a common portfolio. If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default destination Scheme- Sundaram Liquid Fund -Growth Option), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500 in the respective sub option. Incase of IDCW payout option, where the IDCW payable is Rs.500/- or more, the IDCW will be paid to the Investor registered Bank account in the folio and will be reinvested when the IDCW payable is less than Rs.500/-. Direct Plan was introduced in the scheme with effect from January 01, 2013. It 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. All categories of investors (whether existing or new unitholders) as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}. The expense ratio of Direct Plan shall be lower than that of the Regular Plan. No commission for distribution of units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV. Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Plan name in the application form.

In the following cases, the applications shall be processed under the Direct Plan:

1. Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name
2. Where application is received for Regular Plan without Distributor code or the word "Direct" is mentioned in the ARN column.
3. Neither the plan nor the distributor code is mentioned in the application form

In the following cases, the applications shall be processed under the Regular Plan:

1. The application form contains the distributor code but does not indicate the plan.
2 Where application is received for Regular Plan with Distributor code.

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, or where the ARN code is found to have been suspended at the time of processing of the transaction, then the application shall be processed under Direct Plan.

Growth Option: 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 IDCW will be declared under this option. If units of this option are held as a capital asset for a period of at least 12 months from the date of allotment, income from such units will be treated as long-term capital gains for tax purposes.

IDCW Option: IDCW 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 IDCW distribution. The decision on whether to declare a IDCW or not will depend on the performance of the scheme and availability of distributable surplus. The IDCW pay out may also vary from time to time. The decision of the Trustee will be final in this regard.

Unit holders opting for the IDCW Option only will be eligible to receive IDCWs. All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the IDCW. The IDCW 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 IDCW, the NAV per unit will decline to the extent of the pay out and distribution tax, if any.

Investors can opt either for IDCW Pay-Out Option or IDCW Sweep or IDCW Re-investment Option.

- **Income Distribution cum Capital Withdrawal (IDCW) Option:** Income distribution under this option 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 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 pay out may also vary from time to time. The decision of the Trustee will be final in this regard.

  Further, Investor shall note that when units are sold, and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains shall be credited to an equalization Reserve Account and which can be used to pay IDCW. hence IDCW amounts can be distributed out of investors capital (equalization Reserve), which is part of sale price that represents realized gains.

  Unit holders opting for the IDCW Option only will be eligible to receive the dividend. Considering the date and value of the eligible units, the income so distributed shall be contrued as Income from reserves or from capital invested and such bi-furcation would be provided in the CAS.

  All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the IDCW. The IDCW payment will be subject to the statutory levy, 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 income, the NAV per unit will decline to the extent of the pay out and statutory levy, if any.

  Investors can opt either for Income Pay-Out Option or Transfer or Re-investment Option.
- **IDCW Pay-Out:** The Investment Manager shall dispatch the dividend cheque/warrant to unit holders within 7 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.
- **IDCW Re-Investment:** Investors have the option to re-invest the dividend by way of buying additional units of the scheme. Additional units will be allotted based on the ex-dividend NAV of the Dividend Option on the next business day after the Record date for the dividend. No entry load will be charged for such re-investment of dividend. The re-investment of dividend shall automatically be deemed to be constructive payment of dividend to the unit holder and constructive receipt by the unit holder.

  If the dividend amount payable to unitholders in dividend payout option of the scheme under a folio is less than or equal to ₹ 500/, then such amount shall be compulsorily reinvested in the same plan / option instead of payout.

  If additional units issued under this option are held as a capital asset for a period of more than 12/24 months (as applicable) from the date of allotment, any gain over the cost of acquisition will be treated as long-term capital gains for tax purposes.
- **IDCW Transfer Facility (DSO):** This option will be available only when the amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs.500/. The distributed income so payable will be automatically swept into the Target Scheme (Open ended schemes) as opted by the unitholder, on the date of realisation of funds in the target scheme (DSO form available in the website www.sundarammutual.com) after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be alloted in the Target Scheme (Open ended schemes), subject to the terms and conditions of

	the Target Scheme depending upon whether the investment was registered with or without broker code of the chosen scheme at the applicable NAV. Investors should indicate the Plan and Option in the application form by ticking the appropriate box provided for this purpose. If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default destination Scheme-Sundaram Liquid Fund -Growth Option), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500 in the respective sub option. The chosen Plan and Option can be changed by sending a request in writing signed by all the unit holder(s) to the Registrar. Pursuant to SeBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, subscription, including new SIP and STP, registration in the Institutional Plan (including options under the plan) has been discontinued with effect from October 01, 2012. Also, from November 01, 2012, the IDCWs declared (irrespective of the amount) under IDCW Reinvestment Option of the discontinued. Plan(s)/Option(s) shall be reinvested into the corresponding Option under the Single Plan of the Scheme, i.e. Regular Plan.
Applicable NAV	Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020, Investors are requested to note the revised provisions for applicability of NAV, with effect from February 1, 2021: Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount): 1. In respect of valid applications received upto 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Schemes before the cut-off time of the same day i.e., available for utilization before the cut-off time - the closing NAV of the day shall be applicable. 2. In respect of valid applications received after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Schemes before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. 3. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the respective Schemes before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. In respect of valid applications received upto 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Schemes before the cut-off time of the same day i.e., available for utilization before the cut-off time - the closing NAV of the day shallbe applicable. In respect of valid applications received after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Schemes before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/ purchase as per the application are credited to the bank account of the respective Schemes before the cut off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. **For Switch-ins of any amount:** For determining the applicable NAV, the following shall be ensured: • Application for switch-in is received before the applicable cut-off time. • Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time. • The funds are available for utilization before the cut-off time. • In case of 'switch' transactions from one scheme to another, the allocation and settlement shall be in line with redemption payouts. To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) and Transfer IDCW, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization before the cut-off time by the Target Scheme irrespective of the installment date of the SIP, STP or record date of IDCW.
Minimum Application/ Repurchase Amount	**New Investor/Existing** – Rs.100/- for both IDCW and Growth Option and in multiples of ₹1 thereafter under each Plan/ option. **Systematic Investment Plan:** Minimum Six installments of Rs. 100/- for Monthly SIP, Rs.750 for Quarterly SIP, Rs.1,000 for Weekly SIP and in multiples of ₹1 thereafter. **SIP Dates:** Any Day (1st to 31st); Weekly (every Wednesday) **Systematic Transfer Plan:** Daily: Rs.1,000/- (6 Instalments); Weekly: Rs.1,000/-; (6 Instalments) Monthly: Rs.100/-(6 Instalments); Quarterly: Rs.750/-(6 Instalments) **STP Dates:** 1st, 7th, 14th, 20th, 25th of every Month/Quarterly; Weekly (every Wednesday) **Systematic Withdrawal Plan:** Monthly / Quarterly: Rs.100/- (6 instalments) **SWP Dates:** Any Day **SIP Top-up facility:** Half yearly/Annual Minimum 500 and in multiples of Rs.500/-. Pursuant to SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, the instalments of SIPs registered under the discontinued Plan(s)/Option(s) shall be processed in the corresponding option under Single Plan of the Scheme, i.e. Regular Plan with effect from November 01, 2012. Instalments of SIPs registered with the broker code under Regular Plan and discontinued plan(s) on or before December 31, 2012 shall continue to be processed under Regular Plan. Instalments of SIPs registered without the broker code under Regular Plan and discontinued plan(s) on or before December 31, 2012 shall be processed in the corresponding option under Direct Plan from January 01, 2013. Investors who had registered for SIP facility with distributor code on or before December 31, 2012 and wish to continue to the SIP instalments under the Direct Plan shall make a written request to Sundaram Mutual Fund in this behalf. The fund will take at least 21 working days to process such requests. Intervening instalments shall continue to be processed under the Regular Plan.
Despatch of Redemption	Within 3 working days from receipt of redemption request at authorised Investor Service Centres of Sundaram Asset Management.

Proceeds	
Benchmark	**Nifty Large Mid Cap 250 TRI**
Income Distribution Policy	The Trustee Company reserves the right to distribute income to investors in IDCW options subject to availability of distributable surplus. Any distribution and frequency of distribution will be entirely at the discretion of the trustee. SEBI vide its circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 has modified the procedure for declaration of IDCW up to monthly frequency. In compliance with the aforesaid SEBI Circular, the Board of Directors of Sundaram Asset Management Company Limited ("AMC") and Sundaram Trustee Company Limited ("Trustees") have approved the delegation of authority to the CEO of the Company to declare and decide the quantum of IDCW up to monthly frequency. The AMC shall issue notice to the public, communicating the decision about the IDCW including the record date in one English daily newspaper having nation wide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. However, the requirement of giving notice shall not be applicable for IDCW Options having frequency up to one month Unit holders opting for the IDCW Option only will be eligible to receive IDCWs. All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the IDCW. The IDCW 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. Effect of IDCW: In the IDCW option, after the record date for distribution of IDCW, the NAV per unit will decline to the extent of the pay out and distribution tax, if any. IDCW will be paid within 7 working days from date of declaration. Post declaration of IDCW the NAV of the Units under the in IDCW option will stand reduced by the amount of IDCW declared and applicable IDCW distribution tax/any other statutory levy. In case of delay, the Investment Manager will be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum. However if Bank Details are not properly provided by the Investor, the provision regarding payment of interest for delay will not apply.
Fund Managers	Mr. S. Bharath & Mr. Ashwin Agarwal. Mr. Pathanjali Srinivasan is the dedicated fund manager for investments in overseas securities.
Name of the Trustee Company	Sundaram Trustee Company Ltd
Performance	Refer page 14 of this document
Additional Scheme Related Disclosures	Portfolio Related Disclosures (as on September 30, 2025)

Portfolio-Top 10 Holdings	**(Issuer-Wise)**
Issuer	***% to NAV***
HDFC Bank Ltd	5.36%
Reliance Industries Ltd	4.07%
ICICI Bank Ltd	3.60%
State Bank of India	3.07%
Bharti Airtel Ltd	2.51%
Amber Enterprises India Ltd	2.28%
UNO Minda Ltd	2.20%
Kotak Mahindra Bank Ltd	2.07%
Infosys Ltd	2.05%
Axis Bank Ltd	2.01%
Total	**29.2%**

Sector Allocation	**(% of Net Assets)**
Banks	18.96
Petroleum Products	6.69
Pharmaceuticals & Biotechnology	6.07
Auto Components	4.79
Industrial Products	4.76
Telecom - Services	4.59
Cement & Cement Products	4.53
Finance	4.28
Healthcare Services	4.18
IT - Software	3.67
Leisure Services	3.47
Consumer Durables	2.84
Realty	2.58
Retailing	2.52
Fertilizers & Agrochemicals	2.27
Capital Markets	2.18
Construction	1.90
Automobiles	1.86
Transport Infrastructure	1.84
Ferrous Metals	1.76
Agricultural Food & Other Products	1.76
Power	1.69
Personal Products	1.60
Aerospace & Defense	1.41

	Beverages	1.34
	IT - Services	1.24
	Insurance	1.22
	Transport Services	0.83
	Mutual Fund Units	1.86
	Cash, Call, NCA & Primary Mkt Appln	1.30
	Total	**99.99**
	Portfolio Turnover Ratio -Last 1 Year: 40.54%	

Expenses of the Scheme Load Structure

Entry Load: Nil.

However the upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. The distributor (ARN holder) will disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing Scheme of various mutual funds from amongst which the Scheme is being recommended to the investor.

Exit Load: Nil - If up to 25% of the units invested are redeemed or withdrawn by way of SWP within 365 days from the date of allotment.

Any redemptions or withdrawals by way of SWP in excess of the above mentioned limit would be subject to an exit load of 1 % of the applicable NAV will be charged, if the units are redeemed within 365 days from the date of allotment of units

For redemption or withdrawal by way of SWP after 365 days from the date of allotment - Nil.

Further, exit load will be waived on Intra-scheme and Inter scheme Switchouts/STP.

Generally, the exit load will be calculated on First in First out (FIFO) basis.

Further, exit load will be waived on Intra-scheme and Interscheme Switch-outs

Pursuant to SeBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with notification No. LADNRO/GN/2012-13/17/21502 dated September 26, 2012 GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the scheme with effect from October 01, 2012. Investors are requested to note that exit load is inclusive of GST at applicable rates as prescribed by Ministry of Finance from time to time.

CDSC (Contingent Deferred Sale Charge), if any: NIL

Applicability

(a) Units issued on reinvestment of dividend shall not be subject to exit load.

(b) Prescribed exit load will be applicable for switch out and every instalment under a Systematic Transfer Plan and Systematic Withdrawal Plan. The period indicated for exit load shall be reckoned from the date of allotment.

(c) Switch of existing investments from Regular Plan to Direct Plan where the transaction has been received without broker code in the Regular Plan shall not be subject to exit load.

However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan and not from the date of switch into Direct Plan. (effective from April 01, 2013)

(d) In case of switch of investments from Regular Plan to Direct Plan received with broker code in the Regular Plan, the exit load as applicable to redemption of units under the respective scheme(s) shall apply.

However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)

(e) In case of switch of investments from Direct Plan to Regular Plan, no exit load shall be levied. However, any subsequent switch-out or redemption of such investment shall be subject to exit load based on the original date of investment in the Direct Plan and not from the date of switch into Regular Plan. (effective from April 01, 2013)

(f) Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made with Distributor code) to Direct Plan can switch their investments (subject to applicable Exit Load, if any) to Direct Plan. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)

Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch their investments, without Exit Load, to Direct Plan. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan / Discontinued Plans and not from the date of switch into Direct Plan. (effective from April 01, 2013)

The Board of Trustee reserves the right to prescribe or modify the exit load structure with prospective effect, subject to a maximum as prescribed under SEBI Regulation.

Details of the modifications will be communicated in the following manner:

- Addendum detailing the changes will be attached or incorporated to the SID and Key Information Memorandum. The addendum will become an integral part of this Scheme information document.
- The change in exit load structure will be notified by a suitable display at the Corporate Office of the Sundaram Asset Management and at the Investor Service Centres of the registrar.
- A public notice shall be given in one English daily newspaper having nation-wide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

The introduction/modification of exit load will be stamped on the acknowledgement slip issued to the investors on submission of an application form and will also be disclosed in the account statement issued after the introduction of such exit load.

Investors are requested to ascertain the applicable exit load structure prior to investing.

Recurring Expenses

1. The total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations.

Expenses incurred in excess of the permitted limits shall be borne by the Investment Manager or the Trustee or the Sponsor.

The expenses chargeable to the scheme shall include investment management & advisory fee, Trustee fee, custodian fee, Registrar and Transfer Agent fee, Audit fee, Marketing and Selling expenses and other expenses (including listing fee) as listed in the table below:

Expense Head	% of daily Net Assets

Investment Management and Advisory Fees	
Trustee fee & expenses	
Audit fees & expenses	
Custodian fees & expenses	
RTA Fees & expenses	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	Upto 2.25%
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for	
cash and derivative market trades resp.	
Service tax on expenses other than investment management and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulation 52 (4), 6(a) and (6)(c	**Upto 2.25%**
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)*	Upto 0.30%

* Applicable to retail investor "retail investor means inflows of amount 2 lakhs per transaction by individual investor".

The current expense ratios will be updated on a daily basis in the website viz. www.sundarammutual.com/Ter and in case of any proposed changes via notice at least three working days prior to the effective date of change will be sent to investor and available under the link: https://www.sundarammutual.com/Ter.

The maximum total expense ratio (TeR) permissible under Regulation 52 (4) and (6) (c) that can be charged to the schemeas a percentage of daily net assets shall be as follows:

First Rs 500 crore:	2.25%
Next Rs 250 crore:	2.00%
Next Rs 1,250 crore:	1.75%
Next Rs 3,000 crore:	1.60%
Next Rs 5,000 crore:	1.50%
Next Rs 40,000 crore:	Total expense ratio reduction of 0.05% for every increase of Rs. 5,000 crores or part thereof.
On balance of assets:	1.05%

In addition to the above, following expenses can be charged to the Scheme:

a) up to 5 basis points (bps) under Regulation 52(6A)(c),

b) up to 30 bps for gross new inflows from retail investors from B30 cities, and

c) Goods and Services Tax (GST) on investment management and advisory fees.

As per Regulation 52(6A)(b), an additional expense upto 0.30% (30 basis points) on the daily net assets shall be charged to the scheme if new inflows into the scheme from beyond top 30 cities as specified by SEBI, from time to time, are at least:

(i) 30% of the gross new inflows in the scheme (or)

(ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

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.

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.

