SUNDARAM MUTUAL
Sundaram Finance Group

STATEMENT OF ADDITIONAL INFORMATION (SAI)

Mutual Fund	:	**Sundaram Mutual Fund**
Asset Management Company	:	**Sundaram Asset Management Company Limited**
Trustee Company	:	**Sundaram Trustee Company Limited**

Addresses, Website of the entities:

Address:

Trustee:
Sundaram Trustee Company Limited
CIN: U65999TN2003PLC052058
Corporate Office: Sundaram Towers,
I & II Floor, 46 Whites Road,
Chennai 600 014 India

Investment Manager:
Sundaram Asset Management Company Limited
CIN: U93090TN1996PLC034615
Corporate Office: Sundaram Towers,
I & II Floor, 46 Whites Road,
Chennai 600 014 India

Website
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This Statement of Additional Information (SAI) contains details of Sundaram Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

This SAI is dated June 30, 2026.

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In this document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

AMC or Asset Management Company or Investment Manager: Sundaram Asset Management Company Limited incorporated under the provisions of the Companies Act, 1956 and approved by the Securities and Exchange Board of India to act as the Investment Manager for the schemes of Sundaram Mutual Fund.

AMFI: The Association of Mutual Funds in India

Applicable NAV: The NAV applicable for purchase or redemption or switching based on the time of the Working Day on which the application is received.

Benchmark: The benchmark for the scheme

Custodian: A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 2026 and includes any entity appointed to act as custodian in respect of foreign securities and such other entity, including approved banks.

First time mutual fund investor: An investor who invests for the first time ever in any mutual fund either by way of purchase/subscription or systematic investment plan.

Investment Management Agreement: Investment Management Agreement (IMA) dated August 24, 1996, executed between the Sundaram Trustee Company Limited and the Sundaram Asset Management Company Limited as amended from time to time.

Investor Service Centres or Official Points of acceptance of transactions: Designated branches of Sundaram Asset Management Limited or such other centres/offices as may be designated by the company or its registrars from time to time

KIM: Key Information Memorandum, prescribed by SEBI, is, an abridged version containing the particulars of a scheme floated by mutual fund

KRA: KYC Registration Agency

KYC: Know Your Customer

Mutual Fund or the Fund: Sundaram Mutual Fund, a trust set up under the provisions of the Indian Trust Act, and registered with SEBI vide Registration No.MF/034/97/2.

NAV: The Net Asset Value per unit of this scheme, calculated in the manner provided in the Scheme Information Document, as may be prescribed by SEBI regulations from time to time

PAN: Permanent Account Number issued by the Income Tax Department

RBI: Reserve Bank of India, established under the Reserve Bank of India Act, 1934.

SAI: Statement of Additional Information, a document prescribed by SEBI

SEBI: Securities and Exchange Board of India , established under the securities and Exchange Board of India Act, 1992

SEBI Regulations or Regulations: Securities and Exchange Board of India (Mutual Funds) Regulations, 2026, as amended from time to time.

SID: Scheme Information Document prescribed by SEBI

Trustee: Sundaram Trustee Company Limited, as incorporated under the Provisions of the Companies Act, 1956, and approved by SEBI to act as Trustee to the schemes of Sundaram Mutual Fund.

Trust Deed: The Trust Deed dated March 31st 2006 (as amended from time to time) establishing the Mutual Fund.

Unit Holder: An investor in a scheme.

CAS: Consolidated Account Statement

Business Day

A day other than

- A Saturday
- A Sunday
- A day on which there is no RBI clearing/settlement of securities
- A day on which the Reserve Bank of India and/or banks in Mumbai are closed for business/clearing
- A day on which the Stock Exchange, Bombay or National Stock Exchange of India or RBI and/or banks are closed
- A day which is a public and/or bank holiday at a investor centre where the application is received
- A day on which sale/redemption/switch of units is suspended by the Investment Manager/Trustee
- A day falling within a Book Closure Period announced by the Trustee/Investment Manager.
- A day on which normal business cannot be transacted due to storms, floods, bandh, strikes or such other events as the Investment Manager may specify from time to time;

The Investment Manager reserves the right to declare any day as a Business Day or otherwise at any or all branches/Investor Service Centres.

Interpretation: The words and expressions used in this document and not defined shall have the meanings respectively assigned to them therein under the SEBI Act or the SEBI Regulations.

For the purpose of this document, except as otherwise expressly provided or unless the context otherwise requires:

- the terms defined in this SAI Scheme Information Document include the singular as well as the plural.
- pronouns having a masculine or feminine gender shall be deemed to be all inclusive
- all references to 'dollars' or '$' refers to the United States dollars
- Rs refers to Indian Rupee.
- A crore means ten million or 100 lakh and
- A lakh means a hundred thousand
- References to timing relate to Indian Standard Time (IST).
- References to a day are to a calendar day including non-Business Day

I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANIES

A. CONSTITUTION OF THE MUTUAL FUND

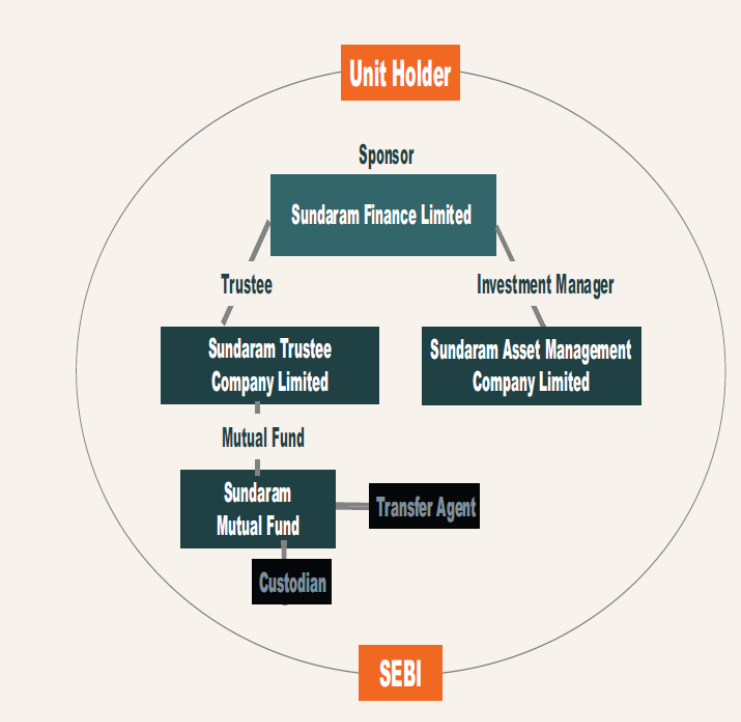
Sundaram Finance Limited established a mutual fund by the name of Sundaram Mutual Fund pursuant to a trust deed dated August 24, 1996, executed between the Sundaram Finance Limited and the Board of Trustees of Sundaram Mutual Fund. The Fund has been constituted as a Trust under the Indian Trusts Act, 1882. Sundaram Mutual Fund has been registered with the Securities and Exchange Board of India, an Independent regulatory body, established by law, for oversight of capital markets and investor protection. The Registration Number assigned by SEBI is MF/034/97/2. The registration is dated January 3, 1997. The trust deed dated August 24, 1996, and the deed of amendment dated March 22, 2004, have been registered under the Indian Registration Act, 1908 with the Sub-Registrar, Chennai-India (Serial Number 356 of 1996 and Serial Number 108 of 2004, respectively).
The Board of Trustees decided to convert itself into a trustee company in terms of Regulation 17(2) of the Securities and Exchange Board of India (Mutual Funds) Regulations, 2026 and received the approval of the Securities and Exchange Board of India ("SEBI") for the substitution of the Board of Trustees with a trustee company vide letter dated September 29, 2003 from SEBI. Accordingly, the Trustee Company was incorporated on December 2, 2003, under the Companies Act, 1956.

B. SPONSOR

The Sponsor of Sundaram Mutual Fund is Sundaram Finance Limited. Sundaram Finance holds the entire share capital of Sundaram Asset Management Company Limited and Sundaram Trustee Company Limited.

The sponsor is the Settlor of the Trust and have irrevocably settled a sum of Rs 1 lakh as the corpus of the Trust. This shall be held and managed by the Trust in accordance with the trust deed dated August 24, 1996, as amended from time to time.

Business Structure:



Sponsor Profile:

Sundaram Finance Limited is one of the leading non-banking finance company in India having a track record of over 73 years. Sundaram Finance Group has a presence in businesses such as automobile finance, home loans, mutual funds and insurance, to name a few. Sundaram Finance has a nation-wide network of over 763 branches, employee strength (full time employees including its divisions - Sundaram Infotech Solutions & Sundaram Direct) of around 5,344 people and is regarded as one of the most trusted and respected financial services provider in India."

"The Sundaram Finance Group remains true to its core values of prudence, fairness, transparency and service excellence. The Company has a track record of uninterrupted dividend payment every year since inception in 1954. Sundaram Finance enjoys the highest investment grade rating for its fixed deposits programme. The short term borrowings (including commercial papers) of the company are rated "A1+" (Very Strong Degree of Safety). The fixed deposits are rated "AAA" (Highest Credit Quality) by ICRA and CRISIL. The long-term borrowings are rated "AAA" (Highest Degree of Safety), with a "Stable outlook" by ICRA and CRISIL and AA+ (High Degree of Safety), with a "Stable outlook" by India Ratings.

Subsidiaries of the Sponsor

1 Sundaram Trustee Company Limited
2 Sundaram Asset Management Company Limited
3 Sundaram Home Finance Limited
4 LGF Services Limited
5 Sundaram Fund Services Limited
6 Sundaram Asset Management Singapore Pte. Limited
7 Sundaram Alternate Assets Limited

Snapshot on Financials: Having started on a capital base of Rs 2 lakh, Sundaram Finance sports a healthy balance sheet facilitating robust growth. Key financial parameters are presented in the accompanying table.

Financial Performance of the Sponsor for the past 3 years:

(Rs. in crores)

Particulars	FY 2025–26 (₹ Crore)	FY 2024–25 (₹ Crore)	FY 2023–24 (₹ Crore)
Net Worth	12,715	11,139.00	9471.69
Total Income	7,734.48	6,596.00	5494.38
Profit after tax	1,834.17	1,542.65	1454.01
Assets under Management	N.A.	N.A.	N.A.

N.A.: Not Applicable

Details of penalties awarded by SEBI under the SEBI Act or any of its Regulation against the sponsor of the Mutual Fund in the last three years: Nil

Sponsor Website: www.sundaramfinance.in

C. THE TRUSTEE

Sundaram Trustee Company Limited (referred to as the Trustee in this document), through its Board of Directors, shall discharge its obligations as Trustee of the Sundaram Mutual Fund. The Trustee ensures that the transactions entered into by Sundaram Asset management Company Limited (referred to as Investment Manager for Sundaram Mutual Fund in this document) are in accordance with the SEBI Regulations. The Trustee will also review the activities of the Investment Manager.

Incorporated on 02.12.2003

Address of the Registered Office:
21, Patullos Road, Chennai 600 002, India.

Details of Trustee Directors

Name	Age	Educational Qualification	Brief Experience
Thiruvallur Thattai Srinivasaraghavan	71	Commerce Graduate and Master of Business Administration.	Has more than 3 decades of experience in the Banking Sector. He began his career as a banker, before moving to Sundaram Finance Limited in 1983. He retired from Sundaram Finance on March 31, 2021, after 38 years of service and serving as a Managing Director for 18 years. He has served on various Committees constituted by the RBI on NBFC related matters. He was also a Past President of the 185-year-old Madras Chamber of Commerce & Industry. Mr. T T Srinivasaraghavan was ranked among India's Top 100 CEOs, for three years in 2013, 2014 & 2015 in the Business Today- PWC rankings and was conferred the Baroda Sun Achievement Award for Leadership, in 2018.
Suresh Subramanian	65	Fellow Member of the Institute of Chartered Accountants of India (FCA) Bachelor of Commerce (B.Com (Hons))	Has nearly three decades of experience in Audit. He has handled various audit assignments in and around South India and has handled the setting up, growth & management of financial processing companies. His corporate expertise is in auditing practice, risk mitigation and handling various policies.
Asuri Ramesh Rangan Sholinghu	68	Certified Associate of the Indian Institute of Bankers (CAIIB)	He has 39 years of experience as a professional banker, including 6 years in Board-level positions at SBI. In addition, he has concurrently held Board-level and Management Committee positions in IBA and IIBF. He holds a B.Sc degree from Osmania University and professional qualifications including CAIIB from the Indian Institute of Bankers, a Management Diploma from Dukes' University (London), Leadership & Corporate Accountability from Harvard Business School, and a Certificate in IT & Cyber Security from IDBRT. He has handled various roles across North India during his banking career.
S. Venkataraman	66	BSc. Chemistry, CAIIB, Strategic Management & Credit Finance	Has nearly two decades of experience in various positions in State Bank of India. Various positions. last position being Chief General Manager. A successful Commercial

		from IIM, London School of Retail Banking Certificate from Euro Money,	Banker, having nearly four decades of exemplary banking experience in India's largest Commercial Bank – State Bank of India (SBI). Held very challenging assignments, especially in the top and senior management positions of the Bank, in India, United Kingdom and South Africa. The international assignments were – CEO of SBI's London Office for two years and CEO & Regional Head of SBI's African Operations at Johannesburg for three years.

Note: Mrs. Soundara Kumar ceased to be Director on the Board of Sundaram Trustee Company Limited from closure of business hours of April 28, 2026.

Rights, Obligations, Duties and Responsibilities of the Trustee under the Trust Deed and the SEBI (MF) Regulations:

Responsibilities and Duties of the Trustee under the Trust Deed and the Regulations including but not limited to:

(1) Appointment and termination of asset management company

(a) The trustee company, with prior approval from the Board, shall appoint an asset management company and shall enter into an investment management agreement with the asset management company.

(b) The investment management agreement shall include the clauses set out in the Third Schedule and any additional clauses necessary for the purpose of investments and fair and transparent functioning of an asset management company.

(c) A copy of the draft investment management agreement shall be enclosed with the trust deed.

(d) The trustees shall ascertain that the asset management company has the necessary expertise, internal control systems and risk management mechanism to invest and mange assets of the mutual fund.

(e) The trustees shall ensure that the asset management company establishes systems and submits reports and information that the trustees may require in discharging their responsibility under these Regulations including matters relating to:

(i) prevention and oversight of mis-selling;

(ii) prevention and oversight of undue influence of sponsor;

(iii)ensuring adequate systems are in place to prevent misconduct including market abuse; and

(iv) addressing potential conflict of interest.

(f) Where the trustees have reason to believe that the conduct of business of the asset management company is not in accordance with these Regulations , the contraventions by asset management company and remedial action taken by the trustees shall immediately be informed to the Board.

(g) Termination of the assignment of the asset management company by the trustees may be under the below given circumstances and shall be subject to prior approval from the Board:

(i) Trustees own accord if they have reasons to believe that the affairs of the asset management company are being conducted in contravention to the provisions of these Regulations ; or

(ii) Request by the asset management company.

Explanation: Termination shall become effective only after the trustees have accepted the termination of assignment and communicated their decision in writing to the asset management company.

(2) Addressing conflict of interest and broker empanelment:

The trustees shall take all necessary measures as they deem necessary to ensure that any conflict of interest involving the asset management company is effectively addressed and such measures shall include:

(a) conducting a quarterly review of reports submitted by the asset management company on transactions between the mutual fund and the asset management company or its associates;

(b) ensuring that the asset management company does not grant unfair advantage to its associates or engage in transactions that may prejudice the interests of unitholders;

(c) ensuring that the asset management company manages each mutual fund scheme independently of its other business activities, and adopts safeguards to ensure fair and equitable treatment of investors across all schemes, without compromising the interests of one scheme for another or for its other businesses; and

(d) approving broker empanelment policy of the asset management company and ensuring that brokers are empaneled after requisite due diligence, and that broker transactions are monitored to avoid undue concentration of business or unfair advantage to any associate or group entity.

(3) Regulatory compliance and trustee responsibilities

(a) The trustees shall have the right to request for any information from the asset management company that they deem necessary.

(b) The trustees shall ensure that the asset management company complies with the obligations set out under Regulation 22, adhere to the Code of Conduct applicable to asset management companies, and observe all other provisions of these Regulations .

(c) The transactions under the mutual fund schemes are in accordance with the provisions of these Regulations and trust deed, and the asset management company makes investments only in permissible instruments, in compliance with these Regulations and in alignment with the stated investment objectives of each scheme.

(d) The trustees shall be accountable for and be the custodian of the funds and property of the respective schemes and shall hold them in trust for the benefit of unitholders in accordance with these Regulations and the provisions of trust deed.

(4) Trustee oversight for investor interests

(a) The trustees shall abide by the Code of Conduct as specified in Part A of the Fourth Schedule.

(b) The trustees shall obtain unitholder consent:

(i) when required by the Board for the benefit of unitholders;

(ii) on the requisition of three-fourths of the unitholders of any scheme; and

(iii) when the majority of trustees decide to wind up a scheme or prematurely redeem units of a closed-ended scheme.

(c) The trustees shall request details of securities transactions by key personnel of the asset management company, whether made in their own name or in the name of the asset management company, and report to the Board when required.

(d) The trustees shall periodically review investor complaints and their resolution by the asset management company.

(e) The trustees shall appoint auditor, who is not in any manner associated with the auditor of the asset management company, for audit of annual statement of accounts of mutual fund schemes.

(f) The trustees shall submit to the Board on a half-yearly basis

(i) a report on the activities of the mutual fund;

(ii) a certificate confirming there have been no instances of self-dealing or front running by trustees, directors, or key personnel of the asset management company; and

(iii) a certificate confirming that the asset management company has managed the schemes independently of other activities, and any conflicts were addressed to protect unitholders' interests.

(g) The independent trustees, i.e. trustees not associated with the sponsors, shall review and give their comments on the reports received from asset management company on investments in securities of group companies of the sponsor.

(5) Additional trustee oversight

(a) The Trustee shall review the asset management company's networth quarterly to ensure compliance with clause (e) of sub-Regulation (1) of Regulation 5.

(b) The trustees shall ensure there is no conflict of interest in how the asset management company deploys its net worth and the interests of unitholders.

(c) The trustees shall periodically review service contracts related to custody arrangements and ensure they serve the unitholders' interests.

(d) The trustees shall review the details of securities transactions filed by directors of the asset management company on a quarterly basis.

(e) The trustees shall exercise due diligence as under:

General Due Diligence:

(i) The trustees shall be discerning in the appointment of the directors on the Board of the asset management company.

(ii) The trustees shall review the desirability or continuance of the asset management company if substantial irregularities are observed in any of the schemes of the mutual fund, and shall not permit the asset management company to float new schemes until such irregularities are resolved.

(iii) The trustees shall ensure that the trust property is adequately protected, held and administered by persons with necessary expertise and experience, and in a manner that ensures adequate oversight through an appropriate number of such persons.

(iv) The trustees shall ensure that all service providers engaged for mutual fund related services are holding appropriate registrations from the Board or concerned regulatory authority.

(v) The trustees shall arrange for test checks of service contracts relating to key service providers, whose services, functions, operations and access to information or assets is critical to, or could materially influence the protection of investor interests.

(vi) The trustees shall immediately report to the Board of any special developments in the mutual fund.

Specific due diligence:

(vii) The trustees shall obtain internal audit reports at regular intervals from independent auditors appointed by them.

(viii) The trustees shall obtain compliance certificates at regular intervals from the asset management company.

(ix) The trustees shall meet periodically to review reports and functioning of asset management company and ensure compliance with these Regulations .

(x) The trustees shall maintain records of the decisions of the Trustees at their meetings and of the minutes of the meetings.

(xi) The trustees shall prescribe the Code of Ethics to be adhered to by the asset management company and its personnel.

(xii) The trustees shall communicate in writing to the asset management company of the deficiencies and review the rectification of such deficiencies.

(f) The independent directors of the trustee company and asset management company shall exercise oversight over:

(i) the investment management agreement and the compensation paid under the agreement;

(ii) fees and ensure that fees charged in service contracts entered with associates are not higher than those charged by outside contractors for the similar services;

(iii) securities transactions involving associates to the extent such transactions are permitted;

(iv) Selecting and nominating individuals to fill independent directors' vacancies;

(v) ensuing code of ethics designed prevents fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions;

(vi) the reasonableness of fees paid to sponsors, asset management company and any others for services provided; and

(vii) any service contract with the associates of the asset management company.

(g) The trustees shall not be held liable for acts done in good faith if they have exercised adequate due diligence.

(6) The trustees shall also exercise due diligence on such matters as may be specified by the Board.

Appointment of custodian

(1) The trustees shall appoint a custodian for the mutual fund and enter into a custodian agreement and send intimation to the Board within fifteen calendar days of such appointment.

(2) The trustees shall maintain oversight of the activities of the custodian in relation to the mutual fund.

The trustees shall also exercise due diligence on such matters as may be specified by SEBI from time to time.

In terms of the Regulation 12(6), the Trustee shall exercise independent due diligence on certain "core responsibilities" as specified vide clause No.7.8 of SEBI Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 ('SEBI Master Circular') wherein Trustees shall exercise independent due diligence on certain core responsibilities. Further, the said circular also specified the areas wherein the Trustees may rely on professional firms such as Audit Firms, Legal Firms, Merchant Bankers, etc. (collectively referred to as "third party fiduciaries") for carrying out due diligence on behalf of the Trustees.

Notwithstanding the aforesaid, the Trustee shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.

Supervisory Role of the Trustee

An audit committee of the Trustee has been constituted which reviews the internal audit systems and the recommendations of the internal and statutory audit reports. The Board of Sundaram Trustee Company met eight times during FY 2025-26. The Audit Committee met six times. The supervisory role of the Board of Trustee is being discharged by ensuring continuous feedback from the Investment Manager on the matters of importance and a review of the operations of the Mutual Fund.

II. ASSET MANAGEMENT COMPANY (AMC)

Sundaram Asset Management Company Limited is a public limited company incorporated under the Companies Act, 1956 on February 26, 1996, existing under the Companies Act, 2013 having registered office at No. 21, Patullos Road, Chennai 600 002, India. Sundaram Asset Management Company Limited has been appointed as the Investment Manager for Sundaram Mutual Fund by the Trustee vide Investment Management Agreement dated August 24, 1996, executed between Sundaram Trustee Company Limited and Sundaram Asset Management Company Limited.

The paid-up capital of Sundaram Asset Management Company is ₹ 96.25 crore (represented by 9.63 crore equity shares of ₹ 10 each). The entire equity paid-up capital of the company is held by Sundaram Finance Limited.

As on March 31, 2026 equity share holding pattern of the AMC was as follows:

Particulars	% of the paid-up equity share capital
Sundaram Finance Limited	100

Details of AMC Directors

Name	Age	Educational Qualification	Brief Experience
K N Sivasubramanian	64	Bachelor of Engineering, Mech, from Malaviya National Institute of Technology, Post graduation from Indian Institute of Management, Calcutta	He was the former Chief Investment Officer – Equities at Franklin Templeton Mutual Fund. He has more than two decades of experience in the asset management industry and 5 years plus with a development bank.
Harsha Viji	50	B.Com., A.C.A., M.B.A	Mr. Harsha Viji presently serves as Executive Vice Chairman on the board of Sundaram Finance Limited. He earlier served as Senior Vice President with Sundaram Finance Limited and as Executive Director (Strategy & Planning). Mr. Harsha serves as a director on the boards of several companies. Mr. Harsha has a total experience of over 21 years wherein he has worked with Pricewaterhouse Coopers, Mckinsey & Company and Sundaram Finance Limited in different capacities. Mr.Harsha is a commerce graduate, qualified Chartered Accountant and Master of Business Administration from the Ross School of Business, University of Michigan.
Rajiv C. Lochan	54	B. Tech in Civil Engineering from IIT Madras; M. Sc in Transportation from Massachusetts Institute of Technology ; MA and MBA from Columbia Business School, New York	Mr Rajiv is currently Managing Director of Sundaram Finance Ltd. Prior to SF, Mr Rajiv was the Managing Director and Chief Executive Officer of The Hindu Group. In addition, Rajiv serves as an independent director on the Boards of Lifestyle India Private Limited, a privately held retail group that owns Lifestyle, Max, Easy Buy,HomeCenter, Spar and Krispy Kreme chain of stores. Kaleidofin, a Fintech company. Rajiv holds a Bachelor of Technology degree in Civil Engineering from IIT, Madras, a Master of Science in Transportation degree from the Massachusetts Institute of Technology, Cambridge, MA and an MBA degree from the Columbia Business School, New York, NY.
Aarti Ramakrishnan	47	Post- Graduation Diploma in Finance and Marketing from Symbiosis University, Pune	Crayon Data India Pvt Limited Co-founder and COO Handling Operations and Marketing.
Anand Radhakrishnan	55	Bachelor of Technology, Anna University, Chennai Post Graduate Diploma in Management (IIMA) CFA	28 (SAMC, Franklin Templeton)
Renuka Kamath	59	Ph.D. from the University of Mumbai, Master's degree in chemistry from Delhi University and Post Graduate Diploma in Management from T.A. Pai Management Institute, Manipal, Karnataka.	Associate Dean - Full Time Programmes and Professor of Marketing in S.P. Jain Institute of Management & Research Mumbai, Maharashtra. She has a 20 Yrs experience in Teaching Administrative and managing Programmes Research.