Additional TER can be charged based on inflows only from retail investors from B30 cities. Inflows of amount upto Rs. 2 lakhs per transaction by individual investors shall be considered as inflows from "retail investor".

Top 30 cities shall mean top 30 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.

Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan. The total expense ratio of Direct Plan shall be lower by atleast 12.5% vis-avis 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.

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.

SEBI vide Circular dated October 22, 2018 made the following changes with regard to Total Expense Ratio and the substance of the circular is as under:

A. Transparency in TER

1. All scheme related expenses including commission paid to distributors, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.
2. MFs/ AMCs shall adopt full trail model of commission in all schemes, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting of trail commission will be allowed only in case of inflows through Systematic Investment Plans (SIPs).
3. In respect of inflows by new investors (to be identified based on PAN) through SIPs into MF schemes, the upfronting of trail commissions, based on SIP inflows, shall be up to 1% payable yearly in advance, for a maximum period of three years subject

to the following:

a. The upfronting of trail commission may be for SIP of upto Rs. 3000 per month, per scheme, for an investor who is investing for the first time in Mutual Fund schemes.
b. For a new investor, as identified above, only the first SIP(s) purchased by the investor shall be eligible for up-fronting. In this regard, if multiple SIP(s) are purchased on different dates, the SIP(s) in respect of which the instalment starts on the earliest date shall be considered for upfronting.
c. The upfront trail commission will be paid from AMC's books.
d. The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made.
e. The said commission will be charged to the scheme as 'commissions' and will also account for computing the TER differential between regular and direct plans in each scheme.
f. The commission paid shall be recovered on pro-rata basis from the distributors, if the SIP is not continued for the period for which the commission is paid.
5. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee will not exceed the fees and expenses charged under such heads in a regular plan.
6. No pass back, either directly or indirectly, shall be given by MFs/ AMCs/ Distributors to the investors.
7. Training sessions and programmes conducted for distributors should continue and should not be misused for providing any reward or non-cash incentive to the distributors.

B. Additional TER of 30 bps for penetration in B-30 cities

Additional TER can be charged based on inflows only from retail investors from B30 cities. Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor. The additional commission for B 30 cities shall be paid as trail only. B30 incentive shall be kept in abeyance till further notice.

The Investment Manager will comply with the above circular.

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.

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

4. GST:

- Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, GST 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.
- GST 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.
- GST for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.

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

Total expenses, including investment management fee (excluding service tax on investment management fee), expressed as percentage of daily net assets for the year ended September 30, 2025 (unaudited): Regular: 1.80% Direct: 0.76%

Tax treatment for the Investors (Unitholders)

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.

For the Mutual Fund:

Income of Sundaram Mutual Fund: Exempt from Tax

The rates are applicable for the financial year 2025-26 as per the Finance Act, 2025.

Tax Implications on Income distribution under Income Distribution cum Capital Withdrawal(IDCW) Option received by Unit holders.

Pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, there was a change in nomenclature of Dividend to Income Distribution cum Capital Withdrawal(IDCW) available across all the plans offered by the schemes of the Fund with effect from April 01, 2021.The Finance Act, 2020 abolished income distribution tax and instead introduced taxing of income from mutual fund units in the hands of the unit holders.

Income Distributed by a Mutual Fund

IDCW	Individual/HUF	Domestic Companies	NRI
Equity oriented schemes	At applicable slab rates~	30%^^/25%^^^/ 22%^^^^	20%
Other than Equity oriented	At applicable slab rates~	30%^^/25%^^^/ 22%^^^^	20%
~ Kindly refer Income Tax rates for the applicable rates in case of individuals.			
Further, tax needs to be deducted at source as detailed below:			
Type of Investor	**Withholding Tax rate**	**Section**	

Resident@	10%*	194K
NRI/FPI	20%** or rate as per applicable tax treaty*** (whichever is lower)	196A***/196D****

* Tax not deductible if income in respect of units of a mutual fund is below ₹ 10,000 in a financial year.However, on account of practical difficulties involved due to unique nature of mutual fund investments and different schemes involved, Sundaram Mutual Fund shall deduct TDS from each dividend declared once it exceeds ₹ 9,000 threshold benefit on cumulative basis in a Financial year (Consolidate on PAN basis). In case the total TDS exceeds the actual tax liability of any investor, he/she can claim a refund while filing income-tax return.

TDS will not be deducted in the following cases

- The resident individual (not being a company or firm) can submit Form No. 15G to Mutual Fund for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is NIL and the aggregate income shall not exceed the maximum amount which is not chargeable to tax i.e Rs.2,50,000/-. However, on account of practical difficulties involved due to unique nature of mutual fund investments and different schemes involved, Sundaram Mutual Fund shall deduct TDS from each dividend declared once the cumulative dividend exceeds the Rs. 2,35,000/- threshold in a financial year (consolidated on a PAN basis).
- Form 15H to be submitted by a resident individual (aged 60 years or more) for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is NIL.
- Certificate from ITO for lower deduction/NIL deduction of TDS under section 197,
- Entities falling under Circular 18/2017 dated 29th May 2017.

The Form 15G or Form 15H or Certificate from ITO should be submitted on an annual basis at the start of the financial year at any of the Official Points of Acceptance of Sundaram Mutual Branch or customer care center of KFin Technologies Ltd.

It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form15G or Form 15H or Certificate from ITO and any tax deducted and remitted to the government on or before that date cannot be refunded under any circumstances.

Fresh Form 15G or Form 15H to be submitted again when there is a change in the estimated total income already declared, even though the investors might have already furnished the forms for the current financial year.

** Surcharge to be levied at:

- 37% on base tax where specified income** exceeds Rs. 5 crore;
- 25% where specified income** exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore.

** Specified income – Total income excluding income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes.

In case total income includes income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15%. In case investor is opting for 'New Regime' the rate of surcharge not to exceed 25%.

Further, "Health and Education Cess" is to be levied at 4% on aggregate of base tax and surcharge.

*** Tax treaty benefit can be claimed subject to fulfillment of stipulated conditions as well as interpretation of Article of relevant tax treaty.**** As per the provisions of section 196D of the Act which is specifically applicable in case of FPI/FII, the withholding tax rate of 20% (plus applicable surcharge and cess) on any income in respect of securities referred to in section 115AD(1)(a) credited / paid to FII shall apply. The Finance Act, 2021 inserted a proviso to section 196D(1) of the Act to grant relevant tax treaty benefits with effect from 1 April 2021 at the time of withholding tax on income with respect to securities of FPIs, subject to furnishing of tax residency certificate and such other documents as may be required. As per section 196D(2) of the Act, no TDS shall be made in respect of income by way of capital gain arising from the transfer of securities referred to in section 115AD of the Act.

@ **Non linking of PAN with Aadhaar** - As per section 139AA of the Income tax Act, 1961 ('the Act') read with rule 114AAA of the Income-tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar not being linked on or before 30 June 2023 or as extended by Govt., it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act.

Capital Gains

Equity Oriented schemes +	Individual/HUF $	Domestic Company @	NRI $
Long Term Capital gain ((Units held for more than 12 months)	12.5%**	12.5%**	12.5%**
Short Term Capital Gains (Units held for 12 months or less)	20%	20%	20%
*** - On LTCG amount exceeding Rs. 1,25,000. ###- 10% for transfer that takes place before 23.07.2024 &-15% if the transfer takes place before 23.07.2024*			
Other than equity oriented schemes (otherthan specified mutual fund schemes)			
Long Term Capital gain (More than 12 months for listed units and 24 months for unlisted units)	12.5% (without indexation)	12.5% (without indexation)	12.5% (withkout indexation)
Short Term Capital Gains: (Less than or equal to 12 months for listed units and 24 months for unlisted units)	30%^	30%^^/25%^^^/	30%^
		22%^^^^	
@@ - At the rate of 20% (with indexation) if transfer takes place before 23.07.2024.; $$$ - At the rate of 10% (without indexation) if transfer takes place before 23.07.2024.			
Specified Mutual Fund$$ Other than Equity Oriented Schemes			
Short Term Capital Gains	30%^	30%^^/25%^^^/	30%^

		22%^^^^	
Tax Deducted at Source (Applicable only to NRI Investors #)			
	Short term capital gains $	Long term capital gains $	
Equity Oriented Scheme +	20%	12.5%	
Other than Specified Mutual Funds & other than Equity Oriented Schemes	30%^	12.5%	
Specified Mutual Fund Other than Equity Oriented Schemes	30%^		

** Income-tax at the rate of 12.5% (without indexation benefit and foreign exchange fluctuation) to be levied on long-term capital gains exceeding Rs. 1,25,000/- provided transfer of such units is subject to Securities Transaction Tax ('STT').

$ Surcharge to be levied at:

- 37% on base tax where specified income** exceeds ₹ 5 crore;
- 25% where specified income** exceeds ₹ 2 crore but does not exceed ₹ 5 crore;
- 15% where total income exceeds ₹ 1 crore but does not exceed ₹ 2 crore; and
- 10% where total income exceeds ₹ 50 lakhs but does not exceed ₹ 1 crore.

In case total income includes income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15%. In case investor is opting for 'New Regime' the rate of surcharge not to exceed 25%.

** Specified income – Total income excluding income by way of dividend on shares and short-term capital gains on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes.
Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge.

$$ As per amendment to Finance Bill, 2023 gains arising on transfer, redemption or maturity of specified mutual funds acquired on or after 1 April 2023 will deemed to be 'short-term capital gains' (regardless of the period of holding). Specified mutual fund means (a) Mutual fund which invests more than 65 per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests 65 per cent ormore of its total proceeds in units of a fund referred to in above sub-clause (a).

@ Surcharge at the rate of 7% is levied for domestic corporate unit holders where the income exceeds ₹ 1 crore but less than ₹ 10 crores and at the rate of 12%, where income exceeds ₹ 10 crores. However, Taxation Laws (Amendment) Ordinance, 2019 provides for surcharge at flat rate of 10 percent on base tax for the companies opting for lower rate of tax of 22%/15%.

Short term/ long term capital gain tax (along with applicable Surcharge and "Health and Education Cess") will be deducted at the time of redemption/switches of units in case of NRI investors only. Tax treaty benefit can be claimed for withholding tax on capital gains subject to fulfillment of stipulated conditions.

The base year for indexation purpose has been shifted from 1981 to 2001 to calculate the cost of acquisition or to take fair market value of the asset as on that date. Further, it provides that cost of acquisition of an asset acquired before 1 April 2001 shall be allowed to be taken as fair market value as on 1 April 2001.

^ Assuming the investor falls into highest tax bracket.

^^ This rate applies to companies other than companies engaged in manufacturing business who are taxed at lower rate subject to fulfillment of certain conditions.

^^^ If total turnover or gross receipts during the financial year 2023-24 does not exceed ₹ 400 crores.

^^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA.

+ Securities Transaction Tax (STT) will be deducted on equity oriented funds at the time of redemption / switch to other schemes / sale of units.

Further, Minimum Alternate Tax (MAT) applicable to domestic companies (except for those who opt for lower rate of tax of 22%/15%) are not considered in the above tax rates.

Taxability of segregated portfolios of a mutual fund scheme

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

▷ The period of holding for units in the segregated portfolio to be reckoned from the period for which the original units in the main portfolio were held by the taxpayer.

▷ Acquisition cost of units in segregated portfolio to be proportionate to the NAV of assets transferred to the segregated portfolio to the NAV of the total portfolio immediately before the segregation. The cost of acquisition of the original units in the main portfolio to be reduced by the acquisition cost of units in the segregated portfolio.

Stamp Duty

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, with effect from July 1, 2020, mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or switch-ins or dividend reinvestment) would be subject to levy of stamp duty @ 0.005% of the amount invested. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment and switch-in) to the Unit holders would be reduced to that extent. The Stamp duty should be considered for the purpose of cost of the investments while calculating capital gains.

Disclaimer: The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unit holder is in accordance with the prevailing tax laws. Any action taken by you on the basis of the information contained herein is your responsibility alone. Sundaram Mutual Fund will not be liable in any manner for the consequences of such action taken by you. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of Sundaram Mutual Fund.

Daily Net Asset Value	The Investment Manager will prominently disclose the NAVs of all schemes under a separate head on its website and on the website of Association of Mutual Funds in India (AMFI). Further, the Investment Manager will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. NAV will be updated on the website of Association of Mutual Funds of India www.amfiindia.com before 11.00 p.m. every business day and

	on the website of AMC www.sundarammutual.com. 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.
For Investor Grievances please contact	***Investor Relations Manager*** **Baba M J,** Investor Relations Manager, Sundaram Asset Management Company Limited, No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah, Chennai - 600014. Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI) Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com ***Registrar:*** **KFin Technologies Limited,** CIN: L72400TG2017PLC117649, Unit: Sundaram mutual Fund, Tower- B, Plot No. 31 & 32, Selenium building, Gachibowli Road, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad 500032. Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI) Email us at: customerservices@sundarammutual.com
Information to Unitholders	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 receipt of transaction request will be sent to the Unit holder's registered e-mail 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. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period. **Consolidated Account Statement:** Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts. In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: **I. Investors who do not hold Demat Account** Consolidated account statement^, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Consolidated account statement^ shall be sent by AMC/RTA every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period. ^Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month. **II. Investors who hold Demat Account** If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, Consolidated account statement^^, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month on or before 12th of the succeeding month to the investors who have opted to receive the CAS via email, and on or before the 15th of the succeeding month to investors who have opted to receive the CAS via physical mode. In case, there is no transaction in any of the mutual fund folios and demat accounts then Consolidated account statement shall be sent by Depositories every half yearly (September/ March), on or before 18th day of succeeding month for investor opting email and on or before 21st day of succeeding month for investor opting physical mode. In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories. ^^Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month. (1) In case of a specific request received from the Unit holders, the AMC/Mutual Fund will provide the account statement to the investors within 5 Business Days from the receipt of such request. (2) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. (3) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). (4) 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. (5) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically. (6) Pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the following points have been incorporated to increase the transparency of information to the investors. a) Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. b) Further, CAS issued for the half-year (ended September/ March) shall also provide: i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. ii. The scheme's average Total Expense Ratio (in percentage terms) along with the breakup between investment and advisory fees, commission paid to the distributor and other expenses for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. (7) As per SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020 on IDCW option/plans in mutual fund schemes, whenever distributable surplus is distributed under IDCW Plan, the AMCs are required to clearly segregate and disclose, income distribution (appreciation in NAV) and capital distribution (Equalisation Reserve) in the Consolidated Account Statement provided to the investors.