Duties and Obligations of the Asset Management Company

Under the SEBI (MF) Regulations and the Investment Management Agreement, the AMC has, inter-alia, the following duties and responsibilities:

1. The AMC shall take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any Scheme is not contrary to the provisions of the SEBI (MF) Regulations and the Trust Deed.

2. The AMC shall exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.

3. The asset management company shall obtain, wherever required under SEBI MF regulations, prior in-principle approval from the recognized stock exchange(s) where units are proposed to be listed.

4. The AMC shall be responsible for the acts of commissions or omissions by its employees or the persons whose services have been procured by the AMC.

5. The AMC shall submit to the trustees quarterly reports of each year on its activities and the compliance with SEBI (MF) Regulations.

6. The Trustee at the request of the AMC may terminate the assignment of the AMC at any time. Provided that such termination shall become effective only after the Trustee has accepted the termination of assignment and communicated its decision in writing to the AMC.

7. Notwithstanding anything contained in any contract or agreement or termination, the AMC or its directors or other officers shall not be absolved of any liability to the Mutual Fund for its/their acts of commission or omissions, while holding such position or office.

8. The Chief Executive Officer of the AMC shall ensure that the Mutual Fund complies with all the provisions of SEBI (MF) Regulations and the guidelines or circulars issued thereto from time to time and the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the mutual fund.

The Chief Executive Officer shall also ensure that the AMC has adequate systems in place to ensure that the Code of Conduct for Fund Managers and Dealers specified under PART - B of the Fifth Schedule of SEBI (MF) Regulations are adhered to in letter and spirit. Any breach of the said Code of Conduct shall be brought to the attention of the Board of Directors of the AMC and Trustees.

9. The Fund Managers shall ensure that the funds of the schemes are invested to achieve the objectives of the scheme and in the interest of the unit holders.

The Fund Managers shall abide by the Code of Conduct for Fund Managers and Dealers specified in PART - B of the Fifth Schedule of SEBI (MF) Regulations and submit a quarterly self-certification to the Trustees that they have complied with the said code of conduct or list exceptions, if any.

The Dealers shall abide by the Code of Conduct for Fund Managers and Dealers specified in PART - B of the Fifth Schedule of the SEBI (MF) Regulations and submit a quarterly self-certification to the Trustees that they have complied with the said code of conduct or list exceptions, if any.

The Dealers shall ensure that orders are executed on the best available terms, taking into account the relevant market at the time for transactions of the kind and size concerned to achieve the objectives of the scheme and in the best interest of all the unit holders.

The board of directors of the asset management company shall ensure that all the activities of the asset management company are in accordance with the provisions of SEBI MF regulations.

10. The AMC shall not through any broker associated with the Sponsor, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its Scheme or as may be prescribed under SEBI (MF) Regulations. Provided that

for the purpose of this clause, aggregate purchase and sale of securities shall exclude sale and distribution of Units issued by the Mutual Fund. Provided further that the aforesaid limit of 5% shall apply for a block of any three months or as may be prescribed under SEBI (MF) Regulations.

11. The AMC shall not purchase or sell securities through any broker (other than a broker referred to in clause above) which is average of 5% or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its Scheme or as may be prescribed under SEBI (MF) Regulations unless the AMC has recorded in writing the justification for exceeding the limit of 5% or as may be prescribed under SEBI (MF) Regulations and reports of all such investments are sent to the Trustee on a quarterly basis. Provided that the aforesaid limit shall apply for a block of three months or as may be prescribed under SEBI (MF) Regulations.

12. The AMC shall not utilise the services of the Sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities. Provided that the AMC may utilise such services if disclosure to that effect is made to the Unit holders and the brokerage or commission paid is also disclosed in the half yearly and annual accounts of the Mutual Fund.

Provided further that the Mutual Fund shall disclose at the time of declaring half yearly and yearly results:– any underwriting obligations undertaken by the Scheme for the Mutual Fund with respect to issue of securities of associate companies;– devolvement, if any;– subscription by the Scheme in the issues lead managed by associate companies;– subscription to any issue of equity or debt on private placement basis where the Sponsor or its associate companies have acted as arranger or manager.

13. The AMC shall file with the Trustee the details of transactions in securities by the key personnel of the AMC in their own names or on behalf of the AMC, and shall report to SEBI, as and when required by SEBI.

14. In case the AMC enters into any securities transactions with any of its associates a report to that effect shall be sent to the Trustee at its next meeting.

15. In case any company has invested more than 5 per cent of the Net Asset Value of a Scheme or as may be prescribed under SEBI (MF) Regulations, the investment made by that Scheme or by any other Scheme in that company or its subsidiaries shall be brought to the notice of the Trustee by the AMC and be disclosed in the half yearly and annual accounts of the respective Scheme with justification for such investment. The said disclosure will be made provided the latter investment has been made within one year of the date of the former investment, calculated on either side.

16. The AMC shall file with the Trustee and SEBI:-

– detailed bio-data of all its directors alongwith their interest in other companies within fifteen days of their appointment;

– any change in the interest of directors every six months; and

– a quarterly report to the Trustee giving details and

adequate justification about the purchase and sale of the securities of the group companies of the Sponsor or the AMC as the case may be by the Mutual Fund during the said quarter.

17. Each director of the AMC shall file the details of his transactions of dealing in securities with the trustees on a quarterly basis in accordance with the guidelines issued by the SEBI.

18. The AMC shall not appoint any person as key personnel who has been found guilty of moral turpitude or convicted of any economic offence or involved in violation of securities laws.

19. The AMC shall appoint registrars and share transfer agents who are registered with SEBI. Provided if the work relating to the transfer of Units is processed in-house, the charge at competitive market rates may be debited to the Scheme and for rates higher than the competitive market rates,

prior approval of the Trustee shall be obtained and reasons for charging higher rates shall be disclosed in the annual accounts.

20. The AMC shall abide by the Code of Conduct as specified in Part A of the Fifth Schedule of SEBI (MF) Regulations.

21. The AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by SEBI from time to time.

22. The AMC shall invest a percentage of the remuneration of such employees as specified by SEBI in units of mutual fund Schemes based on the designation or roles of the designated employees in the manner as may be specified by SEBI.

23. The AMC shall –

– not act as a Trustee of any mutual fund;

– not undertake any business activities other than in the nature of management and advisory services provided to pooled assets including offshore funds, insurance funds, pension funds, provident funds, or Category I foreign portfolio investor as specified in Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, if any of such activities are not in conflict with the activities of the mutual fund.

Provided that the AMC may itself or through its subsidiaries undertake any such activities, if it satisfies SEBI and ensures that the conditions as laid under the applicable Regulations are met.

Provided further that the AMC may, itself or through its subsidiaries, undertake portfolio management services and advisory services for other than broad based fund subject to complying with the additional conditions viz.

(i) that the key personnel of the AMC, the systems, back office, bank and securities accounts are segregated activity wise and there exist systems to prohibit access to inside information of various activities; (ii) that the capital adequacy requirements, if any, separately for each such activity are met and that separate approval, if necessary under the relevant regulations is obtained; and other directions, as may be specified by the SEBI from time to time are adhered to.

– not invest in any of its Scheme unless full disclosure of its intention to invest has been made in the Scheme Information Document (SID);Provided that the AMC shall not be entitled to charge any fees on its investment in that Scheme;

– not acquire any assets out of the Trust Fund which involves the assumption of any liability which is unlimited or which may result in encumbrance of the Scheme property in any way.

24. The asset management company may become a proprietary trading member for carrying out trades in the debt segment of a recognised stock exchange, on behalf of a mutual fund.

25. (i) The AMC for each scheme shall keep and maintain proper books of account, records and documents, for each scheme so as to explain its transactions and to disclose at any point of time the financial position of each scheme and in particular give a true and fair view of the state of affairs of the Fund and intimate to the SEBI the place where such books of account, records and documents are maintained.

(ii) The AMC shall maintain and preserve for a period of eight years its books of account, records and documents.

26. The AMC shall not carry out its operations including trading desk, unit holder servicing and investment operations outside the territory of India.

27. The AMC shall compute and carry out valuation of investments made by the scheme(s) of the Fund in accordance with the investment valuation norms specified in Eighth Schedule, and shall publish the same.

28. The AMC and the Sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.

29. The AMC shall report and disclose all the transactions in debt and money market securities, including inter scheme transfers, as may be specified by SEBI from time to time.

30. The board of directors of the AMC shall exercise due diligence as follows:

(a) The board of directors of the AMC shall ensure before the launch of any scheme that the asset management company has:

i) systems in place for its back office, dealing room and accounting;

ii) appointed all key personnel including fund manager(s) for the scheme(s) and submitted their bio-data which shall contain the educational qualifications and past experience in the securities market with the Trustees, within fifteen days of their appointment;

iii) appointed auditors to audit its accounts;

iv) appointed a compliance officer who shall be responsible for monitoring the compliance of the Act, rules and regulations, notifications, guidelines, instructions, etc., issued by the Board or the Central Government and for redressal of investors grievances;

v) appointed a registrar to an issue and share transfer agent registered under the Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations, 1993 and laid down parameters for their supervision;

vi) prepared a compliance manual and designed internal control mechanisms including internal audit systems;

vii) specified norms for empanelment of brokers and marketing agents;

viii) obtained, wherever required under these regulations, prior in principle approval from the recognized stock exchange(s) where units are proposed to be listed.

(b) The board of directors of the AMC shall ensure that:

i) the AMC has been diligent in empanelling the brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with specific brokers;

ii) the AMC has not given any undue or unfair advantage to any associate or dealt with any of the associate of the asset management company in any manner detrimental to interest of the unit holders;

iii) the transactions entered into by the AMC are in accordance with these regulations and the respective schemes;

iv) the transactions of the mutual fund are in accordance with the provisions of the trust deed;

v) the networth of the AMC are reviewed on a quarterly basis to ensure compliance with the threshold provided in clause (f) of sub-regulation (1) of regulation 21 on a continuous basis;

vi) all service contracts including custody arrangements of the assets and transfer agency of the securities are executed in the interest of the unit holders;

vii) there is no conflict of interest between the manner of deployment of the networth of the asset management company and the interest of the unit holders;

viii) the investor complaints received are periodically reviewed and redressed;

ix) all service providers are holding appropriate registrations with the Board or with the concerned regulatory authority;

x) any special developments in the mutual fund are immediately reported to the trustees;

xi) there has been exercise of due diligence on the reports submitted by the asset management company to the trustees;

xii) there has been exercise of due diligence on such matters as may be specified by SEBI from time to time.

(c) The Compliance Officer appointed shall independently and immediately report to SEBI any non-compliance observed by him.

(d) The AMC shall constitute a Unit Holder Protection Committee in the form and manner and with a mandate as may be specified by SEBI.

(e) The AMC shall be responsible for calculation of any income due to be paid to the mutual fund and also any income received in the mutual fund, for the unit holders of any scheme of the mutual fund, in accordance with SEBI (MF) Regulations and the Trust Deed.

(f) The AMC shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless:—

(i) a written communication about the proposed change is sent to each unit holder and an advertisement is issued in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated; and

(ii) the unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

31. The AMC shall put in place an institutional mechanism, as may be specified by SEBI for the identification and deterrence of potential market abuse including front-running and fraudulent transactions in securities.

32. The Chief Executive Officer or Managing Director or such other person of equivalent or analogous rank and Chief Compliance Officer of the AMC shall be responsible and accountable for implementation of such an institutional mechanism for deterrence of potential market abuse, including front running and fraudulent transactions in securities.

33. The AMC shall establish, implement and maintain a documented whistle blower policy that shall—

(a) provide for a confidential channel for employees, directors, trustees, and other stakeholders to raise concerns about suspected fraudulent, unfair or unethical practices, violations of regulatory or legal requirements or governance vulnerability, and

(b) establish procedures to ensure adequate protection of the whistle blowers

34. The AMC shall ensure compliance with the Investor Charter specified by SEBI from time to time.

35. The AMC shall conduct stress testing for such schemes as specified by SEBI and disclose the results of the stress testing in the form and manner, as may be specified by the SEBI.

36. The AMC shall ensure that the Specialized Investment Fund has distinct identification, separate from that of the Mutual Fund, to maintain clear differentiation between the offerings of the Specialized Investment Fund and that of a Mutual Fund.

37. The AMC shall comply with the provisions relating to branding, advertising, standard disclaimers, guidelines on usage of sponsor or AMC or mutual fund's brand name and maintenance of a separate website, as may be specified by SEBI from time to time.

38. The AMC shall invest the prescribed minimum amount in such schemes as may be specified under the clause 6.9 of Master Circular, as amended from time to time. Further, mandatory contribution made by the AMC in compliance with Regulation 28(4) and (5) shall not be withdrawn. However, such contribution can be adjusted against investments required to be made by the AMC under clause 6.9.4 of Master Circular.