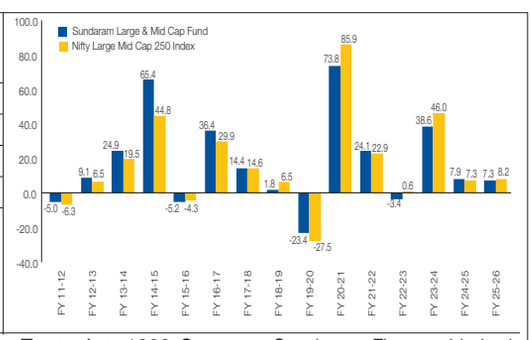
	Disclosure The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month / half-year for all the schemes in its website www.sundarammutual.com and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format. In case of unitholders whose e-mail addresses are registered, the Investment Manager will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively. The Investment Manager will publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in english and hindi. The Investment Manager will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half- yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated. Pursuant to regulation 56 of SEBI (Mutual Funds) regulations, 1996 read with SEBI circular no. Cir/IMD/ DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second amendment) regulation 2018, the Scheme-wise annual report or an abridged summary thereof shall be provided by AMC/Mutual Fund within four months from the date of closure of relevant accounting year in the manner specified by the Board. The scheme wise annual report will be hosted on the websites of the Investment Manager and AMFI. The Investment Manager will display the link on its website and make the physical copies available to the unitholders, at its registered offices at all times. The Investment Manager will e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Investment Manager will communicate to the unitholders, through a letter enclosing self-addressed envelope enabling unitholders to 'opt-in' within 30 days, to continue receiving a physical copy of the scheme-wise annual report or abridged summary thereof. The Investment Manager will conduct one more round of similar exercise for those unitholders who have not responded to the 'opt-in' communication as stated above, after a period of not less than 30 days from the date of issuance of the first communication. Further, a period of 15 days from the date of issuances of the second communication will be given to unitholders to exercise their option of 'opt-in' or 'opt-out'. The Investment Manager will publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in english and hindi. The Investment Manager will provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder.
International Security Identification Number (ISIN)	The Investor have an option to hold the units either in the physical or demat mode in accordance with his/her own choice. International Security Identification Numbers (ISIN) in respect of the plans/options of the schemes have been created and admitted in National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL).The details of ISIN are as follows: Regular Plan – GROWTH – INF903J01DT1 Regular Plan – IDCW PAYOUT – INF903J01DU9 Regular Plan – IDCW REINVEST – INF903J01DV7 Direct Plan – GROWTH – INF903J01PR9 Direct Plan – IDCW PAYOUT – INF903J01PP3 Direct Plan – IDCW REINVEST – INF903J01PQ1 *Post acquisition/merger, the ISINs are subject to change. In case the unitholder desires to hold the units in Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-DEMAT form into DEMAT (electronic form) or vice-versa should be submitted along with a DEMAT/REMAT request form to their Depository Participants. The ISINs as mentioned in the table above are also available for subscription and redemption in NSE MFSS and BSE Star platform. In case the unitholder desires to hold the units in Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-DeMAT form into DEMAT (electronic form) or vice-versa should be submitted along with a DEMAT/REMAT request form to their Depository Participants.
Redemption/Switch	**Redemption & switch-out on an ongoing basis to other schemes of Sundaram Mutual Fund:** Allowed on any Working Day at NAV, subject to Exit Load if any. If the Specified Date is a Non Business Day the application will be processed on the next Business Day. **The minimum amount for redemption/switch out will be:** Regular & Direct Plan: Rs.100/- or 1 unit or account balance, whichever is lower. If after processing the redemption request, the available unit balance in the folio is below the minimum required for redemption, the balance unit in the folio will be automatically redeemed. Note – For investments made by designated employees in terms with paragraph 6.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024 requirement for minimum application/ redemption amount will not be applicable. The provision of SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, would applicable for STPs. Where units under a Scheme are held under discontinued plans as well as Direct Plan and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number). However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan. Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.
Registration of Bank Account	The Unitholders may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered with the AMC by specifying the necessary details in the "Bank Accounts Registration form" which will be available at

	our office/Sundaram BNP Paribas Fund Services Ltd and on the website of **www. sundarammutual.com.** Individuals, HUFs, Sole proprietor firms can register up to five bank accounts and other type of 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. If unit holder(s) provide a new unregistered bank mandate/ a change of bank mandate request with a specific redemption proceeds such bank account may not be considered for payment of redemption proceeds, or the Fund may withheld the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. Duly filled and 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. For more details please refer our websites www.sundarammutual.com. For any queries and clarifications that you may have, please get in touch with us at our office or call our Contact No. 1860 425 7237 (India) +91 44 28310301 (NRI).
Additional modes of subscription to the schemes of Sundaram Mutual on an ongoing basis	**Stock Exchange Infrastructure**: This scheme is available for subscriptions / redemptions Systematic Investment Plans through the Stock Exchange(s) infrastructure in NSE MFSS & BSE Star Platform. **MF Utility Platform:** 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 MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.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 MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.
General Risk Factors	**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully. There can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit risk and systemic risks. The names of the schemes do not in any manner indicate either quality or future prospects and returns.** At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the schemes are not being offered any guaranteed or indicated returns.
Standard Risk Factors	**Risk Factors - Equity Markets:** Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk and Non-Diversification Risk and Concentration Risk, to name a few. **Risks-Overseas Investments:** Foreign Exposure and Currency Risk, Country Risk, Event Risk, Restrictions imposed overseas, Emerging Markets Risk and Regulation-Change Risk, to name a few. **Risks from Derivative Exposures:** Counter Party Risk, Market risk, Illiquidity risk and Basis Risk, to name a few. **Risks-Debt :** Credit Risk, Interest Rate Risk, Price Risk, Market Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk and Non-Diversification Risk, to name a few. For detailed risk factors, please refer to the Scheme Information Document of the respective schemes
Scheme-Specific Risk Factors	For detailed risk factors, please refer to the Scheme Information Document. Non diversification & Lack of liquidity. Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors. Tax-free status for long-term capital gains and dividend will depend on the fund investing more than 65% in equity to qualify in accordance with provisions of the Income-Tax Act. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India, to name a few. Changes in the prevailing rates of interest are likely to affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. The Scheme may use derivative instruments such as Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss.
Fund Size & Folios	**Folio Count (#)** 2,24,528 **Average AUM (₹ Crore)** 6,740 (as on September 30, 2025)

Performance

Compounded	Scheme Returns%	Benchmark Returns%
Returns for the last One year	-5.0	-4.9
Returns for the last Three Years	15.8	18.5
Returns for the last Five Years	20.4	23.1
Returns for the last Since Launch	14.2	13.9

Past performance may or may not be sustained in the future. Returns are in %. Returns computed on compounded annualised basis based on the NAV of Regular Plan - Growth option. Relevant benchmarks highlighted in italics. NAV & performance as on September 30, 2025.



Statutory	Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882 **Sponsor:** Sundaram Finance Limited **Investment Manager:** Sundaram Asset Management Company Limited. **Trustee:** Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of ₹ 1 lakh to set up the Mutual Fund.

Your guide to fill the application form

Please read Product labelling details available on cover page before proceeding

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.

Chechlist

Please complete Know Your Customer (KYC) / Central KYC (CKYC) requirement

Please make the Cheque/Demand Draft in favour of 'Sundaram Small Cap' in which you would wish to invest and write the PAN 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)

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

S.No	Document	Proof of Identy (POI)*	Proof of Address (POA)
1	the passport	Yes	No
2	the driving licence	Yes	No
3	proof of possession of Aadhaar number	Yes	No
4	the Voter's Identity Card issued by Election Commission of India	Yes	No
5	job card issued by NREGA duly signed by an officer of the State Government	Yes	No
6	the letter issued by the National Population Register containing details of name address	Yes	No
7	any other document as notified by the Central Government in consultation with the Regulator	Yes	No

**Anyone of the specified document*

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

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

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.

(iii) The investment in the minor folio to be received from the Bank where minor is one of the holder in the Bank account.

For further details please refer to Statement of Additional Information.

Please attach:

- Attested copy of Permanent Account Number Card
- CKYC Identification Number (KIN) & Acknowledgement
- KYC Acknowledgement.
- Signed 'Account Payee' cheque/draft drawn in the 'Sundaram Small Cap' 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 and preferable in all cases to ensure your bank account details are captured accurately)**
- If investment is made under Power of Attorney, notarised copy of the Power of Attorney
- In case of a Trust/Fund, a resolution of the Trustee(s) authorising the investment must be submitted.
- In case of new investor, submit your filled-in CKYC Form and provide CKYC Number in the application form. Supplementary CYKC form incase of existing KYC Compliant investors.
- If you are an institution, please attach a copy of documents indicated in the table:

Special Categories (please attach a copy)

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

Not In Good Order (NIGO)

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

Your guide to fill the application form

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

1. **Mode of Holding:** 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'.

   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 IDCW 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.

2. **Existing Investor Information:** If you are an investor in any fund of Sundaram Mutual Fund serviced by KFin Technologies Limited, please provide the Folio Number. You are not required to fill details required in Section 3. (If you have an existing folio with KYC validated, please mention here and skip to Investment & Payment section). **If you wish to change any of the existing details, use a transaction slip available with your account statement.**

3. **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.

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

   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.

   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.
   - As per AMFI Best practices Guidelines Circular No.77/2018-19, Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fradulent transactions.

     Provide E-mail ID, of either Self or Family Member with Relationship.

     'Family' for this purpose shall mean self,spouse, dependent children, dependent parents as specified in SEBI Circular. No.CIR/MIRSD/15/2011 dated Aug 02, 2011.

     Provide the above matter after the sentence prevent fraudulent transactions.

Employee Unique Identification Number (EUIN) has to be filled by the distributor, irrespective of whether the transaction is advisory or execution only as EUIN 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.

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 incase of applications in joint names, each applicant), is required to mention their PAN Card and attach an signed/attested copy of PAN card with the application.

As per the Income Tax rules, from July 1, 2023, the PAN of investors who have failed to link their Aadhaar, shall become inoperative.

The consequences during the period that PAN remains inoperative will be as follows:

From 01-Jul-2023, all financial and service requests will not be processed for a PAN that is not linked with Aadhaar.

IDCW (Income Distribution cum Capital Withdrawal) will be transferred to unclaimed scheme post deduction of higher TDS percentage.

Investors can claim the amount subsequent to linking their Aadhaar with PAN which needs to be done at Income Tax Website.

Investors can also submit a copy of PAN card number 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.

The application form will not be processed in case of not furnishing CKYC docs.

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is upto ₹ 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 ₹ 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) / Central KYC (CKYC) Requirement: The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and mesures for prevention Money Laundering and had notified SEBI (KYC Registration Agency) Regulations, 2011 on December 02, 2011 with a view to bring uniformity in KYC Requirements for the securities market and to develop a mechanism for centralization of the KYC records. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds. Accordingly the following procedures shall apply:

- KYC acknowledgement is mandatory for all investors.
- An application without acknowledgement of KYC compliance will be rejected
- New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC. The KYC application form is available at www.sundarammutual.com
- 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.
- Investors after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.
- Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice.

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

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

a) Father's/Spouse Name,

b) Marital Status,

c) In-Person Verification (IPV).

To update the missing information, investors have to use the CKYC Form.

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 CKYC 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.

Family Code & Relationship of Guardian: Family Code for the Mobile Number and Email ID to be provided is mandatory.

Relationship of Guardian: Father / Mother / Legal Guardian. If Legal Guardian is opted, submission of duly notarised court order is mandatory.

4. **Investment & Payment Details:** ***Fund in which you wish to invest and Plans & Options:*** Please indicate clearly the complete name of the fund in which you wish to invest. The fund names are available in the Key Information Memorandum.

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

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

   1. Employer's Remittance of Payroll deduction on behalf of Employees
   2. Custodian's payment on behalf of an FII /Client

   For further details please refer to Statement of Additional Information.

   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 non-empanelment/ wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan.

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** or contact the offices of the AMC/RTA.

Mode of payment of redemption/IDCW proceeds via RTGS / NEFT / Other Mode

How do you wish to receive:

- **Redemption/ IDCW Proceeds:** Please refer to the details of the various facilities for receiving Redemption/ IDCW Proceeds as outlined hereunder:

  RTGS & NEFT: RTGS is Real Time Gross Settlement and applicable for payments/fund transfer in excess of ₹ 2 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of any amount. RTGS & NEFT are modes of transferring money through electronic system and are easy and secured mode to receive your Redemption/ IDCW Proceeds.

  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.

6. **Legal Entity Identifier (LEI):** As per the circular from RBI on mandatory requirement of LEI (Legal Entity Identifier) for all payment transactions of value ₹50 crore and above undertaken by entities (non-individuals including HUF) through RTGS and NEFT w.e.f 1st April 2021.

   Please mention the LEI in the box (20 digit number) along with the validity date

   LEI code so received will be validated and accordingly updated in the records. In case of discrepancy, suitable notification will be shared.

7. **SIP Information:**

   For a detailed understanding of the SIP process, please read the "TERMS AND CONDITIONS FOR CHANGE OF BANK FOR EXISTING SIP, General Instructions, Any Day SIP, Frequency for Top-up SIP etc . available in pg. no.12 in this KIM

   STP Information:

   The terms and conditions for availing the 'Any Day STP' shall be as follows:

   1. Frequency for Any Day STP: Investors can choose any date of the month/quarter for availing the STP facility. Any Day STP is applicable only for monthly and quarterly frequencies.
   2. In case the STP date is not mentioned/not legible, then the STP will be registered with 07th as default STP date, as applicable.
   3. Any Day STP shall be triggered and processed only on Business days.
   4. Minimum Any Day STP Amount/instalment: As stated in the respective Scheme Information Document (SID) / Key Information Memorandum (KIM) and satisfying the minimum criteria of source and target schemes.

   Any day STP is eligible for cycle dates of 1st to 31st

   i. For the dates from 1 to 28:
      - STP shall be processed on the given the day if that day is a business day. In case the specified date is a non-business day, it shall be processed on the next business day.

   ii. For the dates from 29 to 31:
      - If the selected date is available in that month and it is a business day, any day STPs should be triggered for processing on that date. If the selected date is not a business day, any day STP shall be triggered for processing on the next business date.
      - If the selected date itself is not available in that month, any day STP shall be triggered for processing on its previous business day.
      - For example, if 29 is not available in the month of February, any day STP shall be triggered for processing on the last business day of February.
      - For example, if 31 is not available in any of the months, any day STP shall be triggered for processing on 30th of that month, provided it is a business day, else last business day of the month shall be considered for any day STP processing.

   For Additional Features/ Facilities, Kindly refer to the respective SID.

8. **Nomination:** Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. Providing nomination or Opting-out confirmation is mandatory for Individuals. 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):

   1) The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
   2) Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
   3) Nomination is not allowed in a folio of a Minor unitholder.
   4) A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
   5) Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
   6) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
   7) Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of 3 nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding up to a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
   8) Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
   9) Nomination shall stand rescinded upon the transfer of units.
   10) Cancellation of Nomination: Request for cancellation of Nomination made can be made only by the unitholders. The nomination shall stand rescinded on cancellation of the nomination and the AMC shall not be under any obligation to transfer / transmit the units in favour of the Nominee. Upon cancellation, the nominee named shall cease to be entitled to their share, and the remaining nominee(s), if any, shall be entitled to receive the cancelled nominee's share in equal proportion.

11) The nomination will be registered only when the form is completed in all respects to the satisfaction of the AMC.

The signatories for the nomination form in joint folios/ account shall be the same as that of your joint MF folio/ demat account. i.e.

'Either or Survivor' Folios / Accounts - any one of the holder can sign

'Jointly' Folios / Accounts - both holders have to sign

'First holder Folios / Accounts – only First Holder can sign.

12) Nomination form cannot be signed by Power of attorney (PoA) holders.

13) Investors who choose to opt for nomination are required to mandatorily provide the following details:

- Name of the Nominee
- Relationship with the Nominee
- Allocation (%)
- Address
- Mobile Number
- Email ID
- Identity Number (Refer below note 1)

Failure to provide any of the above details will result in the application being treated as Not in Good Order (NIGO) and it will be rejected.

Note:

1) Investor can provide any one of the following as the identify number for the nominee(s) (PAN, Driving License Number, Last 4 digits of Aadhaar, Passport Number) and copy of the document is not required.

2) If nominee is a NRI/OCI/PIO – Passport number is acceptable.

9. KYC Details of all applicants (Mandatory)

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

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

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

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the 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. Controlling ownership interest means ownership of/entitlement to:

- More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- 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.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% 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.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated

September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

Central KYC

Central KYC Registry is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer creates a new relationship with a financial entity. KYC means the due diligence procedure prescribed by the Regulator for identifying and verifying the proof of address, proof of identity and compliance with rules regulations, guidelines and circulars issued by the Regulators or Statutory Authorities under the Prevention of Money Laundering Act, 2002.

The Central Govt. vide notification dt. Nov, 26, 2015 has authorised Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the CKYC Registry including receiving, storing, safeguarding and retrieving the KYC records in digital form of a Client. A 14 digit CKYC identification Number (KIN) would be issued as identifier of each client.

As per PMLA (Maintenance of Records) Amendment rules, 2015, Rule 9(IA), every reporting entity shall within three days after the commencement of an account based relationship with an individual, file the electronic copy of the client's KYC records with the Central KYC Registry. Institutions need to upload the

common KYC template along with the scanned copy of the certified supporting documents (PoI/PoA), cropped signature and photograph. SEBI vide its circular dated November 10, 2016 has advised all mutual funds to upload the KYC records of all existing customers into the CKYC database.

Since the records are stored digitally, it helps intuitions de-duplicate data so that they don't need to do KYC of customers multiple times. It helps institutions find out if the client is KYC compliant based on Aadhaar, PAN and other identity proofs. If the KYC details are updated on this platform by one entity, all other institutions get a real time update. Thus, the platform helps firms cut down costs substantially by avoiding multiplicity of registration and data upkeep.

Please note that PAN is mandatory for investing in MF's (Except Micro KYC and other exempted scenarios). If CKYC is done without submission of PAN/Aadhaar, then he/she will have to submit a duly self-certified copy of the PAN card alongwith KIN.

First time investing Financial Sector (New investor) New to KRA-KYC: while on boarding investors who are new to the MF & do not have KYC registered as per existing KRA norms, such investors should fill up CKYC form (attached). This new KYC form is in line with CKYC form guidelines and requirements and would help to capture all information needed for CKYC as well mandatory requirements for MF. Investors should submit the duly filled form along with supporting documents, particularly, self-certified copy of the PAN Card as a mandatory identity proof. If prospective investor submits old KRA KYC form, which does not have all information needed for registration with CKYC, such customer should either submit the information in the supplementary CKYC form or fill the CKYC form.