39. The Board of Directors of the Trustee Company and the board of directors of the AMC, including any of their committees, shall meet at such frequency as may be specified by SEBI from time to time.

Ownership Change:

As per SEBI Regulations, no change in controlling interest of the Investment Manager shall be made unless,

• Prior approval of the Trustee and SEBI is obtained;

• A written communication about the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation and in a newspaper published in the language of the region where the Head Office of the mutual fund is situated; and

• The unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

Asset Management Fee:

In line with the prevailing provisions of the SEBI (Mutual Fund) Regulations, Sundaram Asset Management Company Ltd is entitled to investment management and advisory fee which shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. The Investment Management Fees and other recurring expenses shall be calculated on the basis of daily net assets.

Information on Key Personnel:

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
Anand Radhakrishnan	57	Managing Director	Bachelor of Technology, PGDM (IIMA) CFA	28 Years	• 2024 – Till Date Managing Director in Sundaram Asset Management Company Limited • 2004-2024 Chief Investment Officer – Equity in Franklin Templeton AMC Ltd
R S Raghunathan	50	Chief Financial Officer	MBA., M.C.A. B.Com	26 Years	• 2005 – Till Date Chief Financial Officer in SAMC • 2005 - 2002 Accounts Audit in SAMC • 2004-2005 Back Office Operation in Scope International • 1997-2004 Product Costing in Premier Mills
Ajith Kumar R	46	Company Secretary and Compliance Officer	MCS, ACS, ACMA, BGL	16 Years	• 2021 – Till Date Company Secretary and Compliance Officer in SAMC • 2020 - 2021 Compliance Officer in SAMC • 2018-2020 Compliance Officer in Sundaram Fund Services Limited • 2016 – 2018 Company Secretary in VRV Asia Pacific Private Limited • 2015 – 2016 Assistant Company Secretary in Carborundum Universal Limited • 2010 -2015 Compliance Officer in Sundaram BNP Paribas Fund Services Limited

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
Lakshmi H	54	Chief Business Operations Officer	B.Com	31 Years	• 2022 – Till Date Chief Business Operation Officer in Sundaram Asset Management Company Limited • 2018-2022 – Chief Financial Officer in SAMC • 2000 – 2018 Head Banking Operations in SAMC • 1996 - 2000 - Assistant Manager in Cholamandalam Cazenove Asset Asset Management Company • 1995-1996 Executive in ANZ Grindlays Bank
Murali S	47	Chief Technology Officer	B.E., Electronics and Communication Engineering, PGDIM.	25 Years	• 2011 – Till Date - Chief Technology Officer in Sundaram Asset Management Company Limited • 2006 – 2011 - HEAD -IT in Sundaram Asset Management Company Limited • 2001 – 2006 - Leader - Sundaram Infotech Solutions (SF)
Baba M J	50	Investor Relation Officer	MBA Finance	25 Years	• 2020 – Till Date - Head - RTA Operations and Investor Relation Officer in Sundaram Asset Management Company Limited • 2018-2019 – Head - Operations and Quality in Sundaram BNP Fund Services • 2017-2018 – Head - Branch Operations in Reliance Nippon Asset Management • 2003 – 2017 - Head Ops Support in Franklin Templeton Asset Management Company Limited • 2000 – 2003 - Processing Officer in CAMS Pvt Limited
Loganathan C M	59	Chief Business Officer	Chartered Accountant & B.Com	31 Years	• 2020 – Till Date Chief Business Officer in Sundaram Asset Management Company Limited • 2014 - 2015 Sr. AVP Sales • 2009 - 2011 VP Private Banking EFG Capital Int'l Ltd, Miami USA • 2005 - 2009 Director - Private Banking in American Express Bank Ltd, Miami USA • 2002 - 2005 Relationship Manager - Private Banking in American Express Bank Ltd, UK • 2000- 2002 Relationship Manager - Corp Banking in American Express Bank Ltd, UK • 1995 - 2000 Relationship Manager - Corp Banking in American Express Bank Ltd, Chennai
Muruganandam D	42	Chief Risk Officer	B.E., M.B.A., CFA, CISA	20 Years	• 2024 - Till date Chief Risk Officer • 2020 - 2024 Head - Risk Management • 2017-2020 - Tionale Private Limited, Singapore - Deputy General Manager, Investment Management at Single Family Office • 2006-2017 - various roles within Risk Management Department (last as Head-Risk Management) Sundaram Asset Management Company
Pinky K Rohira	44	Chief Human	MBA-HR	23.6 Years	• 2007 - Till Date - Head HR - Sundaram Asset Management Company Limited

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
		Resources Officer			• 2006- 2007 - MacLellan Services - HR Executive • 2004 - 2006 - Altech Star Solution Private Limited - HR Executive & Adminstative Eexecutive
Sandeep Agarwal	41	Head - Fixed Income	B.Com, ACA, CS	18 Years	• 2012 - Till Date - Fixed Income -Retail Business - Sundaram Asset Management Company Limited • 2010 - 2012 - Dealer – Fixed Income - Sundaram Asset Management Company Limited • 2008 - 2010 - Management Trainee - Fixed Income - Deutsche Asset Management India Pvt. Ltd.
Bharath S	45	Head – Equities	B.Com, MBA, ICWA	23 Years	• 2018 - Till Date - Head Equities & Senior Fund Manager - Sundaram Asset Management Company Limited • 2016 - 2018 - Fund Manager - SPM • 2012 - 2015 - Fund Manager - Sundaram Asset Management Company Limited • 2004 - 2012 - Research Analyst - Sundaram Asset Management Company Limited
Rohit Seksaria	47	Senior Fund Manager-Equity	M.B.A, C.A, C.S, B.Com	24 Years	• 2017 - till date Fund Manager – Equity - Sundaram Asset Management Company Limited • 2013 - 2016 - Senior Analyst - Progress Capital Pte , Singapore • 2010 - 2013 - Matchpoint Investment Management Asia, Hong Kong • 2007 - 2010 - Senior Analyst - Progress Capital Pte , Singapore • 2002 - 2007 - Head of Research - Irevna Research Services • 2002 - 2002 - Manager - UTI Mutual Fund
Arjun G Nagarajan	45	Commodities Fund Manager, Chief Economist & Communications	M.A (Eco), M.Phil(Eco), M.Sc(Eco), MSc (Fin.&Inv.)	19 Years	• 2022 – Till Date - Commodity Fund Manager and Chief Economist & Communication, Sundaram Asset Management • 2019 – 2022 - Chief Economist & Communications Manager, Sundaram Asset Management Company Limited • 2018 - 2019 - Economist, SBICAP Securities • 2015 - 2018 - Senior Economist, Sundaram Asset Management Company Limited • 2011 - 2015 - Economist, Sundaram Asset Management • 2010 - 2011 - Research Associate, Emkay Global Financial Services
Madanagopal Ramu	47	Fund Manager - Equity	MBA, Grad.CWA, B.Com	21 Years	• 2026 – Date - Fund Manager - Sundaram Asset Management • 2025 – 2026 - Fund Manager PMS & AIF - Motilal Oswal Asset Management Company Limited • 2018 - 2025 - Fund Manager Head of Equity - PMS & AIF - Sundaram Alternate Assets Limited • 2010 - 2018 - Head of Research and Fund Manager, Sundaram Asset Management Company Limited

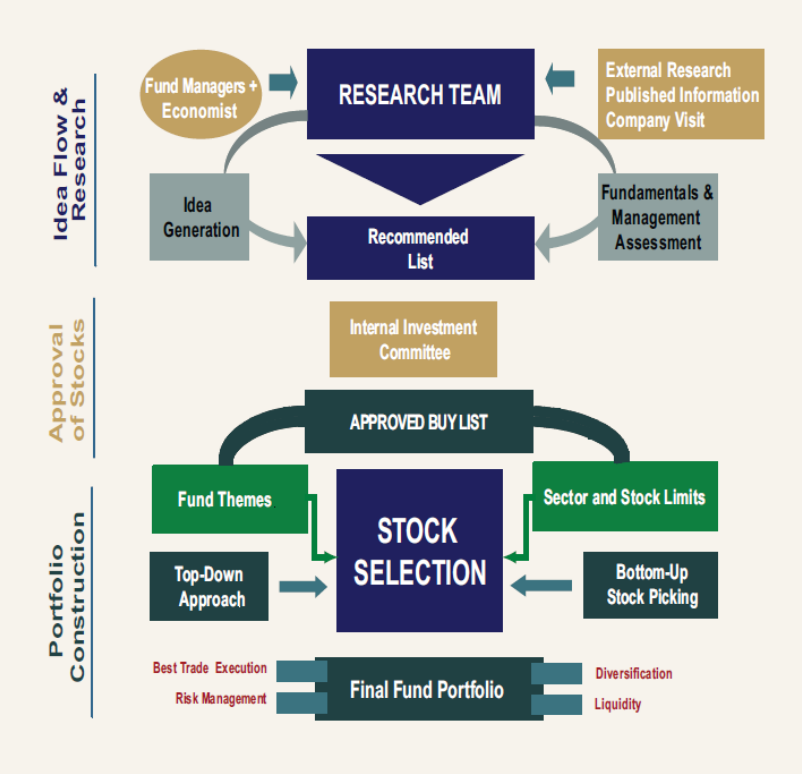
Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					• 2007 - 2010 - Research Analyst - Centrum Broking • 2005 - 2007 - Officer - Power Finance Corporation
Shalav Saket	33	Fund Manager - Overseas Investments	MBA, B-Tech, CFA	11 Years	• 2025 - Till Date - Fund Manager - Overseas Investments) in Sundaram Asset Management Company Limited • 2024 - 2025 - Investment Research in Sundaram Asset Management Company Limited • 2022 - 2024 - Investment Research in Bank of America Securities Ltd • 2020 - 2022 - Consulting in Pricewaterhouse Coopers Ltd • 2017 - 2018 - Software Engineering in Samsung R & D Insitute Ltd • 2015 - 2017 - Software Engireering - Wipro Technologies Ltd
Clyton Richard Fernandes	45	Associate Fund Manager	MBA – Finance & Marketing,B.E. (Mechanical)	21 Years	• 2024 - Till Date - Associate Fund Manager - Sundaram Asset Management Company Limited • 2021 - 2024 - Assistant Fund Manager & BFSI sector analyst - Canara HSBC Life Insurance • 2018 - 2020 - BFSI sector analyst - Mahindra Manulife Asset Management Company Limited • 2017 - 2018 - BFSI sector analyst - Bank of Baroda Capital Markets • 2016 - 2017 - BFSI sector analyst - Systematix Shares & Stocks
Ashwin Jain	44	Fund Manager	B.E,PGDM	20 Years	• 2024 - Till Date - Fund Manager in Sundaram Asset Management Company Limited • 2022 - 2024 - Investments - Kedaara Capital • 2010 - 2022 - Fund Manager - ICICI Prudential Asset Management Company Limited • 2008 - 2009 - Senior Analyst - Merrill Lynch • 2005 - 2006 - Research Analyst - Crisil Integral IQ
Saurabh Mahendra Kapadia	40	Research Analyst	MBA Finance, ICWA, CFA Level-3 Passed	16 Years	• 2022- Till Date - Research Analyst - Sundaram Asset Management Company Limited • 2019 - 2022 - Research Analyst - Asian Market securities Ltd • 2017 - 2019 - Research Analyst - Indianivesh Securities Ltd • 2015 - 2017 - Research Analyst - Crisil Ltd • 2009 - 2015 - Research Analyst - Transparent Value Ltd
Ajox Frederick	36	Research Analyst	PGDM, Btech	13 Years	• 2022 – Date - Sundaram Mutual Fund - Research Analyst - Auto / Auto Ancillary / Non-Lending Financials • 2021 – 2022 - Unifi Capital Pvt. Ltd - Senior Manager – Research Equities – buy-side research • Jun 2017 – Nov 2021 - Batlivala & Karani Securities Research Analyst - Head of Sector Non-lending financials – sell side equity research