Updation of Permanent Account Number (PAN) for processing redemption and related transactions in non-PAN exempt folios and various communication(s) sent in this regard from time to time, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.

Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.

Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.

Investors who have obtained the KIN through any other financial intermediary, shall provide the 14 digit number for validation and updating the KYC record.

10. **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 Interval Revenue Service (IRS)

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

    FATCA-CRS Instructions

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

    If you are a US citizen or resident or 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 doucments and attach this to the form.

11. **Non-Profit Organisation**

    As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated 7th March 2023, definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

    Accordingly, we request you to confirm your NPO status by submitting the Annexure-NPO declaration form duly filled and signed by the Authorized Signatories along with the confirmation on your NPO registration with DARPAN portal.

12. **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)

Common Application Form

THE APPLICATION FORM SHOULD BE FILLED IN BLOCK LETTERS WITHIN THE BOXES ONLY

Application No:

SUNDARAM MUTUAL
Sundaram Finance Group

Please refer to Riskometer details available on cover page of this KIM and Your Guide to fill the Application Form before proceeding.

Distributor ARN	Sub Distributor ARN	Internal Sub-Broker/Sol ID	EUIN*	Employee Code	PMRN / RIA Code	ISC Date Time Stamp Reference No.

Commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

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

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder

1. MODE OF HOLDING

☐ **Single** ☐ **Joint** ☐ **Anyone or Survivor**

2. Existing Folio no: (If you have an existing folio with KYC validated, please mention here and skip to Investment & Payment section)

UNIT HOLDING OPTION ☐ **Physical Mode** ☐ **Demat Mode**

Demat Account Details of First / Sole Applicant
(Name of First / Sole Applicant as per demat account)

Investor willing to invest in Demat option, should provide a copy of the DP Statement / Client Master List (CML) enabling us to match the Demat details as stated in the application form.

NSDL	**DPID**		**CDSL**	**DPID**	
	Beneficiary ID			**Beneficiary ID**	

Status	Resident Individual	Non Resident	Company	HUF	Minor	Society	FII	PIO	Partnership Firm	Proprietor	NPO	Trust	Others
1st Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	Specify
2nd Holder	☐	☐						☐					Specify
3rd Holder	☐	☐						☐					Specify

3. FIRST HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)

Name (FIRST / MIDDLE / LAST)

PAN* DOB/Date of Incorporation * (D D M M Y Y Y Y)

CKYC KIN

Mobile No* Email ID*

Please tick the Family Code for the Mobile Number and Email ID provided* ****Mandator*

Mobile: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Email:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

Guardian / PoA Name (Name as per PAN card) (FIRST / MIDDLE / LAST)

Relationship of Guardian: ☐ Father ☐ Mother ☐ Legal Guardian. **If Legal Guardian is opted, submission of duly notarised court order is mandatory.**

PAN* DOB * (D D M M Y Y Y Y)

CKYC KIN

SECOND HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)

Name (FIRST / MIDDLE / LAST)

PAN* DOB (D D M M Y Y Y Y)

CKYC KIN

Mobile No* Email ID*

Please tick the Family Code for the Mobile Number and Email ID provided* ****Mandator*

Mobile: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Email:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

THIRD HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)

Name (FIRST / MIDDLE / LAST)

PAN* DOB* (D D M M Y Y Y Y)

CKYC KIN

Mobile No* Email ID*

Please tick the Family Code for the Mobile Number and Email ID provided* ****Mandator*

Mobile: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Email:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

4. INVESTMENT & PAYMENT DETAILS (Stamp Duty Applicable)

Scheme Name	Sundaram Small Cap Fund	Scheme-2	Scheme-3
Plan	☐ Regular ☐ Direct	☐ Regular ☐ Direct	☐ Regular ☐ Direct
Option	☐ ***Growth*** ☐ ***Income Distribution cum Capital Withdrawal (IDCW)*** ☐ Payout ☐ Reinvestment ☐ Transfer*	☐ ***Growth*** ☐ ***Income Distribution cum Capital Withdrawal (IDCW)*** ☐ Payout ☐ Reinvestment ☐ Transfer*	☐ ***Growth*** ☐ ***Income Distribution cum Capital Withdrawal (IDCW)*** ☐ Payout ☐ Reinvestment ☐ Transfer*
	***Transfer (IDCW) Target Scheme** ..... ☐ Regular Growth ☐ Direct Growth	***Transfer (IDCW) Target Scheme** ..... ☐ Regular Growth ☐ Direct Growth	***Transfer (IDCW) Target Scheme** ..... ☐ Regular Growth ☐ Direct Growth

*(*If target scheme is not mentioned for Transfer (IDCW), default scheme is "Sundaram Liquid Fund and sub-option Growth") 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*

Payment Mode	☐ OTM ☐ Cheque ☐ DD ☐ RTGS ☐ Fund Transfer* *(Subject to realisation)*	☐ OTM ☐ Cheque ☐ DD ☐ RTGS ☐ Fund Transfer* *(Subject to realisation)*	☐ OTM ☐ Cheque ☐ DD ☐ RTGS ☐ Fund Transfer* *(Subject to realisation)*
Cheque / DD / Reference No & Date.			
Payment from Bank Account No.			
Drawn on Bank / Branch			
Amount (₹) Figures			
Amount (₹) Words			

Account Type ☐ Savings ☐ NRO ☐ NRE ☐ Current ☐ FCNR ☐ Others.....

5. BANK ACCOUNT DETAILS FOR PAYOUT (Mandatory to attach proof, in case the pay-out bank account below is different from the cheque issued for investment as per section 4) ☐ Same bank as per investment cheque

IFSC CODE

Bank Account No

Bank Name | Bank Branch

Account Type ☐ Savings ☐ NRO ☐ NRE ☐ Current ☐ FCNR Others ➔ Please specify

6. LEGAL ENTITY IDENTIFIER (Mandatory) - (Only for Non-Individuals including HUF for transactions amounting to Rs. 50 Crores and above) Sundaram Mutual Fund - LEI Number: 335800QDGDY5PCN34581 (The LEI expires on March 20, 2029)

VALIDITY DATE OF LEI D D M M Y Y Y Y

Address of First / Sole Applicant

Town: City/District: State: PIN Code:

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

7. Systematic Transaction Registration Details – Please indicate details of your SIP (skip this section if you wish to make a one-time investment) *(Refer Guide to investing through SIP)*

Mode of SIP ☐ OTM/NACH *(please submit SIP Registration Form)* **Each SIP Amount** ₹

SIP Period Month/Year **SIP Start** M M Y Y Y Y **SIP End (Default 40 years)#:** M M Y Y Y Y

 # End date should be less than or equal to 40 years from the application date or equal to end date of NACH period

SIP Date-Any Day

SIP Date: .....

(for Monthly / Quarterly Frequency)

SIP Frequency ☐ Daily ☐ Weekly## (Any day from Monday to Friday) ☐ Monthly ☐ Quarterly

Equity: • **Daily*** (for Minimum amount of ₹ 100, Minimum period 3 months) • **Weekly##** Any day from Monday to Friday. (For Minimum amount of ₹ 1000, Minimum No. of installments is 6) • **Monthly** (For Minimum amount of ₹ 100, minimum No. of installments is 6) • **Quarterly** (For Minimum amount of ₹ 750, minimum No. of installments is 6)

** SIP debits will be processed on all days including Public holidays and week ends.*

Note: If the chosen date is not a business day, the SIP/STP instalment will be processed on the next business day.

STP			**SWP**		
Source Scheme			Scheme		
Target Scheme					
Option	☐ Fixed Amount	☐ Capital Appreciation option$	Option	☐ Fixed Amount	☐ Capital Appreciation option$
Amount (figures)	For fixed Amount Option		Amount (figures)	For fixed Amount Option	
Frequency	☐ Daily ☐ Weekly## (Any day from Monday to Friday) ☐ Monthly ☐ Quarterly		Frequency	Monthly / Quarterly	
STP Date - Any Day (for Monthly / Quarterly frequency)	D D M M		SWP Date - Any Day (for Monthly / Quarterly frequency)	D D M M	
STP Period	From Date	To Date (including Perpetual)	SWP Period	From Date	To Date

$ Note: Capital Appreciation Option for STP/SWP can be availed only under "Growth" Option of the eligible scheme • ## Investor has the option to choose any day of the week (Monday to Friday). In case the investor has not selected any day, the default day for processing shall be every Wednesday

8. OCCUPATION

	Private Sector Service	Public Sector Government Service	Housewife	Business	Professional	Agriculturist	Retired	Student	Forex Dealer	Others	Others
1st Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	Specify
2nd Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	Specify
3rd Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	Specify

GROSS ANNUAL INCOME

	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	> 25 Lacs - 1 Crore	> 1 Crore	Net worth (Mandatory for Non-Individuals) - ₹	As on date
1st Holder	☐	☐	☐	☐	☐	☐	☐	D D M M Y Y Y Y
2nd Holder	☐	☐	☐	☐	☐	☐	☐	D D M M Y Y Y Y
3rd Holder	☐	☐	☐	☐	☐	☐	☐	D D M M Y Y Y Y

PEP & UBO Details

	I am politically exposed person		Related to PEP		Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If no, Please attach mandatory UBO declaration)		Foreign Exchange / Money Changer Services		Faming / Gambling / Lottery / Casino Services		Money Lending Pawning	
	Yes	NA	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1st Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
2nd Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐
3rd Holder	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

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

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

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

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

FATCA-CRS Instructions

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.

SUNDARAM MUTUAL — Sundaram Finance Group

Acknowledgement

Sundaram Asset Management Company Limited, CIN: U93090TN1996PLC034615,
I & II Floor, 46 Whites Road, Chennai - 600 014. Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI)

Application No.

Received From Mr./Mrs./Ms.....

Communication in connection with the application should be addressed to the Registrar **KFin Technologies Limited**, Registrar and Transfer Agents, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennal-600034. Contact No: 1860 425 7237 (India) +91 40 2345 2215 (NRI)

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

ISC's Signature & Stamp

10. Nomination Details

☐ **I / We wish to nominate.** (Proportion (%) in which units will be shared by each nominee should aggregate to 100%. In case of single nominee default proportion will be 100%.)

Particulars	Nominee 1	Nominee 2	Nominee 3
Mandatory Details			
Name of the Nominee			
Relationship			
Allocation (%)**			
Address			
Mobile Number			
E-mail			
Identity Number*** [Please tick any one and provide details of same]	☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number	☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number	☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number
Additional Details			
Date of Birth#			
Guardian Name (Optional)			

** if % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form.

*** Investor can provide any one of the following as the identify number for the nominee(s), ***copy of the document is not required.*** • PAN • Driving License Number • Last 4 digits of Aadhaar • Passport Number

Mandatory only if the nominee is minor.

I/We want the details of my/our nominee to be printed in the statement of holding, provided to me/us by the AMC/DP as follows (Please tick, as appropriate) ☐ Name of nominee(s) ☐ Nomination: Yes/No

I hereby authorize .....to operate my account on my behalf, in case of my incapacitation. He/She is authorized to encash my assets up to .....% of assets in the account / folio or Rs.....(Optional).

☐ **I / We DO NOT wish to nominate.**

Nomination Declaration: I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

11. Non-Profit Organization (NPO) Declaration

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).	☐ Yes ☐ No
If yes, please quote Registration No. of Darpan portal of Niti Aayog	

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

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. • declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. • 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 OTM/NACH • 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 USA/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) 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.

Stamp Duty: Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value of units would be levied on applicable mutual fund inflow transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including reinvestment IDCW and switch-in) to the Unit holders would be reduced to that extent.

☐ **(Applicable only for investments through RIA) RIA/PMRN Consent Declaration:**

I/We, the above-named person/s have invested in the Scheme(s) of Sundaram Mutual Fund under Direct Plan under the above mentioned Account No(s)./Folio No(s). I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the below mentioned Mutual Fund Distributor/SEBI-Registered Investment Advisor/Portfolio Manager:

AMFI Registration Number ARN - SEBI Registration No.

Name:

Address

City PIN

E-Mail ID Tel.No

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

Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

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

SUNDARAM MUTUAL
Sundaram Finance Group

NACH/OTM Registration

For office use only

UMRN | Date D D M M Y Y Y Y ①

Sponsor Bank Code: CITI000PIGW | ✓ Create ○ Modify ○ Cancel

Utility Code: CITI00002000000037 | I/We authorise: **SUNDARAM MUTUAL FUND**

②To debit Tick (✓) ☐ SB ☐ CA ☐ SB-NRE ☐ SB-NRO ☐ Others..... | Bank A/c No ③

④ With Bank: Name of customers bank | IFSC | or MICR ⑤

⑥ An amount of ₹ (in words) | ₹

DEBIT TYPE ☒ ~~Fixed Amount~~ ✓ **Maximum Amount** FREQUENCY ☒ ~~Monthly~~ ☒ ~~Quarterly~~ ☒ ~~Half Yearly~~ ☒ ~~Yearly~~ ✓ **As & when presented**

⑦ Reference 1: URN | Reference 2: Folio No ⑧

⑨ Phone No | Email ID ⑩

1. I agree for the debit of Mandate processing charges by the Bank whom I am authorizing to debit my account as per latest Schedule of charges of the Bank. **2.** This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorising the user entity/corporate to debit my account, based on the instructions as agreed and signed by me. **3.** I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorized the debit.

⑪ PERIOD
From D D M M Y Y Y Y
To* D D M M Y Y Y Y

Signature of the Primary Holder | Signature of the Joint Account Holder | Signature of the Joint Account Holder ⑫

1 Name as in bank records | 2 Name as in bank records | 3 Name as in bank records ⑬

***Maximum period of validity of this mandate is 40 years only**

SUNDARAM MUTUAL
Sundaram Finance Group

SIP Registration / Renewal Form / Modification - NACH / One Time Mandate (OTM)

(First time investors should use this form along with the application form)

Please tick ☑ as applicable:
☐ NACH/OTM Form is attached and to be registered in the folio. SIP will start after mandate registration which may take 21 days.
☐ NACH/OTM Form is already registered in the folio. [No need to submit again].