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					• Jan 2015 – May 2017 - Fidelity Investments - Research Associate - Sr. Research Associate International equities
Awais Imran Bakshi	27	Research Analyst	PGDFM	6 Years	• 2023 - Till Date - Research Analyst - Sundaram Asset Management Company Limited • 2022 - 2023 - Research Associate - B&K Securities • 2021 - 2022 - Research Associate - Dolat Capital • 2020 - 2021 - Research Associate - Adroit Financial • Equity Advisory - Kotak Securities
Suraj Das	35	Research Analyst	PGDM (Finance)	13 Years	• 2023 - Till Date - Research Analyst - Sundaram Asset Management Company Limited • 2020 - 2023 - Senior Research Analyst - B&K Securities • 2020 - 2020 - Manager - Axis Bank • 2018 - 2020 - Rating Analyst - CRISIL Ltd • 2013 - 2016 - Network Engineer - Ericsson India Global Services Pvt Ltd
Deepak R Dharmavaram	35	Research Analyst	PG, BE	12 Years	• 2023 - Till Date - Research Associate - Sundaram Asset Management Company Limited • 2022 - 2023 - Research Associate - Kitara Capital Private Ltd • 2018 - 2021 - M&A Analyst - IDBI Capital Markets & Securities Ltd. • 2014 - 2016 - IVRCL Ltd
Pathanjali Srinivasan	31	Research Analyst	CA	6 Years	• 2023 - Till Date - Research Associate - Sundaram Asset Management Company Ltd • 2021 - 2023 - Junior Analyst - Mirabilis Investment Trust • 2020 - 2021 - Research Intern - iThought financial Consulting LLP • 2020 - 2020 - Research Intern - IIFL Wealth
Vivek TV	48	Senior Dealer - Equity	B.Com MBA	24 Years	• 2022 - Till Date - Senior Dealer - Sundaram Asset Management Company Limited • 2016 - 2022 - Head dealer and Client relationships in Sundaram Alternates Asset Limited
Muralikrishnan Raghunathan	32	Research Associate	CA, CFA Level 3 Cleared	10	• 2024 - Till Date - Research Associate - Sundaram Asset Management Company Limited • 2022 - 2023 - Senior Analyst (Credit) - India Ratings & Research Ltd • 2019 - 2022 - Senior Analyst (PE) - Srinidhi Investment Advisors P Ltd • 2016 - 2019 - Manager - Treasury - Sundaram Finance Ltd
Giridharan R	32	Equity Research Analyst	PGPM, B. Tech	8 Years	• 2024- Date - Equity Research Analyst in Sundaram Asset Management Company Limited • 2022- 2024 - Deputy Manager Risk - Sundaram Asset Management Company Limited

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					• 2020 - 2022 - Business Analyst in Tata Consultancy Services • 2015 -2018 - Process Engineer in R. Subramanian Consultant Engineer
Shreeya Kothari	30	Credit Analyst	B. Com, CA	8 Years	• 2024- Date - Credit Analyst in Sundaram Asset Management Company Limited • 2021- 2024 - Credit Analyst - Axis Bank • 2020 - 2021 - Credit Analyst - ICICI Bank • 2018 -2020 - Credit Analyst - L & T Infrastructure Fin Co Ltd
Anirudh Srinivas Rangarajan	28	Research Analyst	PGDM (Banking and Financial Services), B. Com	6 Years	• 2025 - Till Date - Research Associate - Sundaram Asset Management Company Limited • 2022 - 2025 - Research on Alternative asset management companies in the United States • 2018 - 2020 Indirect Tax Consultant - Pricewaterhouse Coopers
Kumaresh Ramakrishnan	55	Head – Credit & Fund Manager	M.B.A – Finance and BE	31 Years	• 2026- Date -Head Credit and Fund Manager- Sundaram Asset Management Company Limited • 2025- 2026 - Head Credit - Sundaram Asset Management Company Limited • 2022 - 2025 - Credit Consultant - Sundaram Asset Management Company Limited • 2016 -2021 - CIO - Fixed Income - PGIM India Asset Management
Sathish Kumar M	42	Sr.Manager (Data Analyst)	CMA (US),BBA, PGDBM, PGP in Data Analytics	18 Years	• 2015- Till Date - MIS, Data analysis, Client Relations, Team Scheduling and Coordination - Sundaram Asset Management Cmpany Limited
Anuj Bansal	44	Head – Research & Fund Manager	B-Tech, M Tech, PGDM-Finance	13 Years	• 2025 - Till Date - Head – Research (Equity) and Fund Manager - Equity - Sundaram Asset Management Company Limited • 2025 - 2025 - VP – Investor Relations and Corporate Development - Shadowfax Technologies Ltd • 2018 - 2024 - Global Sector Co-Lead and Investment Analyst - JPMorgan Asset Management (Singapore) Limited • 2016 - 2018 - Director and Lead Analyst - Ambit Capital Private Limited • 2014 - 2016 - VP and Lead Analyst - Landmark group Family Office
Ram Mohan K	43	Dealer – Equity	BE – Vec, MBA	16 Years	• 2021- 2025 - Unit Head – Treasury - Equitas Small Finance Bank • 2016 - 2021 - Dealer - Sundaram Asset Management Company Limited • 2011 - 2016 - Sales Trader - Spark Capital Advisors
Ritika Govind Bhanushali	26	Fixed Income Analyst	B. Com, CA	4 Years	• 2026 - Till Date - Fixed Income Analyst - Sundaram Asset Management Company Limited • 2022 - 2025 Audit Article Assistant - CNK & Associates LLP

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
Shreyanth K Thiyagarajan	24	Reseach Associate	CFA Level 3 Pass, ACCA Affiliate, B.Sc in Applied Accounting	6 Months	• 2026 - Till Date - Research Associate - Sundaram Asset Management Company Limited
Siddarth Mohta	45	Associate Fund Manager	MBA, CFA (ICFAI), FRM & B.Com	22 Years	• 2026 - Till Date - Associate Fund Manager - Sundaram Asset Management Company Limited • 2025 - 2025 - Equity Research - Ashika Credit Capital Limited • 2022 - 2022 - Equity Research - ITI Mutual Fund • 2009 - 2022 - Equity Research - Principle Asset Management Private Limited • 2006 - 2009 - Senior Analyst in Adventity Limited • 2006 - 2006 - Analyst - IMaCS (ICRA Management Consulting Services Ltd) • 2004 - 2006 - Analyst - Polaris Software Ltd
Bobbili Paidam Nayudu	32	Dealer – Fixed Income	MBA, PGD, B Tech	10 Years	• 2026 - Till Date Fixed Income Dealer - Sundaram Asset Management Company Limited • 2020 - 2026 - Domestic Treasury Dealer - Bank of Maharashtra • 2016 - 2020 - Banking Operations - IDBI Bank
Vishrinkala R Narayan	28	Jr Equity Research Analyst	CA, MA in Econometrics	2 Years	• 2025 - Till Date - Junior Research Analyst- Equity - Sundaram Asset Management Company Limited • 2024-2025- Equity Associate - Sundaram Alternates Asset Limited

Investment Process:



Equity Investment Process

The fund managers shall adhere to the SEBI regulations, terms and conditions of the Scheme Information Document of the respective scheme and the equity fund management guidelines approved by the Internal Investment Committee (IIC). The Equity Investment Process will be classified into

• Research & Analysis of various stocks• Approval of Stock by Internal Investment Committee (IIC)
• Portfolio Construction & Selection of Stock for Investment / Sale
• Actual process of Buying / Selling
• Review The Internal Investment Committee comprises the Managing Director, Head of Equity and the Head of Risk Management.

Research & Analysis: Research is meant to bring to the organization, a distinctive advantage of looking at opportunities differently from the market and other institutions.

Identification of a sector / stock: Identification of a stock or sector for research shall be with the concurrence of the Head - Equity on a daily basis. As & when the same is identified, research request form will be filled up. It is important that the key criteria for analysis be identified and inputs for research given to the research analyst by the originator. For the research, inputs from published sources and reports of broking houses will be used. In order to eliminate more risks and ensure higher reliability, at least one management contact either by way of visit, or any other form of communication will be made once in six months.

The minimum sources for research are
a. Balance Sheet
b. Profit & Loss Statement
c. Valuation
d. Ratios

These are to be reviewed periodically and updates noted. The report shall take efforts to highlight the competitive edge, management quality & practices, fairness to minority shareholders and transparency. The Research Analyst will submit a report on a stock or sector as required.

Approval of Stocks for Investment: All stocks have to be approved by the IIC before the first investment decision can be made in them. The process for approval and maintenance:

• The Managing Director on receipt of the research report oversees the presentation of the same to the IIC. The IIC considers the analysis and approves the name of the company for investment by the Fund Manager. The approval is accorded on an approval note that is then forwarded to operations by the research analyst.

• The Approved list of such stocks will hereinafter be referred as `Approved Universe'. The list will be reviewed periodically.

• Once a stock has been added to the portfolio, tracking the stock on a regular basis will be done by the research analyst.

Portfolio Construction and Stock Selection

The Fund Manager will construct the portfolio with the sectors & stocks in the approved universe within the guidelines set by the IIC. The Fund manager will review the portfolio on a daily basis. The Fund Managers will decide on key issues that will form the basis for portfolio construction. The issues so decided will clearly evidence the thought process of the Fund Manager. The risk criteria

applied will form part of the strategy. Standard tools available in the market are also deployed for this decision process.

The key issues mentioned shall also form the basis for filtering stocks in a sector. This process to a certain extent will be documented to enable easy review and recall. The Fund Manager will normally ensure that the process of eliminating or filtering the stocks in a particular sector is consistent with the criteria above.

The Fund Manager then selects the stocks for buy / sell in a particular portfolio. After identification, the Fund Manager executes the process electronically through Bloomberg POMS/issues a paper trail by means of a deal ticket. This authorizes the Dealer to carry out the transaction within the parameters identified. The deal ticket will also state the decision in concise form the reasons for the decision. In general, before a sell-decision is made, one or more of the following factors needs consideration.

• Out-performance relative to the market;
• Out-performance relative to the sector;
• Out-performance relative to the same class of equities;
• Downgrade in earnings estimates;
• Weight consideration
• Redemption from the fund
• Dividend payment
• Change in the assumptions on the basis of which initial buy decision was made
• Huge absolute returns
• Noticeable trend of the market moving from one type of equities to another type of equities (like from large to mid; MNCs to Indian Professional)
• Asset allocation changes

The Process of Buying / Selling: The Fund Manager issues the electronic request / deal ticket to the Dealer for execution. The Regulatory Guidelines are being monitored on line and cleared by the compliance officer before the Dealer can put same to execution. The Dealer then selects the broker from the list approved by the IIC. Deals cannot be executed through any Broker not in this list. The Dealer also decides the optimum time and quantity depending on the stock market conditions. This is to ensure the best deal of the day for the Fund. After the Broker confirms the deal, the Dealer forwards to Operations for further processing. During this process the Dealer will be in constant touch with the Fund Manager and give market feedback.

Review of Investments: This is the critical part of the whole process of Investment. The Dealer, as a routine, shall furnish the previous day's market and trading action and results every morning to the investment team. The report shall cover but not be limited to

• Various Indices of the market, their performance
• Sector trends
• Volumes of different groups
• FII activity
• Individual Scheme performance
• Stock Movement & Volumes – sector wise for Approved Universe
• Active Stocks Movement & Volumes – sector wise
• Derivative market trends

The Investment team shall receive the holding statement of all Schemes including available cash flows from Operations.
The following inputs shall also be provided by the Economist periodically

a. RBI report
b. Economic report
c. Commodity prices
d. State of Government Finances
e. Production data Sheet

With the inputs, the Investment Team will meet every day for review. The Team will review all the companies under coverage and any significant activity, the market reactions, any specific inputs in the newspapers, news and policy statements by the government, to name a few. In addition to the daily meeting, the fund manager & Managing Director review the performance of the funds on a weekly basis. Further a weekly review is also done by the Investment team. The valuation summary prepared by the Head of Research shall be the basis for this review. The issues for daily review shall be dealt in more detail

The reports on fund performance are submitted to the Board of Directors of the Asset Management Company as well as the Trustee Company on a periodical basis.

Fixed Income – Investment Process
The Fixed-Income process is classified under

a. Analysis of factors affecting Interest rate
b. Guidelines & approval of securities by IIC
c. Portfolio construction & actual process of buy / call money / sell
d. Review
Research & Analysis of Factors affecting Interest Rate
There is a structured process and broadly the factors researched are
Real economic factors such as
• Economic growth
• Credit, investment demand
• Revenue deficit
• Trade deficit
Monetary Variables such as
• Money supply growth
• Inflation
• Balance of payments
• Exchange value of the rupee
Policy Inputs such as
• Monetary policy & stance
• Fiscal policy & fiscal deficit
• Structural Issues such as administered rates and developments in the reform process, to name a few.
Short -Term Factors
• Shape and Structure of yield curve
• Corporate spreads
• System liquidity
• Market sentiment
Disclosures on credit evaluation, pursuant to SEBI Circular no Cir/ IMD/ DF/12 /2011 dated August 1, 2011 for closed-end debt schemes.
1. Credit Evaluation Policy
The objective of the Credit Evaluation Policy is to adopt the best practices and highest standards in the investment decision making process for appraising fixed income and money market securities.

The policy covers the following aspects:
a) The Credit Investment Process,
b) The Credit Investment Strategy and
c) The Credit Committee

a) The Credit Investment Process:
The investment process is stated hereunder:

The Macro View:
• The macro economic variables like economic growth, industrial output, money supply, credit growth, investment demand, revenue deficit, balance of payments.

• The Monetary policy stance, the level of administered rates, Central Bank reference rates and market initiatives.

• The global factors more in line with emerging market context including credit determination, global economic growth, commodity prices and investment preferences.
The above indicators determine some of the parameters like Liquidity, Inflation and money flows in the economy. These parameters drive the future interest rates and these are monitored on a regular basis. Both the external inputs from research wings of various intermediaries like Primary Dealers, Merchant Bankers etc. and the internal research by the Economist are considered to arrive at the Macro View.

Issuer Selection:

The credit analyst evaluates and prescribes specific issuers along with a limit, for taking the credit exposure. The credit evaluation is based on the process, and the proprietary model approved the credit committee. The credit evaluation framework mainly considers the following aspects:

• Company details
• Company's position in the industry it operates
• History
• Management & Shareholdings
• Credit rating - external (with outlook if any)
• Credit rating - internal
• Financial Statement - History/forecast (including cash flow forecast)
• Financial ratios and Qualitative analysis
• Industry / Sector outlook based on their business cycles
• Regulatory environment and Public Policies

The credit analyst reviews each issuer limits on a regular basis, as and when the audited financials of the issuers are available. The fund management team also provides information on issuers, obtained through formal as well as informal sources and through market feedback to the credit analyst, which is factored in the credit evaluation process.

b) The Investment Strategy:

Investments in the fund portfolio will be diversified among a variety of sectors, issuer categories, credit profiles, maturity profiles and instruments. This is intended to take care of protection of capital, liquidity need to meet redemption and reducing impact cost while liquidating the portfolio. Protection of the portfolio's principal is of primary concern and hence investments may be largely restricted to securities which have high credit quality. In case ratings get downgraded, subsequent to our

investments, to levels which are not in line with the investment strategy, efforts shall be made to liquidate those positions on a best efforts basis.

c) The Credit Committee

The AMC has constituted an Internal Credit Committee. The Managing Director, Head – Risk Management and Head - Fixed Income are the members of the Committee. The Committee meets periodically to review the following aspects:

1. Decide on whether to include a new entity to the credit / counterparty universe; Review the existing entities in the credit / counterparty universe
2. Fix and review Credit / Counterparty limits for the existing and new entities.
3. Review credit exposures to various entities, asset classes, products, structures and instruments in the fixed income fund portfolios
4. Review the yield curve and liquidity trend in the debt market with respect to various categories of issuers.
5. Recommend Credit strategies for fixed income funds
6. Study the existing formats of risk reports and suggest improvements
7. Review the deviations and overrides to the Fixed Income Risk Guidelines
8. Review the impact on performance of funds owing to credit limits and norms.
9. Such other matters delegated by the Board of AMC / a Board Committee from time to time

2) List of Sectors, the AMC would not be investing

Any other sectors decided by the Credit Committee from time to time as not suitable for investment

3) Types of Instruments, the plans proposes to invest in

Please refer section under the heading “D. Indicative Investment Universe” in the SID of the respective schemes.

4) Floors and Ceiling within a range of 5% of the intended allocation against each sub class of asset

Credit Rating / Instruments	AAA	AA	A	BBB	A1+	Not Applicable
CDs	–	–	–	–	–	–
CPs	–	–	–	–	–	–
NCDs	–	–	–	–	–	–
Government Securities / Treasury Bills / CBLO / Reverse Repo in Gsecs	–	–	–	–	–	–

Pursuant to SEBI Circular No: Cir/ IMD/ DF/12 /2011 dated August 1, 2011 and rules issued thereon shall also apply to the schemes:

a. The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be decided at the time of filing the final offer documents with SEBI before launch of the scheme. This will be indicated in the form of letter to the SEBI.

b. Securities with rating A and AA shall include A+ and A- & AA+ and AA-, respectively.

c. **Positive variation in investment towards higher credit rating in the same instrument may be allowed**.

d. **In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs the scheme may invest in Highest rated CDs(A1) Reverse Repo, T-Bills, CBLO. However,**

subsequent to investment and after a review, if the scheme finds NCDs of AAA rated and equivalent short term rating for CPs, the scheme may invest in these securities.

e. **At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent.**

f. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.

g. Disclosures with reference to investment in unrated securities, derivatives: The scheme/plan will not make any investments in unrated securities. However, the scheme/plan will make investment in derivative instruments.

h. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced from the date of the said deviation as under:

where the tenure of the scheme is upto 30 days	**Nil**
where the tenure of the scheme is more than 30 days and upto 90 days	**within 5 days**
where the tenure of the scheme is more than 90 days upto 180 days	**within 15 days**
where the tenure of the scheme is more than 180 days	**within 30 days**

i. Further, the above allocation may vary during the duration of the scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event etc. In the case of such deviations, the Scheme may invest in highest rated CDs (A1) Gsec, Reverse Repo in Gsec, T-Bills, CBLO. Deviation, if any, due to such instances may continue if NCDs/CPs of desired credit quality is not available.

j. Further, the above allocation may vary during the duration of the scheme due to occurrence of any adverse credit events such as rating downgrade/credit default. In such case, it would be the discretion of the fund manager to either rebalance the portfolio or continue to hold the instrument in the portfolio in the best interest of the investor.

There will not be any variation between the intended portfolio allocation and the final allocation portfolio allocation apart from the exceptions in the above mentioned clauses c, d, e, h, i, j.

External Events: The Investment Manager continuously evaluates market conditions keeping in view all these variables and their expected impact on interest rates. The investment process emphasizes delivery of the labelled objective.

Approval of Securities For Investment by IIC: All companies shall have a minimum rating of AA+ by a accredited rating agency of India. Norms for empanelment for brokers & counter parties are laid down by the IIC. Any deviations / exceptions to the investment norms are ratified by the IIC.

Portfolio Construction & the process of Buy / call money / sell: The Fund Manager evaluates the risk premium between the Government Securities and the Corporate paper and this will be a key input in determining the weight. The Fund Manager periodically (even during the day) receives from Operations the cash and the holdings statement. Based on this the Fund Manager decides the buy/ sell or call money transactions as the situation may demand. The decision is then conveyed to the broker / counter party.

Review of Investments: The portfolio is reviewed on a continuous basis, daily as well as intra day by the fund management team as part of its core activity. Performance comparison with peers is also

carried out on a daily basis. This performance is then correlated with the day's market movement to get a better idea of the sources of performance of various funds within its peer group. Reports on performance are sent to the Board of Directors of the Investment Manager by the Investment Team on a quarterly and annual basis. All the reports are submitted to the Board of the Asset Management Company as well as the Trustee Company.

Review of counter parties: All dealings are carried out only with regular market counter parties in the wholesale market. Any deal struck with a non-market counter party or with any other counter party whose performance under the deal is not in accordance with the norms, is carried out with adequate safeguard to prevent financial losses on this account.

Monitoring of debt issuers vis-à-vis credit risk: Regular monitoring of issuers is carried out by the fund management team with the help of information through formal as well as informal sources. Credit ratings, quarterly performance reports and market feedback is taken into account within this monitoring framework.

Monitoring portfolio for illiquid assets: The fund management team is conscious of the impact of holding illiquid assets and therefore places great importance to this aspect. Review of illiquid assets and impact costs are done on a daily basis. Wherever necessary and practically possible, corrective action is taken either by getting rid of the asset or by adjusting the valuation to bring it in line with realistic market valuations.

Review of Profit and Loss reporting: Profits and losses are reported on a daily basis for the fund management team to review. With the fund being marked to market on a daily basis, accounting profits and losses hold little meaning in the context of fund performance. What matters is expected price movement from last valued price (and not cost price). The fund management team bases all its decisions after considering expected price movement vis-à-vis the last valuation price. Accounting profits and losses come into the picture only in calculations of realized and unrealized gains that assume importance for calculating distributable surplus for dividend payment.

Current Status on valuations: Debt fund portfolios are at present valued based on either actual traded prices or on the basis of implied fair values derived out of yield matrices. The Investment Manager keep track actual yield curve from which the prices have been derived. Stress testing to gauge impact of large redemptions is being monitored indirectly through the monitoring of the liquidity of the portfolio as well as the impact cost.

Risk Management Team

Risk Management Team: 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 taken 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. The risk management team reports to the Managing Director.

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 Reports: A Board level Committee reviews the reports prepared by the Risk Analyst. **Committee overseeing Risk Management**: The Board of Sundaram Asset Management has

constituted a Committee comprising Managing Director, and two Independent Directors to review the reports prepared by the Risk Officers and to look into the implementation of Enterprise Risk Management. The Committee also reviews the risk guidelines with respect to equity and fixed income funds, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.

The MD, Heads of Equity and Fixed Income, the Risk Analyst and other Senior Management Personnel are the 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.

Schemes of Sundaram Mutual Fund

This statement of additional information is applicable to and should be treated as an integral part of the Scheme Information Document of the following schemes in existence as on the date of filing of this document and shall also be treated as integral part of the schemes for which Scheme Information Document is filed with SEBI for approval.

Unauthorised claims with respect to schemes not forming part of Statement of Additional Information/Scheme Information Document are not binding & investors are to check for any updation to the documents that may be communicated from time to time on www.sundarammutual.com & www.amfiindia.com

Schemes as of March 2026

S no.	List of schemes
1	Sundaram Aggressive Hybrid Fund
2	Sundaram Arbitrage Fund
3	Sundaram Balanced Advantage Fund
4	Sundaram Banking & PSU Fund
5	Sundaram Business Cycle Fund
6	Sundaram Conservative Hybrid Fund
7	Sundaram Consumption Fund
8	Sundaram Corporate Bond Fund
9	Sundaram Value Fund
10	Sundaram Dividend Yield Fund
11	Sundaram ELSS Tax Saver Fund
12	Sundaram Equity Savings Fund
13	Sundaram Financial Services Opportunities Fund
14	Sundaram Flexi Cap Fund

15 Sundaram Focused Fund
16 Sundaram Global Brand Theme-Equity Active FOF
17 Sundaram Infrastructure Advantage Fund
18 Sundaram Large and Mid Cap Fund
19 Sundaram Large Cap Fund
20 Sundaram Liquid Fund
21 Sundaram Long Term Micro Cap Tax Advantage Fund Series III-10 Years
22 Sundaram Long Term Micro Cap Tax Advantage Fund Series IV - 10 Years
23 Sundaram Long Term Micro Cap Tax Advantage Fund Series V - 10 Years
24 Sundaram Long Term Micro Cap Tax Advantage Fund Series VI - 10 Years
25 Sundaram Long Term Tax Advantage Fund Series III - 10 Years
26 Sundaram Long Term Tax Advantage Fund Series IV - 10 Years
27 Sundaram Low Duration Fund
28 Sundaram Medium Duration Fund
29 Sundaram Mid Cap Fund
30 Sundaram Money Market Fund
31 Sundaram Multi asset Allocation Fund
32 Sundaram Multi Cap Fund
33 Sundaram Multi- Factor Fund
34 Sundaram Nifty 100 Equal Weight Fund
35 Sundaram Overnight Fund
36 Sundaram Services Fund
37 Sundaram Short Duration Fund
38 Sundaram Small Cap Fund
39 Sundaram Ultra Short Duration Fund
40 Sundaram Income Plus Arbitrage Active FOF

Positioning of schemes is indicative, applicable under normal circumstances and subject to change at the discretion of The Trustee/Investment Manager/Mutual Fund.

Schemes as of March 2026.

III. SERVICE PROVIDERS

A. Custodian

(1) Standard Chartered Bank
SEBI Registration No IN/CUS/006
24-25 M. G. Road, Fort, Mumbai 400 0023

1. Standard Chartered Bank is presently the Custodian of the following schemes:
2. Sundaram Arbitrage Fund
3. Sundaram Balanced Advantage Fund

4. Sundaram Dividend Yield Fund
5. Sundaram ELSS Tax Saver Fund
6. Sundaram Equity Savings Fund
7. Sundaram Financial Services Opportunities Fund
8. Sundaram Flexi Cap Fund
9. Sundaram Focused Fund
10. Sundaram Infrastructure Advantage Fund
11. Sundaram Large And Mid Cap Fund
12. Sundaram Large Cap Fund
13. Sundaram Long Term Micro Cap Tax Advantage Fund Series III-10 Years
14. Sundaram Long Term Micro Cap Tax Advantage Fund Series IV - 10 Years
15. Sundaram Long Term Micro Cap Tax Advantage Fund Series V - 10 Years
16. Sundaram Long Term Micro Cap Tax Advantage Fund Series VI - 10 Years
17. Sundaram Long Term Tax Advantage Fund Series III - 10 Years
18. Sundaram Long Term Tax Advantage Fund Series IV - 10 Years
19. Sundaram Mid Cap Fund
20. Sundaram Multi Cap Fund
21. Sundaram Multi-Factor Fund
22. Sundaram Nifty 100 Equal Weight Fund
23. Sundaram Services Fund
24. Sundaram Small Cap Fund
25. Sundaram Value Fund

(2) HDFC Bank
SEBI Registration No IN/CUS/001
Custody & Depository Services,
Trade World, A-Wing, Ground Floor,
Kamala Mills Compound, Senapati Bapat Marg
Mumbai – 400 013.