ISC's signature & Time Stamping

Distributor's ARN & Name	Sub-broker's ARN (Code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number)	Registered Investment Advisor (RIA) Code	Employee Code	For Office use only

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

Sole/First Applicant's Signature Mandatory

*Mandatory

Name of First/Sole Applicant (Name as per PAN card)
FIRST MIDDLE LAST | Mobile* | DOB/Date of incorporation* D D M M Y Y Y Y
E-Mail*

*Please tick the Family Code for the Mobile Number and Email ID provided — ***Mandatory**
Email: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Mobile:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian
Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

Name of Second Applicant (Name as per PAN card)
FIRST MIDDLE LAST | Mobile* | DOB* D D M M Y Y Y Y
E-Mail*

*Please tick the Family Code for the Mobile Number and Email ID provided — ***Mandatory**
Email: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Mobile:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian
Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

Name of Third Applicant (Name as per PAN card)
FIRST MIDDLE LAST | Mobile* | DOB* D D M M Y Y Y Y
E-Mail*

*Please tick the Family Code for the Mobile Number and Email ID provided — ***Mandatory**
Email: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Mobile:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian
Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

Existing Investor Folio No. | **New Investor Application No.**

	Permanent Account Number (PAN)*	**PEKRN**	**Central KYC Number** ☐ **CKYC Proof attached** (Mandatory)
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

1.Bank Name | Cheque No | Dated

2.Bank Name | Cheque No | Dated

Please tick ☑ ☐ SIP Registration ☐ SIP with Top-up Registration ☐ SIP-Change in Bank Details

Scheme Name	**1**	**2**
Plan / Option		
SIP Installment Amount (₹)		
SIP Date: (**for Monthly and Quarterly frequency**).	D A T E	D A T E
Frequency:	☐ Daily ~ ☐ Weekly## (Any day from Monday to Friday) ☐ Monthly * ☐ Quarterly	☐ Daily ~ ☐ Weekly## (Any day from Monday to Friday) ☐ Monthly * ☐ Quarterly
Start Month/Year:	M M Y Y Y Y	M M Y Y Y Y
End Month/Year (Default 40 years):	M M Y Y Y Y#	M M Y Y Y Y#
SIP Top Up amount (Optional): ₹ (in multiples of ₹ 500/-)	₹..... *Top-up Frequency*^ ☐ Half-yearly ☐ Yearly	₹..... *Top-up Frequency*^ ☐ Half-yearly ☐ Yearly

*~ SIP debits will be processed on all days including Public holidays and week ends.• *Default frequency; ^Top-up is applicable for SIPs under Monthly & Quarterly Frequencies. • ## Investor has the option to choose any day of the week (Monday to Friday). In case the investor has not selected any day, the default day for processing shall be every Wednesday • # End date should be less than or equal to 40 years from the application date or equal to end date of NACH period.*

Turn overleaf for Declaration & ✍Signature (Mandatory)➔➔➔

Following fields need to be filled mandatorily

1. Date: In format DD/MM/YYYY
2. Bank A/c Type: Tick the relevant box
3. Fill Bank Account Number
4. Fill name of Destination Bank
5. IFSC / MICR code: Fill respective code
6. Mention Maximum Amount
7. Reference 1: Mention URN Number
8. Reference 2: Mention Folio/Application Number
9. Telephone Number (Optional)
10. Email ID
11. Period: Starting date and the ending date of NACH registration (not more than 40 years) in the format (DD/MM/YYYY)
12. Signature as per bank account
13. Name: Mention Holder Name as Per Bank Record

Other Instructions

- NACH/OTM Bank Mandate can be used for both SIP and Lump Sum Purchase.
- Investors are allowed to perform Lump sum purchase and SIP on a same day provided the NACH/OTM bank account has the adequate funds to honor multiple debits
- NACH/OTM is applicable for both Individual and Non-Individual
- Registration of Multiple NACH/OTM forms is acceptable with different Bank and Accounts.
- Investors are requested to note that Turn Around Time(TAT) for SIP registration with new NACH /OTM will be 21 days and in case of SIP registration with existing NACH/OTM, the SIP registration TAT will be 15 days.
- Per transaction limit should be less than or equal to the amount as mentioned in NACH/OTM Form already registered or submitted, if not registered
- Investors are required to submit "NACH/OTM" registration first and only after successful registration an existing "NACH" associated with a SIP can be cancelled.
- SIP amount will not be debited if NACH/OTM registration is under process/unregistered
- NACH/OTM request will be accepted only if the "Bank" mentioned in the request form is listed in the NACH banks list. Please contact offices of Sundaram Asset Management Company for updated list of banks eligible for NACH/OTM Facility.
- Submitting NACH/OTM form does not confirm your investments in SMF unless supported by SIP Investment Form or Common Transaction forms
- Sundaram Mutual will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.
- For other Terms and Conditions governing NACH/OTM payments please refer KIM or www.sundarammutual.com
- NACH/OTM is applicable only for investments via debit instructions
- By submitting the NACH/OTM the investor authorizes Sundaram Mutual to utilize the information provided herein for the purpose of his/her investments in Sundaram Mutual Fund, including creation of a folio
- Investors are deemed to have read and understood the requirements and contents of Statement of Additional Information (SAI), Scheme Information Document (SID) and all other scheme related documents

DEMAT Account Details	(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)
☐ National Securities Depository Ltd. ☐ Central Depository Services (India)	Depository Participant DP ID Number Beneficiary Account Number

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. • declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Direction's or any other applicable laws enacted by the Government of India or any Statutory Authority. • 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 NACH/OTM • 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.

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

Signatures [as per Mutual Fund Records / Application]	First Unit Holder's / Guardian Signature	Second Unit Holder's Signature	Third Unit Holder's Signature

TERMS AND CONDITIONS FOR CHANGE OF BANK FOR EXISTING SIP

- Investor needs to submit the change of bank for SIP form duly completed and signed by all the unit holders.
- This request should be received to us at least 21 days prior to the next due date of SIP.
- This form is for change in bank for SIP registered in physical OTM hence all conditions for OTM registration and existing SIP will remain same.
- The investor has to fill the OTM mandate details through which he/she wishes to route the future installments for the ongoing SIP & sign according to the mode of holding in the bank account.
- The Investor has to submit a cancelled cheque leaf with the name printed on it along with the COB request to register new bank details.
- In case the new OTM is rejected by the banker, the SIP will also be rejected.
- The existing default bank account for redemption and dividend payout in the folio will remain the same.
- Investor has option to change Debit mandate either for all SIP's or only for investor specified SIP(s) registered in the folio.
- In case investor does not opt for any option [All SIPs or Specified SIP(s)], Change of Bank will be applicable on all SIPs registered in the mentioned folio.
- AMC reserves the right to reject the request in case of any mismatch or discrepancy in the details provided.
- Incase investor wants to change the bank details for more than one SIP but not in all SIP's available in the folio, then a separate form will be required for each SIP where bank mandate needs to be changed.

General Instructions

1. This facility is offered to investors having Bank accounts in select banks mentioned in our website. The Banks in the list may be modified/updated/ changed/removed at any time in future entirely at the discretion of Sundaram Asset Management Ltd ("SAMC"), Sundaram Trustee Company Ltd. ("Trustee") or Sundaram Mutual Fund ("SMF") without assigning any reasons or prior notice. SIP instructions for investors in such Banks via NACH route will be discontinued.
2. The AMC/ Trustee/ SMF will not be liable for any transaction failures due to rejection by the investors bank/branch.
3. SIP through NACH/OTM Facility is available on all dates of the month. In case these days are non-business days for the scheme, then SIP will be processed on the next business day.
4. The end date of SIP registration for unitholders (other than Minor holders) will be considered as the end date of NACH mandate or the end date mentioned by the investor whichever is earlier
5. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
6. Investors are requested to note that Turn Around Time(TAT) for SIP registration with new NACH /OTM will be 21 days and in case of SIP registration with existing NACH/OTM, the SIP registration TAT will be 15 days.
7. Investor will not hold AMC / Trustee / SMF and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific SIP date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration / Cancellation / Rejections.
8. The AMC/ Trustee/ SMF reserves the right to reverse allotments in case the NACH/OTM is rejected by the bank for any reason whatsoever.
9. SIP amount will not be debited if NACH/OTM registration is under process/unregistered
10. The AMC/ Trustee/ SMF shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The investor assumes the entire risk of using the facility of NACH/OTM and takes full responsibility for the same.
11. The AMC/Trustee reserves the right to discontinue or modify the SIP facility at any time in future on a prospective basis.
12. The AMC/ Trustee reserves the right to discontinue the SIP in case of Direct Debit through NACH routes are rejected by the investor bank for any reasons.
13. For scheme related details, please refer to the Scheme Information Document (SID) / Key Information Memorandum (KIM) and the addendum issued from time to time.
14. The AMC/ Trustee reserves the right to reject any application without assigning any reason thereof.
15. SIP cancellation can be done separately by submitting the request at least 21 Calendar days in advance; however the associated NACH mandate can be retained for future investments.
16. Requests for any changes / cancellation in the NACH Bank Mandate request should be submitted at least 21 Business days in advance.
17. Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
18. **SIP Frequency**
    - Daily* (for Minimum amount of ₹ 100, Minimum period 3 months)
    - Weekly## Any day from Monday to Friday. (For Minimum amount of ₹ 1000, Minimum No. of installments is 6)
    - Monthly (For Minimum amount of ₹ 100, minimum No. of installments is 6)
    - Quarterly (For Minimum amount of ₹ 750, minimum No. of installments is 6)

    * SIP debits will be processed on all days including Public holiday and week ends. Incase of SIP falling under Non business days, the same will be processed on next business day based on credit receipt.

    ## For weekly SIP Investor has the option to choose any day of the week (Monday to Friday). In case the investor has not selected any day, the default day for processing shall be every Wednesday
19. SIP default date is 7th of every month, if no date is mentioned
20. **Any Day SIP:** Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day, the SIP will be processed on the immediate next business day. In case chosen date is not available in a particular month, the SIP will be processed on the last business day of the month.
21. **The following applications will be considered as 'Not In Good Order' (NIGO) and are liable to be rejected:**
    - If folio number mentioned in the Fresh / Additional Purchase, SIP NACH/OTM form, does not match Folio Number mentioned in NACH/OTM registration mandate Form.
    - If the folio number mentioned in the NACH/OTM mandate registration form does not match with our record, the NACH/OTM mandate will not be registered.
    - If the SIP period mentioned in SIP via NACH/OTM form is beyond the NACH/OTM validity period or NACH/OTM validity period expired.
22. In case of minor application, AMC will register standing instructions till the date of minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to 'major'. The account shall be frozen for operation by the guardian on the day of minor attains the age of majority and no fresh transactions will be permitted till the documents for changing the status are received.
23. **Frequency for Top-up SIP**

    i. Investors subscribing for this facility are required to submit the request at least 21 days prior to the SIP top up date.

    ii. SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the frequency is not specified, the top up will be processed with the default yearly frequency.

    iii. For Monthly SIP

    a. Half yearly Top-up SIP under this option, the amount of investment through SIP installment shall be increased by the amount chosen /designated by investor post every 6th (sixth) SIP instalment.

    b. Yearly Top-up SIP under this option, the amount of investment through SIP installment shall be increased by the amount chosen /designated by investor post every 12th (twelth) SIP instalment.

    iv. Quarterly SIP

    a. Yearly Top-up SIP under this option, the amount of investment through SIP installment shall be increased by the amount chosen /designated by investor post every 4th (fourth) SIP instalment. In case the investor who has registered under Quarterly SIP opts for Half yearly Top-up SIP the same shall be registered and processed as Yearly Top-up SIP.

    v. The top up cap amount should not exceed the maximum amount as mentioned in the NACH mandate. In case the top up cap amount exceeds the maximum amount as mentioned in the NACH mandate, then the lesser amount shall be considered as the default cap amount.

    vi. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and for a fresh SIP with Top-up option.

    vii. In case the SIP top up is cancelled the SIP will continue to be processed with the last topped up amount till the SIP end date.
24. **Stamp Duty:** Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value of units would be levied on applicable mutual fund inflow transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment and switch-in) to the Unit holders would be reduced to that extent.

SUNDARAM MUTUAL
Sundaram Finance Group

Application Form-Systematic Transfer Plan

To be submitted mandatorily: *1. Your* ***FATCA*** *(Foreign Account Tax Compliance Act) Details (if not already submitted) and 2.Ultimate Beneficial Owner (***UBO***) information (for non-individuals only) which can be downloded from our website.*

Distributor's ARN & Name	Sub-broker's ARN (Code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number)	Registered Investment Advisor (RIA) Code	Employee Code	For Office use only

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

.....
Sole/First Applicants Signature Mandatory

Name of First/Sole Applicant (Name as per PAN card) Folio No

FIRST MIDDLE LAST DOB/Date of Incorporation* D D M M Y Y Y Y

E-Mail* Mobile*

*Please tick the Family Code for the Mobile Number and Email ID provided *Mandatory

Email: ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian **Mobile:** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Siblings ☐ Dependent Parents ☐ Guardian

Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓) ☐ Annual Report ☐ Other Statutory Information

*Mandatory

Name of Second Applicant (Name as per PAN card)

FIRST MIDDLE LAST DOB* D D M M Y Y Y Y

Name of Third Applicant (Name as per PAN card)

FIRST MIDDLE LAST DOB* D D M M Y Y Y Y

	Permanent Account Number (PAN)*	**PEKRN**	**Central KYC Number** ☐ **CKYC Proof attached** (Mandatory)
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

Transferring funds from Scheme: Sundaram — Plan: ☐ Regular ☐ Direct

Option: Income Distribution cum Capital Withdrawal (IDCW) ☐ Payout ☐ Reinvestment ☐ Transfer ☐ **Growth**

Transferring funds to Scheme: Sundaram

Plan: ☐ Regular ☐ Direct | Option: IDCW ☐ Payout ☐ Reinvestment ☐ Growth | ☐ Fixed Amount ₹_____OR ☐ Capital Appreciation

STP Frequency ☐ Daily ☐ Weekly## Any day from Monday to Friday ☐ Monthly ☐ Quarterly

Investor has the option to choose any day of the week (Monday to Friday). In case the investor has not selected any day, the default day for processing shall be every Wednesday.

STP Date - Any Day (for Monthly / Quarterly frequency) DD

STP Period including Perpetual

From				To Date			
M	M	Y	Y	M	M	Y	Y

OR ☐ **Till further notice#**

0	1	1	2	2	0	9	9

(# The end date – 01/12/2099 as end date. If not specified by the investor.)

Request Date D D M M Y Y Y Y

Nomination Details

☐ **I / We wish to nominate.** (Proportion (%) in which units will be shared by each nominee should aggregate to 100%. In case of single nominee default proportion will be 100%.)

Mandatory Details

Particulars	**Nominee 1**	**Nominee 2**	**Nominee 3**
Name of the Nominee			
Relationship			
Allocation (%)**			
Address			
Mobile Number			
E-mail			
Identity Number*** [Please tick any one and provide details of same]	..... ☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number	..... ☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number	..... ☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number
Additional Details			
Date of Birth#			
Guardian Name (Optional)			

1) ** if % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form.; **2)***** Investor can provide any one of the following as the identity number for the nominee(s), ***copy of the document is not required.*** • PAN • Driving License Number • Last 4 digits of Aadhaar • Passport Number; **3)** # Mandatory only if the nominee is minor.

I/We want the details of my/our nominee to be printed in the statement of holding, provided to me/us by the AMC/DP as follows (Please tick, as appropriate) ☐ Name of nominee(s) ☐ Nomination: Yes/No

I hereby authorize .....to operate my account on my behalf, in case of my incapacitation. He/She is authorized to encash my assets up to .....% of assets in the account / folio or Rs.....(Optional).

☐ **I / We DO NOT wish to nominate.**

Nomination Declaration: I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Signature

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

^ Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

Turn overleaf for Terms & Conditions/Declaration & ✍ Signature (Mandatory) ➔➔➔

Acknowledgement **Request Date:** D D M M Y Y Y Y

Folio No ☐ Fixed Amount ₹_____OR ☐ Capital Appreciation

From:_____
Plan: ☐ Regular ☐ Direct ☐ Others .....
Options: ***IDCW*** ☐ Payout ☐ Reinvestment ☐ Transfer ☐ ***Growth***

To:_____
Plan: ☐ Regular ☐ Direct
Options: ***IDCW*** ☐ Payout ☐ Reinvestment ☐ Transfer ☐ ***Growth***

Time Stamp/Seal

Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI) • E-mail: customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com

SUNDARAM MUTUAL
Sundaram Finance Group

Application Form-Systematic Transfer Plan

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

Stamp Duty: Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value of units would be levied on applicable mutual fund inflow transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including reinvestment IDCW and switch-in) to the Unit holders would be reduced to that extent.

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

^ *Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.*

Request Date	D	D	M	M	Y	Y	Y	Y

Investors are requested to note the following terms and conditions with respect to availing STP facility:

1. **Schemes available**
   As specified in respective Scheme Information Document
2. **Date of transfer**
   Any day STP is eligible for cycle dates of 1st to 31st
   i. For the dates from 1 to 28:
      • STP shall be processed on the given the day if that day is a business day. In case the specified date is a non-business day, it shall be processed on the next business day.
   ii. For the dates from 29 to 31:
      • If the selected date is available in that month and it is a business day, any day STPs should be triggered for processing on that date. If the selected date is not a business day, any day STP shall be triggered for processing on the next business date.
      • If the selected date itself is not available in that month, any day STP shall be triggered for processing on its previous business day.
      • For example, if 29 is not available in the month of February, any day STP shall be triggered for processing on the last business day of February.
      • For example, if 31 is not available in any of the months, any day STP shall be triggered for processing on 30th of that month, provided it is a business day, else last business day of the month shall be considered for any day STP processing.
3. **Features of Capital Appreciation Option:**
   • Capital appreciation in the scheme can be withdrawn or transferred to the specified Destination Scheme at prescribed frequency.
   • The Capital Appreciation option will be available only under the Growth option of the eligible schemes.
   • Investor opting for STP with capital appreciation, will have to choose Growth as scheme option under destination scheme.
   • The minimum investment or current value in the scheme should be Rs. 1,00,000/- on the day of application of STP with capital appreciation option.
   • Minimum 6 installments required for registration of STP facility with capital appreciation option.
   • STP registration will take minimum 5 Business Days'.
   • The respective NAV on the date of registration of STP facility in the scheme will be considered as base NAV for the purpose of calculating the capital appreciation amount for the first installment.
   • For subsequent installments, the NAV of the previous processed installment will become the base NAV for the purpose of calculating the capital appreciation amount.
   • In case of any additional inflows (including SIP/STP installments) between two STP installments, the capital appreciation amount will be identified by the difference in NAV of creation of such additional units and the NAV of the scheme on the date of STP installment.
   • In case the specified date of any installment falls on a non-business day for either of the schemes, the STP installment will be processed on the following business day of both the schemes.
4. **Minimum amount of transfer**
   Minimum Any Day STP Amount/instalment: As stated in the respective Scheme Information Document (SID) / Key Information Memorandum (KIM) and satisfying the minimum criteria of source and target schemes.
5. **Load Structure**, please refer the respective Scheme information document (SID) / Key Information Memorandum (KIM) for more details.
6. **Discontinuation of STP, for all frequencies**
   a) When the outstanding balance in "transferor Scheme" does not cover any of the STP instalment amount, all outstanding units will be liquidated and STP will be effected for such outstanding balance (subject to the transfer amount satisfying the minimum investment criteria in the destination scheme) and STP will be terminated for subsequent instalments.
   b) STP will be terminated if all units from the Transferor Scheme are pledged or upon receipt of intimation of death of first/sole unit holder.
   c) Investors can also choose to terminate the STP by giving a written notice of at least 7 Business Days in advance to the Official Points of Transactions and accordingly, termination of STP shall be effected on receipt of valid request.
7. The Trustee / AMC reserve the right to change / modify the terms of the STP or withdraw this facility from time to time.
8. Please refer to the respective scheme KIM / SID for more details.