HDFC Bank is presently the Custodian of the following schemes:

1. Sundaram Liquid Fund
2. Sundaram Overnight Fund
3. Sundaram Short Duration Fund
4. Sundaram Low Duration Fund
5. Sundaram Ultra Short Duration Fund
6. Sundaram Money Market Fund
7. Sundaram Corporate Bond Fund
8. Sundaram Banking and PSU Fund
9. Sundaram Conservative Hybrid Fund
10. Sundaram Medium Duration Fund

11. Sundaram Income Plus Arbitrage Active FOF Fund
12. Sundaram Aggressive Hybrid Fund
13. Sundaram Consumption Fund
14. Sundaram Multi Asset Allocation Fund
15. Sundaram Business Cycle Fund
16. Sundaram Global Brand Fund

B. Transfer agent (RTA)

KFin Technologies Limited,
Unit: Sundaram Mutual Fund,
Tower - B, Plot No. 31 & 32,
Selenium building, Gachibowli Road,
Financial District, Nanakramguda,
Serilingampally Mandal, Hyderabad 500032.

The Board of the Trustee and the Investment Manager have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates to unitholders within the time limit prescribed in the SEBI Regulations and also has sufficient capacity to handle investor complaints.

C. Statutory auditor

(1) Auditors of Sundaram Mutual Fund
R.G.N. PRICE & CO
Chartered Accountants
Simpsons Buildings 861,
Anna Salai, Chennai - 600 002.

(2) Auditors of Sundaram Asset Management Company Limited
M/s. Suri & Co.,
Chartered Accountants
Guna Complex No.443 & 445, 4th Floor Main Building
Anna Salai, Teynampet
Chennai - 600018, Tamil Nadu

D. Legal counsel

Lakshmikumaran & Sridharan Attorneys
Chennai.

E. Fund Accountant

Sundaram Mutual Fund (Inhouse)
Sundaram Towers,
I & II Floor, 46 Whites Road,
Royapettah, Chennai 600 014 India

F. Collecting Bankers

Details of collecting bankers will be given in the Scheme Information Document / Application forms / otherwise published in the website from time to time. The Trustee reserves the right to change Registrar & Transfer Agent, Custodian and Fund Accountant.

The Trustee reserves the right to appoint other SEBI Registered Service Providers such as Custodians, Registrars and Auditors.

Collecting Bankers

Currently, the Mutual Fund / AMC has not appointed any collecting bankers for accepting application forms for the schemes. The application forms will be accepted at any of the Sundaram Mutual Fund Branch offices ("Investor Service Centres" / "ISC") or KFin Technologies Limited, (KFIN) as given at the end of the SAI.

However, the Mutual Fund / AMC may, at its discretion, appoint from time to time one or more banks as collecting bankers for accepting application forms for the scheme(s). The Mutual Fund / AMC shall ensure that the banks so appointed have been duly approved / registered to undertake such activity.

IV. CONDENSED FINANCIAL INFORMATION (CFI)

For all the schemes launched by Sundaram Mutual Fund during the last three fiscal years (excluding redeemed schemes) in the format given below

Sundaram Multi Asset Allocation Fund						
Date of Allotment	25-01-24					
Financial Year	**2023-2024**		**2024-2025**		**2025-2026**	
	Regular Plan	**Direct Plan**	**Regular Plan**	**Direct Plan**	**Regular Plan**	**Direct Plan**
NAV per Unit at the beginning of the year (Rs.)						
	25-01-24	**25-01-24**	**31-03-24**	**31-03-24**	**31-03-25**	**31-03-25**
Growth	10.0000	10.0000	10.3783	10.4117	11.4347	11.6557
IDCW	10.0000	10.0000	10.3783	10.4117	11.4347	11.6557
Dividend per Unit net of DDT (Rs.)						
IDCW	-	-	-	-	-	-
NAV per Unit at the beginning of the year (Rs.)						
	31-03-24	**31-03-24**	**31-03-25**	**31-03-25**	**31-03-26**	**31-03-26**
Growth	10.3783	10.4117	11.4347	11.6557	12.2768	12.6939
IDCW	10.3783	10.4117	11.4347	11.6557	12.2768	12.6939
Annualized Return (Growth Option)	NA	NA	12.02%	13.85%	9.86%	11.56%
Benchmark Returns	NA	NA	15.80%	15.80%	14.32%	14.32%
Name of the Benchmark	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)		NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)		NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)	
Net Assets end of Period (Rs. Crs.)	2,070.44		2,484.29		3,060.26	
Ratio of Recurring Expenses to net assets (%)	1.95%	0.25%	1.84%	0.35%	1.83%	0.41%

In 2023-2024 Annualized Return (Growth Option) & Benchmark Returns is not given as the scheme has not completed 1 year.

Sundaram Business Cycle Fund		
Date of Allotment	25-06-24	
Financial Year	**2024-2025**	**2025-2026**

	Regular Plan	Direct Plan	Regular Plan	Direct Plan
NAV per Unit at the beginning of the year (Rs.)				
	25-06-24	**25-06-24**	**31-03-25**	**31-03-25**
Growth	10.0000	10.0000	10.0892	10.2150
IDCW	10.0000	10.0000	10.0892	10.2150
Dividend per Unit net of DDT (Rs.)				
IDCW	-	-	-	-
NAV per Unit at the beginning of the year (Rs.)				
	31-03-25	**31-03-25**	**31-03-26**	**31-03-26**
Growth	10.0892	10.2150	9.0292	9.2837
IDCW	10.0892	10.2150	9.0292	9.2837
Annualized Return (Growth Option)	0.89% @	2.15% @	-5.62%	-4.12%
Benchmark Returns	-4.02% @	-4.02% @	-3.91%	-3.91%
Name of the Benchmark	NIFTY 500 TRI		NIFTY 500 TRI	
Net Assets end of Period (Rs. Crs.)	1,604.63		1,403.74	
Ratio of Recurring Expenses to net assets (%)	2.05%	0.46%	2.04%	0.49%

'@ Absolute Return (since inception)

Sundaram Multi-Factor Fund		
Date of Allotment	22-07-25	
Financial Year	**2025-2026**	
	Regular Plan	**Direct Plan**
NAV per Unit at the beginning of the year (Rs.)		
	22-07-25	**22-07-25**
Growth	10.0000	10.0000
IDCW	10.0000	10.0000
Dividend per Unit net of DDT (Rs.)		
IDCW	-	-
NAV per Unit at the beginning of the year (Rs.)		
	31-03-26	**31-03-26**
Growth	9.0532	9.1568
IDCW	9.0532	9.1568
Annualized Return (Growth Option)	-9.47% @	-8.43% @
Benchmark Returns	-10.50% @	-10.50% @
Name of the Benchmark	BSE 200 TRI	
Net Assets end of Period (Rs. Crs.)	865.54	
Ratio of Recurring Expenses to net assets (%)	2.19%	0.56%

'@ Absolute Return (since inception)

Sundaram Income Plus Arbitrage Active FoF	
Date of Allotment	22-07-25
Financial Year	**2025-2026**

	Regular Plan	Direct Plan
NAV per Unit at the beginning of the year (Rs.)		
	12-01-26	**12-01-26**
Growth	10.0000	10.0000
IDCW	10.0000	10.0000
Dividend per Unit net of DDT (Rs.)		
IDCW	-	-
NAV per Unit at the beginning of the year (Rs.)		
	31-03-26	**31-03-26**
Growth	10.0982	10.1049
IDCW	10.0982	10.1049
Annualized Return (Growth Option)	4.60 % @	4.91 % @
Benchmark Returns	12.65 % @	12.65 % @
Name of the Benchmark	60% NIFTY Short Duration Debt Index A-II + 40% NIFTY 50 Arbitrage TRI	
Net Assets end of Period (Rs. Crs.)	66.33	
Ratio of Recurring Expenses to net assets (%)	0.38%	0.08%

'@ Absolute Return (since inception)

Performance - Equity Schemes

For the latest performance details of the Equity Schemes, investors may refer to the Fund-wise Factsheet available on the Sundaram Mutual website at: https://www.sundarammutual.com/fundwise-factsheet. The performance information provided therein is updated periodically and is made available for the reference of investors.

Performance - Liquid/Fixed Income Funds

For the latest performance details of the Liquid/Fixed Income Schemes, investors may refer to the Fund-wise Factsheet available on the Sundaram Mutual website at: https://www.sundarammutual.com/fundwise-factsheet. The performance information provided therein is updated periodically and is made available for the reference of investors.

TOTAL EXPENSES RATIO

SUNDARAM MUTUAL FUND			
Planwise Expense Ratio			
Sl No	Scheme Name	Regular Plan %	Direct Plan %
1	Sundaram Value Fund	2.23	1.69
2	Sundaram Mid Cap Fund	1.74	0.91
3	Sundaram Small Cap Fund	1.94	0.85
4	Sundaram Infrastructure Advantage Fund	2.39	1.81
5	Sundaram Consumption Fund	2.18	1.29
6	Sundaram Large And Mid Cap Fund	1.81	0.75
7	Sundaram Financial Services Opportunities Fund	2.09	0.76
8	Sundaram Global Brand Theme-Equity Active FOF	1.57	0.64
9	Sundaram Services Fund	1.87	0.72
10	Sundaram Large Cap Fund	1.91	0.65
11	Sundaram Aggressive Hybrid Fund	1.79	0.70
12	Sundaram Arbitrage Fund	1.00	0.21
13	Sundaram Balanced Advantage Fund	2.06	0.61
14	Sundaram Dividend Yield Fund	2.29	1.07
15	Sundaram Equity Savings Fund	2.16	0.65
16	Sundaram Focused Fund	2.27	1.27
17	Sundaram Multi Cap Fund	1.99	0.93
18	Sundaram NIFTY 100 Equal Weight Fund	1.07	0.58
19	Sundaram ELSS Tax Saver Fund	2.21	1.66
20	Sundaram Flexi Cap Fund	2.03	0.65
21	Sundaram Multi Asset Allocation Fund	1.83	0.41
22	Sundaram Business Cycle Fund	2.04	0.49
23	Sundaram Multi-Factor Fund	2.19	0.56
24	Sundaram Income Plus Arbitrage Active FoF	0.38	0.08
25	Sundaram Long Term Tax Advantage Fund Series III	1.41	1.17
26	Sundaram Long Term Tax Advantage Fund Series IV	1.40	1.20
27	Sundaram Long Term Micro Cap Tax Advantage Fund Series III	1.42	1.22
28	Sundaram Long Term Micro Cap Tax Advantage Fund Series IV	1.43	1.31
29	Sundaram Long Term Micro Cap Tax Advantage Fund Series V	1.41	1.18
30	Sundaram Long Term Micro Cap Tax Advantage Fund Series VI	1.40	1.15
31	Sundaram Medium Duration Fund	2.00	1.19
32	Sundaram Banking & PSU Fund	0.42	0.27
33	Sundaram Corporate Bond Fund	0.57	0.33
34	Sundaram Conservative Hybrid Fund	1.80	0.96
35	Sundaram Money Market Fund	0.36	0.17
36	Sundaram Overnight Fund	0.16	0.06
37	Sundaram Low Duration Fund	1.17	0.40
38	Sundaram Liquid Fund	0.35	0.13
39	Sundaram Short Duration Fund	0.85	0.30
40	Sundaram Ultra Short Duration Fund	1.47	0.23