SIP Cancellation / Pause Request Form

SUNDARAM MUTUAL
Sundaram Finance Group

Note: The SIP cancellation request must reach us 21 days prior to the next SIP date. Please use one SIP cancellation form per scheme.

Folio Number		**Request Date**	D D M M Y Y Y Y
First Holder Name (Name as per PAN card*)	First / Middle / Last		
First Holder Permanent Account Number (PAN*)		**DOB/Date of Incorporation***	D D M M Y Y Y Y
Second Holder Name (Name as per PAN card*)	First / Middle / Last		
Second Holder Permanent Account Number (PAN*)		**DOB***	D D M M Y Y Y Y
Third Holder Name (Name as per PAN card*)	First / Middle / Last		
Third Holder Permanent Account Number (PAN*)		**DOB***	D D M M Y Y Y Y

Please tick (✓) (any one) ☐ **Pause*** ☐ **Cancellation**

Pause Period (For Pause Request Only) — **Pause Start Date** | **Pause End Date** D D M M Y Y Y Y

SIP Details				
Scheme Name				
Plan	☐ Regular	☐ Direct		
Option	☐ Payout (IDCW)	☐ Reinvestment (IDCW)	☐ Transfer (IDCW)	☐ Growth
SIP Frequency	☐ Weekly	☐ Monthly	☐ Quarterly	
SIP Date	SIP Date:			
SIP Amount	₹			

***Instructions for SIP Pause Facility**

The terms and conditions for availing the 'SIP Pause Facility' shall be as follows:

1. The SIP Pause Facility is available for SIP registration with monthly frequency only.
2. The request for SIP Pause should be submitted at least 21 days prior to the subsequent SIP date.
3. The request for SIP Pause can be for minimum 1 instalment and maximum 6 instalments
4. Investor can opt for the SIP Pause facility only once during the tenure of particular SIP.
5. The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.

Decleration

I/We hereby request you to cancel my Systematic Investment Plan in the above-mentioned folio. I understand that if my SIP cancellation request is submitted later than 21 days prior to the next SIP date and if my next succeeding SIP purchase falls within this period the transaction will be processed even though the SIP cancellation has been registered. I understand that in case a redemption request is submitted along with an SIP cancellation request, I would need to submit a fresh redemption request for any SIP purchase that would take place in the interim period.

Signature (Mandatory Field)

Sole/First Holder	Second Holder	Third Holder

Acknowledgement — **Sundaram Mutual Fund**

Received, subject to verification, request for SIP Pause / Cancellation Request Form:

Folio No.: **Date:** D D M M Y Y Y Y

ISC Stamp & Signature

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.

Contact No. 1860 425 7237 (India) | +91 40 2345 2215 (NRI) | E-mail customerservices@sundarammutual.com

SUNDARAM MUTUAL
Sundaram Finance Group

Know Your Customer (KYC) Application Form | Individual

Important Instructions

A. Fields marked with '*' are mandatory fields.
B. Tick '' wherever applicable.
C. Please fill the form in English and BLOCK letters.
D. Please fill the date in DD-MM-YY format.
E. For particular section update, please tick () in the box section number and strike off the sections not required to be updated.
F. Please read section wise detailed guide
G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
H. List of two character ISO 3166 country codes is available at the end.
I. KYC number of applicant is mandatory for update application.
J. The 'OTP based E-KYC' check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update
KYC Number (Mandatory for KYC update request)
Account Type* ☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

1. Personal Details (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
☐ Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M- Male ☐ F- Female ☐ T- Transgender

PAN* ☐ FORM 60 furnished

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN- Indian ☐ Others – Country _____ Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction B at the end)

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number — Passport Expiry Date D D - M M - Y Y Y Y
☐ B-Voter ID Card
☐ C-Driving Licence — Driving Licence Expiry Date D D - M M - Y Y Y Y
☐ D-NREGA Job Card
☐ E-National Population Register Letter
☐ F-Proof of Possession of Aadhaar — *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
II ☐ E-KYC Authentication — *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
III ☐ Offline verification of Aadhaar — *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*

PHOTO*



Signature /Thumb Impression across photo without covering the face

Address *[For other than resident Individual, please mention Overseas Address]*

Line 1*
Line 2
Line 3 — City/Town/Village*
District* — Pin/Post Code* — State/U.T Code* — ISO 3166 Country Code*

3. CURRENT ADDRESS DETAILS (Please refer instruction B at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number
☐ B-Voter ID Card
☐ C-Driving Licence
☐ D-NREGA Job Card
☐ E-National Population Register Letter
☐ F-Proof of Possession of Aadhaar — *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
II ☐ E-KYC Authentication — *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
III ☐ Offline verification of Aadhaar — *No need to attach. Aadhaar card. If submitted, Aadhaar Number to be masked by the customer*
IV ☐ Deemed Proof of Address – Document Type code

Address

Line 1*
Line 2
Line 3 — City/Town/Village*
District — Pin/Post Code* — State code — ISO 3166 Country Code*

4. Contact Details (All communications will be sent to Mobile number/Email-ID provided including for validation purpose) (Please refer instruction **C** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

**mandatory and subject to validation, hence provide the valid information in legible manner*

5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge/belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address..
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data / applicable Aadhaar XML data with CKYCR, download the information from CKYCR and share the data to other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Date: D D - M M - Y Y Y Y Place:

Signature/Thumb Impression of Applicant

7. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document ☐ Video Based KYC

KYC documents verification carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

In-Person Verification (IPV) carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

[Institution Stamp]

Instruction / Check list / Guidelines for filling individual KYC Application Form

General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Personal Details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
2. PoA to be submitted only if the submitted Pol does not have current address or address as per Pol is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 2, one of I, II and III is to be selected. In case of online E-KYC authentication, II is to be selected.
5. In Section 3, one of I, II, III and IV is to be selected. In case of online E-KYC authentication, II is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. "Equivalent e-document" means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. "Digital KYC process" has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Email/Mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999)
3. Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian) is to be uploaded.

F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chhattisgarh	CG
Dadra and Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State/U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State/U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarkhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GO	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Island	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Island	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Moyotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	M X	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SI
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	MZ	Taiwan province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcaim	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rica	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	OA	Virgin Islands, British	VG
Cote d'Ivoire | Code d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion |Reunion	RE	Virgin Island, U.S.	VI
Croatia	HR	Korea, Republic	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao | Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy | Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascensino and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kittsand Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French Part)	MF		

SUNDARAM MUTUAL
Sundaram Finance Group

FATCA-CRS Declaration & Supplementary KYC Information

Declaration Form for Individuals

Please seek appropriate advice from your tax professional on your tax residency, related *FATCA & CRS* guidance

PAN / PERKRN*				
Name				
Address Type *[for KYC address]*	☐ Residential ☐ Registered Office ☐ Business	Nationality	☐ Indian ☐ US ☐ Others (please specify)	
Place of Birth		Country of Birth		
Gross Annual Income Details in INR Net Worth in INR. In Lacs & Date *[Optional]*	☐ Below 1 Lakh ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs - 1 Cr. ☐ > 1 Cr. _____ dd-mm-yyyy	Occupation Details [Please tick any one (√)]	☐ Business ☐ Professional ☐ Public Sector ☐ Private Sector ☐ Government Service ☐ Agriculturist ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (please specify)	
Policically Exposed Person [PEP]	☐ Yes ☐ Related to PEP ☐ Not Applicable	Any other information *[if applicable]*	*[Please specify]*	

Are you a tax resident (i.e. are you assessed for Tax) in any other country other than India? Yes ☐ No ☐

If "Yes", please fill for all countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries.

S.No.	Country of Tax Residency	Tax Identification Number (TIN) or Functional Equivalent	Identification Type *[TIN or other please spicify]*	If TIN is not available, Please tick ☑ the reason A, B, or C [as defined below]
1				➔ Reason A ☐ B ☐ C ☐
2				➔ Reason A ☐ B ☐ C ☐

- Reason A ➔ The country where the Account Holder is liable to pay tax does not issue TIN to its residents.
- Reason B ➔ No TIN required [Select the reason only if the authorities of the respective country of tax residence do not required the TIN to be collected]
- Reason C ➔ Others – Please specify the reasons_____

Declaration: 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), 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.

Date: _____

Place: _____

Signature

Acknowledgement

We acknowledge the receipt of FATCA/CRS declaration from duly filled and signed from

Mr. / Ms. / M/s._____PAN_____on dd-mm-yyyy

Date: _____

Signature with Name, Emp ID & Seal

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which require Indian financial institutions such as the Banks/other financial entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation 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 (Insert FI's name) 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.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green-card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$ 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. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) ***If Indian telephone number is provided along with a foreign country telephone number*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

Central KYC Registry | Know Your Customer (KYC) Application Form | Legal Entity/Other than Individuals

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YYYY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for update application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update
KYC Number (Mandatory for KYC update request)

☐ 1. Entity Details* (Please refer instruction **A** at the end)

☐ Name*

Entity Constitution Type* ☐ Others (Specify) (Please refer instruction B at the end)

Date of Incorporation/Formation* D D - M M - Y Y Y Y Date of Commencement of Business D D - M M - Y Y Y Y

Place of Incorporation/Formation* Country of Incorporation/Formation* TIN or Equivalent Issuing Country

PAN* ☐ Form 60 furnished

TIN/GST Registration Number

☐ 2. PROOF OF IDENTITY (POI)* (Please refer instruction **B** at the end)

☐ Officially valid document(s) in respect of person authorised to transact
☐ Certificate of Incorporation/Formation ☐ Registration Certificate Regn Certificate No.
☐ Memorandum and Articles of Association ☐ Partnership Deed ☐ Trust Deed
☐ Resolution of Board/Managing Committee ☐ Power of Attorney granted to its manager, officers or employees to transact on its behalf
☐ Activity proof – 1 (For Sole Proprietorship Only) ☐ Activity proof – 2 (For Sole Proprietorship Only)

☐ 3. ADDRESS (Please see instruction **C** at the end)

☐ 3.1 Registered Office Address/Place of Business*

Proof of Address* ☐ Certificate of Incorporation/Formation ☐ Registration Certificate ☐ Other Document

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

☐ 3.2 Local Address in India (If different from above)*

Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

☐ 4. Contact Details (All communications will be sent to Mobile number/Email-ID provided may be used) (Please refer instruction **D** at the end)

Tel. (Off) - Fax
Mobile - Email ID
Mobile - Email ID

☐ 5. Number of Related Persons (Please fill Annexure A-2 for each related persons & also refer instruction **E** at the end)

6. Remarks (If any)

7. Applicant Declaration (Please refer instruction **G** at the end)

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting. I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature/Thumb Impression]

Signature/Thumb Impression of Authorised Person(s)

Date: D D - M M - Y Y Y Y Place:

8. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ Equivalent e-document

KYC documents verification carried out by

Identity Verification ☐ Done Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

Annexure A2 I Legal Entity I Other than Individuals

Central KYC Registry | Know Your Customer (KYC) Application Form | Related Person

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for update application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update ☐ Delete
KYC Number _____ *(Mandatory for KYC update and delete request)*

1. Details of Related Person* (Please refer instruction **E** at the end)

☐ Addition of Related Person ☐ Deletion of Related Person ☐ Update Related Person Details

KYC Number of Related Person (if available*) _____ *(If KYC number is available, only 'Related Person Type' & 'Name' is mandatory*

Related Person Type* ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Official ☐ Proprietor
☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please specify)

DIN (Director Identification Number) _____ *(Mandatory if Related Person Type is Director)*

1.1 Personal Details (Please refer instruction **E** at the end)

	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M- Male ☐ F- Female T- Transgender

Nationality* ☐ IN- Indian ☐ Others (ISO 3166 Country Code ☐☐)

PAN* _____ ☐ Form 60 furnished

1.2 Proof of Identity and Address* (Please refer instruction **E** at the end)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number _____
☐ B-Voter ID Card _____
☐ C-Driving Licence _____ Driving Licence Expiry Date D D - M M - Y Y Y Y
☐ D-NREGA Job Card _____
☐ E-National Population Register Letter _____
☐ F-Proof of Possession of Aadhaar XXXXXXXX ☐
II ☐ E-KYC Authentication XXXXXXXX
III ☐ Offline verification of Aadhaar XXXXXXXX

☐ PHOTO*



Address

Line 1* _____
Line 2 _____
Line 3 _____ City/Town/Village* _____
District* _____ Pin/Post Code* _____ State/U.T Code* ☐☐ ISO 3166 Country Code* ☐☐

1.3 Current Address Details (Please refer instruction **E** at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided)

I. Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number _____
☐ B-Voter ID Card _____
☐ C-Driving Licence _____
☐ D-NREGA Job Card _____
☐ E-National Population Register Letter _____
☐ F-Proof of Possession of Aadhaar XXXXXXXX
II ☐ E-KYC Authentication XXXXXXXX
III ☐ Offline verification of Aadhaar XXXXXXXX
IV ☐ Deemed PoA
V ☐ Self-Declaration

Address

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

1.4 Contact Details (All communications will be sent on provided Mobile no. / Email-ID provided) (Please refer instruction **D** at the end)

Tel. (Off) - Tel. (Res) - Mobile -

Email ID

2. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. Incase any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/KRA to share this KYC data with CKYCR, download the information from CKYCR, and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines

[Signature/Thumb Impression]

Signature/Thumb Impression of Applicant

Date: D D - M M - Y Y Y Y Place:

6. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification

☐ Digital KYC Process ☐ Equivalent e-document

KYC documents verification carried out by	Institution details
Date: D D - M M - Y Y Y Y	Name
Emp. Name	Code
Emp. Code	[Institution Stamp]
Emp. Designation	
Emp. Branch	
[Employee Signature]	

A. Clarification / Guidelines on filling 'Entity Details' section

1. Entity Constitution Type

A – Sole Partnership	H – Trust	O – Artificial Juridical Person
B – Partnership Firm	I – Liquidator	P – International Organisation or
C – HUF	J – Limited Liability Partnership	Agency/Foreign Embassy or Consular Office, etc.
D – Private Limited Company	K – Artificial Liability Partnership	Q – Not Categorized
E – Public Limited Company	L – Public Sector Banks	R – Others
F – Society	M – Central/State Government Department or Agency	S – Foreign Portfolio Investors
G – Association of Persons (AOP)/Body of Individuals (BOI)	N – Section 8 Companies (Companies Act, 2013)	

2. In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, Form 60 may be obtained if PAN is not available.
3. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Proof of Identity [POI]' section

A. Activity Proof – 1 and Activity Proof – 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.

B. Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.

C. Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.

D. 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.

E. 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.

F. KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C. Clarification/Guidelines for filling Proof of Address [PoA]' section

A. State/U.T Code and Pin/Post Code will not be mandatory for overseas addresses.

B. Certified copy of document or equivalent e-document to be submitted.

D. Clarification/Guidelines for filling 'Related Person Details' section

A. Please mention two-digit 'country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).

B. Do not add '0' in the beginning of Mobile number.

E. Clarification/Guidelines for filling 'Related Person Details' section

1. Personal Details
   - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Proof of Address [PoA]
   - PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
   - State/U.T Code and Pin/Post Code will not be mandatory for Overseas addresses.
   - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR
   - REs may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.

C. If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related' are required.

D. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.

F. Provision for capturing signature of multiple authorised persons is to be made by the RE.

G. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

General instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code
Andaman & Nicobar	AN
Andhra Pradesh	AP
Arunachal Pradesh	AR
Assam	AS
Bihar	BR
Chandigarh	CH
Chattisgarh	CG
Dadra and Nagar Haveli	DN
Daman & Diu	DD
Delhi	DL
Goa	GA
Gujarat	GJ
Haryana	HR

State / U.T	Code
Himachal Pradesh	HP
Jammu & Kashmir	JK
Jharkhand	JH
Karnataka	KA
Kerala	KL
Lakshadweep	LD
Madhya Pradesh	MP
Maharashtra	MH
Manipur	MN
Meghalaya	ML
Mizoram	MZ
Nagaland	NL
Orissa	OR

State / U.T	Code
Pondicherry	PY
Punjab	PB
Rajasthan	RJ
Sikkim	SK
Tamil Nadu	TN
Telangana	TS
Tripura	TR
Uttar Pradesh	UP
Uttarakhand	UA
West Bengal	WB
Other	XX

List of ISO 3166 Two-Digit Country Code

Country	Code	Country	Code	Country	Code	Country	Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

KYC additional details & FATCA-CRS Annexure for Entities including UBO

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

City of incorporation:.....

Country of incorporation:.....

Net Worth in INR. In ₹ Lakhs ☐ Net Worth as on D D M M Y Y Y Y *(Date should not be older than one year)*

Is the entity involved in / providing any of these services:	Foreign Exchange / Money Changer Services	Yes / No	Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates]	Yes / No	Money Laundering / Pawning	Yes / No	Any other information [if applicable]

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

Please tick the applicable tax resident declaration:

Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

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

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

%In case Tax Identification Number is not available, kindly provide its functional equivalent$

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 ☐ Financial institution[1] or ☐ Direct reporting NFE[2] (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): ☐ ***Applied for*** If the entity is a Financial Institutions: ☐ ***Not required to apply for*** *(Please specify 2 digits sub-category[3].....)* ☐ ***Not obtained – Non-participating FI***
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*[4] (that is, a company whose shares are regularly traded on an established securities market)	☐ Yes ☐ No *(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*[5] (a company whose shares are regularly traded on an established securities market)	☐ Yes ☐ No *(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: ☐ Subsidiary of the listed company or ☐ Controlled by a listed company Name of the stock exchange	
3	Is the Entity an active NFE[6]	☐ Yes ☐ No *(If yes, please, fill UBO decleration 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[7]	☐ Yes ☐ No *(If yes, please, fill UBO decleration in the next section)* Nature of business	

[1] Refer 1 of Part D [2] Refer 3(vii) of Part D [3] Refer 1A. of Part D [4] Refer 2a of Part D [5] Refer 2b of Part D [6] Refer 2c of Part D [7] Refer 3(ii) of Part D

Declaration Form of Ultimate Beneficial Ownership [UBO]/Controlling Persons

(Mandatory for Non-individual Investors)

I: Investor details:

Investor Name										
PAN*										

** If PAN is not available, specify Folio No. (s)*

II: Category

☐ Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *[If this category is selected, no need to provide UBO details].*

Name of the Stock Exchange where it is listed#. _____

Security ISIN# _____

Name of the Listed Company (applicable if the investor is subsidiary/associate): _____

#mandatory in case of Listed company or subsidiary of the Listed Company

☐ Unlisted Company ☐ Partnership Firm / LLP ☐ Unincorporated association / body of individuals

☐ Public Charitable Trust ☐ Private Trust ☐ Religious Trust ☐ Trust created by a Will.

☐ Others *[please specify]* _____

UBO / Controlling Person(s) details.

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? ☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#.			
UBO / SMO PAN#. For Foreign National, TIN to be provided]			
% of beneficial	>10% controlling interest. ☐	>10% controlling interest. ☐	>10% controlling interest. ☐

interest#.	>15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐	>15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐	>15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐
UBO / SMO Country of Tax Residency#.			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#.			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth *[dd-mmm-yyyy]* #			
UBO / SMO PEP#	Yes – PEP. ☐ Yes – Related to PEP. ☐ N – Not a PEP. ☐		
UBO / SMO Address *[include City, Pincode, State, Country]*	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type	Residence ☐ Business ☐ Registered Office. ☐		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male ☐ Female ☐ Others ☐		

UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐		
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.

 # Mandatory column.
Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.
** Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.*

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory Name: Designation:	Authorized Signatory Name: Designation:	Authorized Signatory Name: Designation:

Place: _____

Declaration Form of Ultimate Beneficial Ownership [UBO]/Controlling Persons

(Mandatory for Non-individual Investors)

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the 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. Controlling ownership interest means ownership of/entitlement to:
- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- 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.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% 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.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

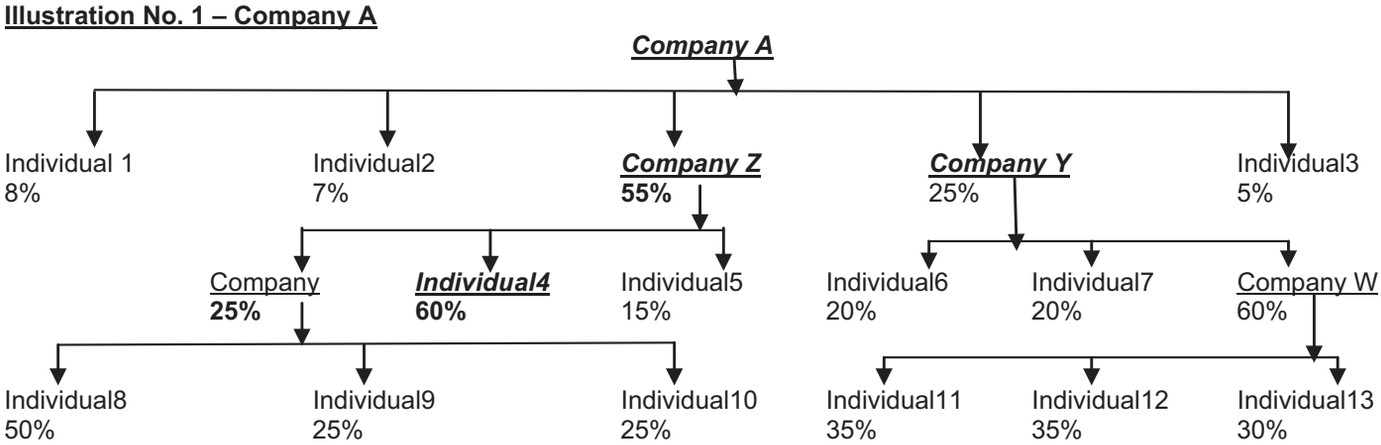
Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

Declaration Form of Ultimate Beneficial Ownership [UBO]/Controlling Persons

(Mandatory for Non-individual Investors)

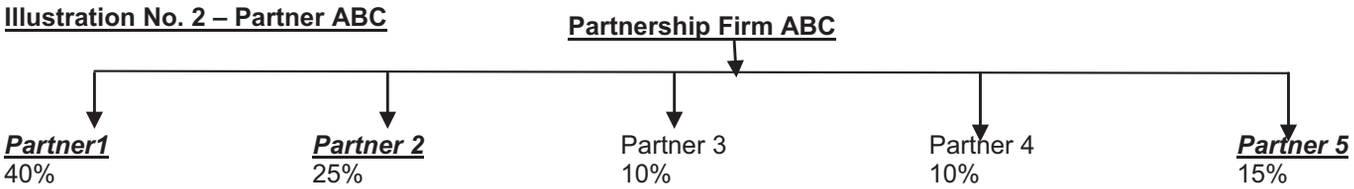
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



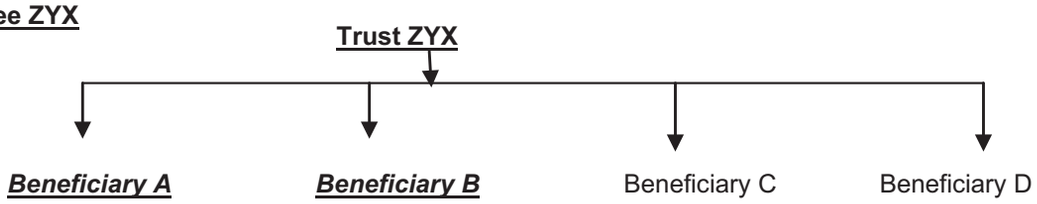
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

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.

%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 ...../...../.....

KYC additional details & FATCA-CRS Annexure for Entities including UBO

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 attributale 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 instrumens; transferable securities; or commodity futures trading; or
       (ii) Individual and collective portfolio management; or
       (iii) Investing, administering or managing funds,money or financial asset or money on behalf of other persons ;

       or
     - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

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

   The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)
   - **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
   - **FIs not required to apply for GIIN:**

A. Reasons why FI not required to apply GIIN

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

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

Types of NFEs that are regarded as excluded NFE are:

a. *Publicly traded company (listed company)*

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

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

b. *Related entity of a publicly traded company*

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

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

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank , or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. *Explanation* - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the investor/applicant is a trust, the financial institution shall identify the beneficial owners of the investor/applicant and take reasonable measures to verify the identity of such persons, through the identity of the settler 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	Aregulated investment company a sdefined 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

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$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.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality ***or*** Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; ***or*** Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below) ***If Indian telephone number is provided along with a foreign country telephone number*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

**** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.***

Customer Care Centres of Sundaram Asset Management Company Limited

Agra: 9/4 Ground floor, Shankar Point, Sanjay Place, Agra 282002 **Ahmedabad:** 602, 6th Floor, Corporate Park, Near Samudra Complex, Near Girish Cold Drink, C G Road Navrangpura, Ahmedabad 380009 **Allahabad:** 38/1, Tashkant Marg, Vashishta Vinayak Tower, Upper Ground Floor, Allahabad 211001 **Amritsar:** SCO-25, 1st Floor, District Shopping Complex B Block, Ranjit Avenue, Amritsar, 143001 **Aurangabad:** No.36, Motiwali Trade Center, Nirala Bazar, Aurangabad 431001 **Bangalore:** Ground Floor, Sana Plaza, #21/14 A, Near Trinity Metro Station, Bangalore 560001 **Baroda (Vadodara):** 109, 1st Floor, Siddharth Complex, Near Express Hotel, R.C Dutt Road, Alkapuri, Baroda 390007 **Bhagalpur:** Ann Tower, 1st Floor, RBSS Road, Bhikhanpur, Bhagalpur 812001 **Bhilai:** 36/5, Nehru Nagar (East), Behind Kotak Bank, Bhilai 490020 **Bhopal:** 2nd Floor, Plot No. 6, VNV Plaza, Bank street, Zone -2, M.P.Nagar, Bhopal 462011 **Bhubaneshwar:** Shop No. 16, Deen Dayal Bawan, Jan Path, Ashok Nagar, Bhubaneswar 751009 **Calicut (Kozhikode):** 1st Floor, Karuppali Square, YMCA Cross Road, Calicut **Chandigarh:** II Floor, SCO 2475-76, Sector 22/C, Chandigarh 160022 **Chennai HO:** Sundaram Towers, 1st&2nd Floor, No.46 Whites Road, Royapettah, Chennai - 600014 **Chennai Sales Office:** Alamelu Terrace 3rd Floor, No.163 Mount Road, Anna Salai, Thousand Lights, Chennai 600002 **Cochin:** Kassim Towers, Sebastian Road, Kaloor, Cochin 682 017 **Coimbatore:** 101-E, D B Road, R. S puram, Coimbatore 641002 **Dehradun:** 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun 248 006 **Delhi (Sales Office):** Room No.301.314, 3rd Floor Ashoka Estate, 24 Barakhamba Road, New Delhi 110001 **Dhanbad:** Sri Ram Plaza, Room No. 107, 1st Floor, Bank More, Dhanbad 826001 **Durgapur:** A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur 713 216 **Goa:** D - 1st Floor, Alfran Plaza, Panaji , Goa - 403001 **Gorakhpur:** Shop No.20, 2nd Floor, Cross Road The Mall, Bank Road, Gorakhpur 273001 **Gurugram:** Unit No.11 Vipul Agora, Mehrauli Gurugram Road, Gurugram - 122002 **Guwahati:** Ganapati Enclave 4th Floor, Above Datamation, Bora Service, G.S Road, Guwahati - 781007 **Hubli:** Shop No.UGF 4/5. Eureka Junction, T.B.Road, Hubli 580029. **Hyderabad:** 6-3-1085/D/501/B/C, Dega Towers 5th, Rajbhavan Road, Somajiguda, Hyderabad 500082 **Indore:** 205, Starlit Towers, Y N Road, Indore, Madhya Pradesh 452003 **Jaipur:** 506-507, 5th floor, Okay Plus Tower, Near Kalyan Jewellers, Ajmer Road, Jaipur 302001 **Jalandhar:** Shop No-11 B 3rd Floor, City Square Mall, Civil Lines, Jalandhar 144001 **Jamshedpur:** Shop No-1 & 2, 2nd Floor, Meghdeep Building (Beside Hotel South Park), Q Road, Bistupur, Jamshedpur 831001 **Jodhpur:** 116, 1st Floor, Mody Arcade, Chopasani Road, Near bombay motor cycle, Jodhpur 342003 **Kanpur:** 218-219, Kan Chamber, 14/113-Civil Lines, Kanpur 208001 **Kolkata:** 7, Camac Street, 3rd Floor, Block-6, Kolkata 700017 **Kottayam:** CSI ascension Square, Logos Junction, Collectorate, P.O Kottayam 686002 **Lucknow:** Office No. 104, UGF Sky Hi Chambers, 5, Park Road, Lucknow 226001 **Ludhiana:** SCO 18, Feroz Gandhi Market, Ludhiana 141001 **Madurai:** No. 183 C-North Veli Street, Madurai 1 **Mangalore:** B-2, Souza Arcade, Balmatta Road, Mangalore 575002 **Mumbai (Andheri):** Satellite Gazebo, Office No. 101&102, B - Wing, 1st Floor, B D Sawant Marg, Mota Nagar, Andheri (East), Mumbai 400093 **Mumbai (Fort):** 5th Floor, City Ice Building, Plot No.298, Perin Nariman Street, Mumbai 400001 **Mumbai (Thane):** Shop No.3, Ramrao Sahani Sadan, Kaka Sohani Road, Behind P. N .Gadgil Jewellers, Off Ram Maruti Road, Mumbai, Thane 400601 **Muzaffarpur:** Saroj Complex, Ground Floor, Dewan Road, Muzaffarpur 842002 **Mysore:** #145, 2nd floor, 5th Main, 5th Cross, Opp Syndicate Bank, Saraswathi Puram, Mysuru 570009 **Nagpur:** Vasant Vihar Complex, Plot No. 6 , WHC Road, Shankar Nagar, Nagpur **Nashik:** L 17, Suyojit, Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nashik. **Patna:** 305, 306, Ashiana Hari Nivas 3rd Floor, New Dak Bunglow Road, Patna 800001 **Pondicherry:** Jayalakshmi Complex Door NO.114 & 116 , Shop No.: 7, 8, 9 First Floor, Thiruvalluvar Salai, Pondicherry 605013 **Pune:** CTS No. 930 / Final, Plot No.314, 1st Floor, Office No. 1, Aditya Centeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune 411005 **Raipur:** S 02, 2nd Floor, Jail Road, Near Fafadih Square, Raipur 492001 **Rajkot:** 202, Business Terminal, Opp. Ramakrishna Ashram, Dr. Yagnik Road, Rajkot **Ranchi:** Satya Ganda Arcade, 205 2nd Floor, Lalji Hirji Road, Near Sarjana Chowk, Main Road, Ranchi 834001 **Salem:** No.20, Ramakrishna Road, Opp Axis Bank, Salem 636007 **Surat:** B-204, International Trade Centre, Majuragate, Surat 395002 **Thrissur:** 2nd Floor, Sri Lakshmi Building, Near Thiruvampady Temple, Shoranur Road, Thrissur 680022 **Trichy:** 60/2, Krishna Complex, I st Floor, Shastri Road, Thennur, Trichy 620 017 **Trivandrum:** R S Complex, T C 2/ 3262, (5), Opp. LIC Building , Pattom PO, Trivandrum 695 004 **Varanasi:** Shop No.5, 1st Floor, Kuber Cober Complex, Rathyatra Crossing, Varanasi 221010 **Vijayawada:** D.No. 40-13-5, Sree Ramachandra Complex, Benz Circle (Bajaj Showroom Lane), Vijayawada 520 010 **Vizag:** Shop No.2, 3rd Floor, Navaratna Jewel Square, Dwaraka Nagar, Vishakapatnam 530016

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

Collection centres of SAMC

Akola: SF C-13 First Floor, Dakshata Nagar, Vyapari Complex, Sindhi Camp Chowk, Akola 444001 **Ajmer:** SF 1st Floor, K C Complex, Opp Daulat Bagh, Ajmer 305001 **Anand:** SF No.202, Drashti Arcade Lambvel Road, Opp HDFC Bank, Anand 388001 **Burdwan:** SF 43 G T Road, East Stand Officer's Colony, Raymond Building 2nd Floor, Sreepalli, Burdawan 713103 **Gwalior:** SF 44 2nd Floor City Centre, Narayan Krishna Apartments, Madhav Rao Scindia Road, Gwalior 474002 **Jabalpur:** SF No.936 Wright Town, 2nd Floor, Digambar Tower, Pandit Bhavani Prasad Ward, Napir Town, Jabalpur 482002 **Jalgaon:** SF India Plaza, 2nd Floor, Above Dominos Pizza, Swatantra Chowk, Jalgaon 425001 **Jamnagar:** SF Corporate House, 4th Floor Office No 404, Opp St.Anns School P N Marg, Jamnagar 361001 **Kolhapur:** SF 2nd Floor Raosahib Vichare Complex, Near ST stand, New Shahupuri Gems Stone, Kolhapur 416 001 **Kota:** SF 393, Shopping Centre , 2nd Floor (Above Reebok Showroom), Near Ghode Wale Baba Circle , Kota - 324007 **Sangli:** SF S 4, 2nd Floor Shiv Ratan Complex, College Corner Madhav Nagar Road, Sangli 416416 **Siliguri:** SF Home Land (Vishal Mega Mart Building) 4th Floor Opp Sona Wheels Showroom Sevoke Road, Siliguri - 734008 **Tirunelveli:** SF First floor, Indira Complex, No.985/1, C2, 1 D South Bye Pass Road, Opp to Passport Office, Tirunelveli-627005 **Udaipur:** SF 04 th floor centre point building , opp-B.N College, udaipur-313001 **Vellore:** SF No.141/3, First Floor, M P Sarathy Nagar, Vellore DT., Bus Owners Association Building, Chennai-Bangalore Bye Pass Road, Vellore - 632012 **Vapi:** Shop No - 19 & 20, First Floor, Walden Plaza, Imran Nagar (opp SBI), Daman , Silvassa Road, Vapi 396191

Customer Care Centres of KFin Technologies Limited.

Agartala: OLS RMS, Chowmuhani Mantri Bari Road, 1St Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001 **Agra:** 3rd Floor, 303, Corporate Park Block no 109, Sanjay Place, Agra 282002 **Ahmedabad:** Office No. 401, On 4Th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009 **Ajmer:** Shop no. 2, 3rd Floor, Above Raymond Shop, Opp City Power House, Hathi Bhata, Ajmer 305001 **Akola:** Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road, N.H. No 6, Opp Radhakrishna Talkies, Akola 444001, Maharashthra **Aligarh:** 1St Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh 202001 **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001 **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi 444601 **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital, Ambala Cant, Ambala 133001 **Amritsar:** Sco 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001 **Anand:** 203, Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar, Anand 388120 **Ananthapur:** #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur 515001. **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex Navkar Complex, M.V. Road, Andheri East, Opp Andheri Court, Mumbai 400069 **Asansol:** 112/N, G.T. Road, Bhanga Pachil, G.T Road, Paschim Bardhaman, West Bengal, Asansol 713303 **Aurangabad:** Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001 **Azamgarh:** Shop no. 18 Gr. Floor Nagarpalika Infront of Tresery office Azamgarh UP-276001 **Balasore:** 1-B. 1St Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001 **Bangalore:** No 35, Puttanna Road, Basavanagudi, Bangalore 560004 **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla, 3Rd Floor, Ward No-24, Opposite P.C Chandra Bankura Town, Bankura 722101 **Bareilly:** 1St Floor, Aear Side A-Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001 **Baroda:** 1St Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara 390007 **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar 851101 **Belgaum:** Premises No.101, Cts No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011 **Bellary:** Ground Floor, 3Rd Office, Near Womens College, Road Beside Amruth Diagnostic Shanthi Archade, Bellary 583103 **Berhampur (Or):** Opp Divya Nandan Kalyan Mandap, 3Rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001 **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001 **Bharuch:** 123, Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch 392001 **Bhatinda:** MCB -Z-3-01043, 2 Floor, Goniana Road, Opposite Nippon India, Mf Gt Road, Near Hanuman Chowk, Bhatinda 151001 **Bhavnagar:** 303, Sterling Point, Waghawadi Road, Bhavnagar 364001 **Bhilai:** Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020 **Bhilwara:** Office No. 14, B Prem Bhawan, Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 **Bhopal:** SF-13, Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal 462011 **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007 **Bikaner:** H.No. 10, Himtasar House, Museum Circle, Civil line, Bikaner,Rajasthan - 334001 **Bilaspur:** Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar, Main Road, Bilaspur 495001 **Bokaro:** City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro 827004 **Borivali:** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai 400 092 **Burdwan:** Saluja Complex, 846, Laxmipur, G T Road, Burdwan Ps & Dist, Burdwan East 713101 **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001 **Chandigarh:** First Floor, Sco 2469-70, Sec. 22-C, Chandigarh 160022 **Chandrapur:** C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra 442402 **Chennai:** 9Th Floor,Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034 **Chinsura:** No: 96 Po, Chinsurah Doctors Lane, Chinsurah 712101 **Cochin:** Door No: 61/2784, Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam, Kerala 682015 **Coimbatore:** 3rd Floor, Jaya Enclave, 1057, Avinashi Road, Coimbatore 641018 **Cuttack:** Shop No-45, 2nd Floor, Netaji Subas Bose Arcade (Big Bazar Building), Adjusent To Reliance Trends, Dargha Bazar, Cuttack 753001 **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari Bhandar Chowk, Darbhanga, Bihar 846004 **Davangere:** D.No 162/6, 1St Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Mandal, Davangere 577002 **Dehradun:** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun 248001 **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001 **Dhanbad:** 208, New Market, 2nd Floor, Bank More, Dhanbad 826001 **Dhule:** Ground Floor, Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001 **Durgapur:** Mwav-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur 713216 **Eluru:** Dno-22B-12-1/1, Power Peta, Gadevari veedhi, Eluru - 534001 Andhra Pradesh. **Erode:** No 38/1, Ground Floor, Sathy Road, (Vctv Main Road), Sorna Krishna Complex, Erode 638003 **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Ground, NIT, Faridabad 121001 **Ferozpur:** The Mall Road, Chawla Bulding, Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002 **Gandhidham:** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham 370201 **Gandhinagar:** 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar 382421. Gujarat **Gaya:** Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipuri Road, Gaya 823001 **Ghatkopar:** 11, Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 **Ghaziabad:** Ff - 31, Konark Building, Rajnagar, Ghaziabad 201001 **Ghazipur:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur 233001 **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul, Vidyapeeth Civil Lines, Gonda 271001 **Gorakhpur:** Shop No 8 & 9, 4Th Floor, Cross Road, The Mall, Bank Road, Gorakhpur 273001 **Gulbarga:** H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat Station, Main Road, Kalaburagi, Gulbarga 585105 **Guntur:** 2nd Shatter, 1St Floor, Hno. 6-14-48, 14/2 Lane Arundal Pet, Guntur 522002 **Gurgaon:** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001 **Guwahati:** Ganapati Enclave, 4Th Floor, Opposite Bora, Service Ullubari, Guwahati, Assam 781007 **Gwalior:** City Centr, Near Axis Bank, Gwalior 474011 **Haldwani:** Shoop No 5 Km, VN Shoping Complex, Haldwani 263139 **Haridwar:** Shop No.17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 **Hassan:** Sas No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201 **Hissar:** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 **Hoshiarpur:** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001 **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029 **Hyderabad:** 2nd floor, JBS Station, Lower Concourse, 1 Situated in Jubilee Bus Metro Station, Secunderabad 500009 **Hyderabad (Gachibowli):** Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda,Serilimgampally Mandal, Hyderabad 500032 **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore 452001 **Jabalpur:** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur 482001 **Jaipur:** Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001 **Jalandhar:** Office No 7, 3Rd Floor, City Square Building, E-H197, Civil Line, Next To Kalyan Jewellers, Jalandhar 144001 **Jalgaon:** 3rd Floor, 269, Jaee Plaza, Baliram Peth Near Kishore Agencies Jalgaon 425001 **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101 **Jammu:** 1D/D Extension, 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, **Jamnagar:** 131, Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361008 **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi Bistupur, East Singhbhum, Jamshedpur 831001 **Jhansi:** 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi 284001 **Jodhpur:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur 342003 **Junagadh:** Shop No. 201, 2nd Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh 362001 **Kalyan:** Seasons Business Centre, 104, 1st Floor, Shivaji , Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan 421301 **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal 741235 **Kannur:** 2nd Floor, Global Villag,e Bank Road, Kannur 670001 **Kanpur:** 15/46 B, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur 208001 **Karimnagar:** 2nd Shutter, Hno. 7-2-607, Sri Matha Complex, Mankammathota, Karimnagar 505001 **Karnal:** 3, Randhir Colony, Near Doctor J.C.Bathla Hospital, Karnal (Haryana) 132001 **Karur:** No 88/11, BB Plaza, NRMP Street, K S Mess Back Side, Karur 639002 **Khammam:** 11-4-3/3, Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old CPI Office, Near Priyadarshini College, Nehru Nagar, Khammam 507002 **Kharagpur:** Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur Ps: Kharagpur Dist: Paschim, Medinipur, Kharagpur 721304 **Kolhapur:** 605/1/4, E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001 **Kolkata:** 2/1, Russel Street, 4th floor, Kankaria Centre, Kolkata 700001 **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kollam 691001 **Korba:** Office No.202, 2nd floor, ICRC, QUBE 97 T.P. Nagar, Korba 495677 **Kota:** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007 **Kottayam:** 1St Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686 002 **Kurnool:** Shop No:47, 2nd Floor, S Komda Shoping Mall, Kurnool 518001 **Lucknow:** Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow 226001 **Ludhiana:** SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana 141001 **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai 625001 **Malappuram:** MM18/1974, Peekeys Arcade,

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(ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala 676519 **Malda:** Ram Krishna Pally, Ground Floor, English Bazar, Malda 732101 **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001 **Mangalore:** Shop No. 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore 575003 **Margoa:** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDPA Market Complex, Margao 403601 **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001 **Meerut:** Shop No. 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut 250001 **Mehsana:** Ff-21, Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002 **Mirzapur:** Second Floor, Triveni Campus, Ratanganj, Mirzapur, Uttar Pradesh 231001 **Moga:** 1St Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga 142001 **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad 244001 **Morena:** House No. HIG 959, Near Court Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001 **Mumbai:** 6/8, Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange), Next Union Bank, Fort, Mumbai 400 001 **Muzaffarpur:** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001 **Mysore:** No 2924, 2nd Floor, 1St Main, 5Th Cross, Saraswathi Puram, Mysore 570009 **Nadiad:** 311, 3Rd Floor, City Center, Near Paras Circle, Nadiad 387001 **Nagerkoil:** Hno. 45, 1st Floor, East Car Street, Nagercoil 629001 **Nagpur:** Plot No. 2, Block No. B, 1 & 2, Shree Apratment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010 **Nanded:** Shop No.4, Santakripa Market, G G Road, Opp.Bank of India, Nanded 431601 **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002 **Navsari:** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445 **Nellore:** H. No: 216/2/561, Ramarao Complex, 2&3rd Floor, Shop No.305 Nagula Mitta Road, (Indira Bhavan) Opp: Bank Of Baroda, Nellore 524001 **New Delhi:** 305, New Delhi House, 27, Barakhamba Road, New Delhi 110001 **Noida:** F-21, 2nd Floor, Near Kalyan Jewelers, Sector 18, Noida 201301 **Palghat:** No: 20 & 21, Metro Complex, H.P.O.Road, Palakkad, H.P.O.Road, Palakkad 678001 **Panipat:** Shop No. 20, 1st Floor, BMK Market, Behind Hive Hote,l G.T.Road, Panipat 132103 Haryana **Panjim:** H. No: T-9 T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001 **Pathankot:** 2nd Floor, Sahni Arcade, Complex Adj.Indra Colony Gate, Railway Road, Pathankot 145001 **Patiala:** B-17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001 **Patna:** Flat No.102, 2BHK, Maa Bhawani Shardalay, Exhibition Road, Patna 800001 **Pondicherry:** No.122(10B), Muthumariamman Koil Street, Pondicherry 605001 **Prayagraj:** Shop No. TF-9, 3rd Floor, Vinayak Vrindavan Tower, Built Over H.NO.34/26, Tashkent Marg, Civil Station, Allahabad (now Prayagraj) Uttar Pradesh 211001 **Pune:** Office # 207-210, Second Floor, Kamla Arcade, JM Road, Opposite Balgandharva, Shivaji Nagar, Pune 411005 **Raipur:** Office No-401, 4th Floo,r Pithalia Plaza, Fafadih Chowk, Raipur 492001 **Rajahmundry:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu vari Veedhi, T-Nagar, Rajahmundry 533101 **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat 360001 **Ranchi:** Room no, 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi 834001 **Ratlam:** 106, Rajaswa Colony, Near Sailana, Bus Stand, Ratlam (M.P.) 457001 **Renukoot:** C/O Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217 **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001 **Rohtak:** Office No.61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee 247667 **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012 **Sagar:** II Floor, Above Shiva Kanch Mandir, 5, Civil Lines, Sagar 470002 **Saharanpur:** Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh 247001 **Salem:** No.6, NS Complex, Omalur Main Road, Salem 636009 **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza Golebazar, Sambalpur 768001 **Satara:** G7, 465, A Govind Park, Satar Bazaa,r Satara 415001 **Satna:** 1St Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001 **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793001 **Shimla:** 1St Floor, Hills View Complex, Near Tara Hall, Shimla 171001 **Shimoga:** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201 **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551 **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001 **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001 **Siliguri:** Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001 **Sitapur:** 12/12, Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001 **Solan:** Disha Complex, 1St Floo,r Above Axis Bank, Rajgarh Road, Solan 173212 **Solapur:** Shop No 106, Krishna Complex, 477, Dakshin Kasaba, Datta Chowk, Solapur 413007 **Sonepat:** Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat 131001. **Sri Ganganagar:** Shop No. 5, Opposite Bihani Petrol Pump, Nh-15, Near Baba Ramdev Mandir, Sri Ganganagar 335001 **Srikakulam:** D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam 532001 **Sultanpur:** 1St Floor, Ramashanker Market, Civil Line, Sultanpur 228001 **Surat:** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395002 **Thane:** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai 400602 **Tinsukia:** 3rd Floor, Chirwapatty Road, Tinsukia 786125 Assam **Tirunelveli:** 55/18, Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001 **Tirupathi:** Shop No:18-1-421/F1, City Center, K.T.Road, Airtel Backside Office, Tirupathi 517501 **Tiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 **Trichur:** 4Th Floor, Crown Tower, Shakthan Nagar Opp. Head Post Office, Thrissur 680001 **Trichy:** No 23C/1, E V R Road, Near Vekkaliamman Kalyana Mandapam, Putthur, Trichy 620017 **Trivandrum:** 3rd Floor, No.3B TC-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum 695001 **Tuticorin:** 4-B, A34-A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003 **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp GPO Chetak Circle, Udaipur 313001 **Ujjain:** Heritage Shop No. 227 87, Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001 **Valsad:** 406, Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001 **Vapi:** A-8, Second Floor, Solitaire Business Centre, Opp DCB Bank, GIDC, Char Rasta, Silvassa Road, Vapi 396191 **Varanasi:** D.64/52, G-4, Arihant Complex, Second Floor, Madhopur Shivpurva Sigra, Near Petrol Pump, Varanasi 221010 **Vashi:** Haware Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai 400703 **Vellore:** No 2/19, 1St Floor, Vellore City Centre, Anna Salai, Vellore 632001 **Vijayawada:** Hno26-23, 1St Floor, Sundaramma Street, Gandhinagar, Krishna, Vijayawada 520010 **Visakhapatnam:** Dno:48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jewellery Showroom, Beside Taj Hotel Lodge, Visakhapatnam 530016 **Warangal:** Shop No22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002 **Yamuna Nagar:** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building), Pyara Chowk, Yamuna Nagar 135001.

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Andheri Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069. **Borivali** Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092. **Hyderabad (Gachibowli)** Selenium Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad, 500032. **Thane** Room No. 302, 3Rd Floor, Ganga Prasad Building, Near RBL Bank Ltd Ram Maruti Cross Road Naupada, Thane West, Thane 400602 **Vashi**, Haware Infotech Park, 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703.