ADDITIONAL BENCHMARK

Fund Name	Tier I Benchmark	Additional Benchmark
Sundaram Large Cap Fund	Nifty 100 TRI	Nifty 50 TRI
Sundaram Mid Cap	Nifty MidCap 150 TRI	Nifty 50 TRI
Sundaram Small Cap Fund	Nifty Small Cap 250 TRI	Nifty 50 TRI
Sundaram Large and Mid Cap Fund	Nifty Large Mid Cap 250 TRI	Nifty 50 TRI
Sundaram Multi Cap Fund	Nifty 500 Multicap 50:25:25 TRI	Nifty 50 TRI
Sundaram Flexi Cap Fund	Nifty 500 TRI	Nifty 50 TRI
Sundaram Focused Fund	Nifty 500 TRI	Nifty 50 TRI
Sundaram Elss Tax Saver Fund	Nifty 500 TRI	Nifty 50 TRI
Sundaram Dividend Yield Fund	Nifty 500 TRI	Nifty 50 TRI
Sundaram Multi Factor Fund	BSE 200 TRI	Nifty 50 TRI
Sundaram Consumption Fund	Nifty India Consumption TRI	Nifty 50 TRI
Sundaram Services Fund	Nifty Services Sector TRI	Nifty 50 TRI
Sundaram Infrastructure Advantage Fund	Nifty Infrastructure TRI	Nifty 50 TRI
Sundaram Financial Services Opportunities Fund	Nifty Financial Services Index TR	Nifty 50 TRI
Sundaram Business Cycle fund	NIFTY 500 TRI	Nifty 50 TRI
Sundaram Global Brand Theme - Equity Active FoF	MSCI ACWI TRI (INR)	Nifty 50 TRI
Sundaram Nifty 100 Equal Weight Fund	NIFTY 100 Equal Weighted Index TR	Nifty 50 TRI
Sundaram Aggressive Hybrid Fund	CRISIL Hybrid 35+65 Aggressive Index	NIFTY 50 TRI
Sundaram Equity Savings Fund	Nifty Equity Savings Index TRI	CRISIL 10Y Gilt
Sundaram Balanced Advantage Fund	NIFTY 50 Hybrid Composite debt 50:50 Index	Nifty 50 TRI
Sundaram Multi Asset Allocation Fund	NIFTY 500 TRI (65%) + NIFTY Short Duration Debt Index (10%) + Domestic Prices of Gold (25%)	Nifty 50 TRI
Sundaram Arbitrage Fund	NIFTY 50 Arbitrage Index TRI	CRISIL 1Y Tbill
Sundaram Income Plus Arbitrage Fund	60% Nifty Short Duration Debt Index A-II + 40% Nifty 50 Arbitrage TRI	
Sundaram Value Fund	Nifty 500 TRI	Nifty 50 TRI
Sundaram Long Term Tax Advantage Fund III	BSE 500 TRI	Nifty 50 TRI
Sundaram Long Term Tax Advantage Fund IV	BSE 500 TRI	Nifty 50 TRI
Sundaram Long Term Micro Cap Tax Advantage Fund Series III	NIFTY Small Cap 100 TRI	Nifty 50 TRI
Sundaram Long Term Micro Cap Tax Advantage Fund Series IV	NIFTY Small Cap 100 TRI	Nifty 50 TRI
Sundaram Long Term Micro Cap Tax Advantage Fund Series V	NIFTY Small Cap 100 TRI	Nifty 50 TRI
Sundaram Long Term Micro Cap Tax Advantage Fund Series VI	NIFTY Small Cap 100 TRI	Nifty 50 TRI
Sundaram Liquid Fund	Nifty Liquid Index A-I	CRISIL 1Y Tbill
Sundaram Overnight Fund	NIFTY1D Rate Index	CRISIL 1Y Tbill
Sundaram Ultra Short Duration Fund	Nifty Ultra Short Duration Debt Index A-I	CRISIL 1Y Tbill
Sundaram Money Market Fund	Nifty Money Market Index A-I	CRISIL 1Y Tbill
Sundaram Low Duration Fund	Nifty Low Duration Debt Index A-I	CRISIL 1Y Tbill

Fund Name	Tier I Benchmark	Additional Benchmark
Sundaram Banking & PSU Fund	Nifty Banking & PSU Debt Index A-II	CRISIL 1Y Tbill
Sundaram Short Duration Fund	Nifty Short Duration Debt Index A-II	CRISIL 10Y Gilt
Sundaram Medium Term Bond Fund	Nifty Medium Duration Debt Index A-III	CRISIL 10Y Gilt
Sundaram Corporate Bond Fund	Nifty Corporate Bond Index A-II	CRISIL 10Y Gilt
Sundaram Conservative Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index	CRISIL 10Y Gilt

V. RISK FACTORS

A. STANDARD RISK FACTORS

1. Standard Risk Factors for investments in Mutual Fund

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price/value/interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets.
- Past performance of the Sponsor and its associates/AMC/Mutual Fund does not guarantee future performance of the Scheme of the Mutual Fund.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or their future prospects and returns.
- The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.
- The present Scheme(s) are not guaranteed or assured return scheme.

2. Requirement of minimum investors in the scheme (applicable for an open-ended schemes)

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall be complied within each calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

(applicable for a Close ended schemes/Interval schemes)

The Scheme(s) and individual Plan(s) under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39(2)(c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 6 weeks of the date of closure of the New Fund Offer.

For interval schemes the aforesaid provision will be applicable at the end of NFO and specified transaction period.

3. Risk factors of not maintaining average AUM of Rs.20 crore on half yearly rolling basis (Applicable only for open ended debt oriented schemes)

The Scheme shall maintain an average AUM of Rs.20 crore on half yearly rolling basis. In case, the average AUM falls below Rs.20 crore, the AMC shall scale up the AUM of such Scheme within a period of six months so as to maintain the average AUM of Rs.20 crore on half yearly rolling basis, failing which the Scheme shall be wound up in accordance with the provisions of Regulation 39 (2) (c) of SEBI (Mutual Funds) Regulations, 2026 as amended from time to time.

4. Risks associated with different derivative strategies, as applicable

The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

5. Risks specific to certain derivative strategies are highlighted below:

(i) Risk Factors of SWAP/Forward Rate Agreement (FRAs)/Interest Rate Futures (IRFs)

Credit Risk: The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.

Market Risk: Market movements may adversely affect the pricing and settlement of derivatives.

Illiquidity Risk: This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.

(ii) Basis Risk associated with imperfect hedging using Interest Rate Futures (IRF): The imperfect correlation between the prices of securities in the portfolio and the IRF contract used to hedge part of the portfolio leads to basis risk. Thus, the loss on the portfolio may not exactly match the gain from the hedge position entered using the IRF.

(iii) Risk pertaining to covered call strategy: Incorrectly pricing the option premium before writing the covered call by ignoring factors which determine pricing like number of days to expiry, adjustment with respect to announced corporate actions like dividend etc.

(iv) Risk pertaining to Basic Structure of an Index Future:

RISKS associated with index future strategy:

- The strategy of taking a long position in index futures increases the exposure to the market. The long position is positively correlated with the market. However, there is no assurance that the stocks in the portfolio and the index behave in the same manner and thus this strategy may not provide gains perfectly aligned to the movement in the index.
- The long position will have as much loss/gain as in the Underlying Index. e.g. if the index appreciates by 10%, the index future value rises by 10%. However, this is true only for futures contracts held till maturity. In the event that a futures contract is closed out before its expiry, the quoted price of the futures contract may be different from the gain/loss due to the movement of the Underlying Index. This is called the basis risk.
- While futures markets are typically more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific futures contract.

(v) Risk pertaining to strategy of Downside Protection Using Stock Put:

- There can be no assurance that ready liquidity would exist at all points in time, for the scheme to purchase or close out a specific options contract.
- A hedging strategy using Put Options is a perfect hedge on the expiration date of the put option. On other days, there may be (temporary) imperfect correlation between the share price and the put option.

(vi) Risk pertaining to using Call option on Index to increase percentage investment in equities:

- The strategy of taking a long position in index call option increases the exposure to the market. The long position is positively correlated with the market. However, there is no assurance that the stocks in the portfolio and the index behave in the same manner and thus this strategy may not provide gains perfectly aligned to the movement in the index.
- The risk/downside, if the market falls/remains flat is only limited to the option premium paid.
- The long position will have as much loss/gain as in the Underlying Index. For e.g. if the index appreciates by 10%, the index options value rises by 10%. However, this is true only for options held till maturity.

- While option markets are typically less liquid than the underlying cash market, hence there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific contract.

(vii) Risk pertaining to using Put option on Index to minimize downside in equities.

- The strategy of taking a long position in index put option hedges a portfolio of long only stocks/funds against potential markets falls. The long position in the put option is negatively correlated with the market. However, there is no assurance that the stocks in the portfolio and the index behave in the same manner and thus this strategy may not provide gains perfectly aligned to the movement in the index.

- The risk/downside, if the index remains above the strike price is only limited to the option premium paid. The premium paid is the maximum downside to the portfolio. There is positive return in the put strategy only if the index falls below the strike price.

- The long position will have as much loss/gain as the reverse of the Underlying Index. For e.g. if the index depreciates by 10%, the index options value rises by 10%. However, this is true only for options held till maturity.

- While option markets are typically less liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific contract.

6. Risk Factors on Swing Pricing (applicable to all open ended debt schemes except Sundaram Overnight Fund):

a. Swing pricing refers to a process for adjusting a fund's Net Asset Value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e. flows into or out of a scheme) to the investors associated with that activity. This would help to ensure fairness of treatment to all the investors i.e. whether entering, exiting or remaining invested in mutual fund schemes, particularly during market dislocation.

b. Impact on investors: When the Swing Framework is triggered and swing factor is made applicable, both the incoming (unit holders who submit purchase/switch in requests) and outgoing investors (unit holders who submit redemption/switch out requests) shall get NAV adjusted downwards for swing factor. Swing pricing shall be made applicable to all unitholders at PAN level with an exemption for redemptions upto Rs. 2 lacs for each scheme.

7. Risk Factors on Backstop facility in the form of investment in Corporate Debt Market Development Fund ('CDMDF') (Applicable to all open ended debt schemes except Sundaram Overnight Fund):

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors i.e. Specified Debt-oriented schemes (i.e. Open ended Debt oriented Mutual Fund schemes excluding Overnight funds, Gilt fund, Gilt Fund with 10 year constant maturity, Index funds, ETFs and including Conservative Hybrid funds of Sundaram MF (hereinafter referred to as 'Specified Schemes')) and sell as markets recover.

The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus, this backstop facility will help fund managers of the Scheme to generate better liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of Regulation 43A of SEBI (Mutual Funds) Regulations, 2026 read with clause 16A.2.4.2 of Master Circular, as may be amended from time to time, on Investment by Mutual Fund Schemes in units of CDMDF, the applicable scheme shall invest (as initial contribution) 25 bps of its AUM as on December 31, 2022, in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months (i.e. at the end of half year ended June and December) at the prevalent NAV of the respective Class Units to ensure 25 bps of scheme's AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption of units from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

The investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

8. Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the Stock Exchange(s) is configured to accept and process transactions for mutual fund Units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised Stock Exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the Stock Exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized Stock Exchange(s).

9. Liquidity Risk Management:

Liquidity Risk: Liquidity risk is the risk of not being able to sell/liquidate a security at short notice at prevailing market prices or without incurring impact cost. While government bonds, money market instruments and shorter maturity instruments are generally easier to sell, corporate bonds and other instruments typically face higher liquidity risk. Further, higher rated securities normally are more liquid compared to lower rated securities. As a result, different portfolios will face different levels of liquidity risk based on the underlying portfolio composition. Some of the strategies to reduce liquidity risk are creating portfolios that are diversified across maturities, ratings, types of securities, etc. in line with the fund objectives, regulations and investment strategy.

The liquidity Risk Management tools shall be as under:

Liquidity Management Tool	Brief Description
Potential Risk Matrix Circular & Risk-o-meter Circular	The maximum risk that a scheme will run as per design and a measurement of that risk on a regular basis. Remedial measures also in place in case any of the design boundaries are breached.
LRM Circular	Defines Liquidity Risk arising from the liability side and covers all potential liquidity risk

	scenarios upto 99% confidence interval. Has remedial measures both for managing this risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome.
Stress Testing Circular	Addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on NAV.
RMC Circular	The RMC circular brings in ALM requirement which addresses potential Liquidity requirement over a 90-day period and required relevant asset side liquidity to be maintained.
Swing Pricing Circular	In case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing guidelines get triggered which offers the contingency plan in case all else fails.

B. SPECIAL CONSIDERATIONS

- The information set out in the Scheme Information Document (SID) and Statement of Additional Information (SAI) are for general purposes only and do not constitute tax or legal advice. The tax information provided in the SID/SAI does not purport to be a complete description of all potential tax costs, incidence and risks inherent in subscribing to the Units of Scheme offered by Sundaram Mutual Fund. Investors should be aware that the fiscal rules/tax laws may change and there can be no guarantee that the current tax position as laid out herein may continue indefinitely. The applicability of tax laws, if any, on Sundaram Mutual Fund/Scheme/investments made by the Scheme and/or investors and/or income attributable to or distributions or other payments made to Unitholders are based on the understanding of the prevailing tax legislations and are subject to adverse interpretations adopted by the relevant authorities resulting in tax liability being imposed on the Sundaram Mutual Fund/Scheme/Unitholders/Trustee/AMC.

- In view of the individual nature of the tax consequences, each investor is advised to consult his/her own professional tax advisor to determine possible legal, tax, financial or other considerations for subscribing and/or redeeming the Units and/or before making a decision to invest/redeem Units. The tax information contained in SID/SAI alone may not be sufficient and should not be used for the development or implementation of an investment strategy or construed as investment advice. Investors alone shall be fully responsible/liable for any investment decision taken on the basis of this document. Neither the Mutual Fund nor the AMC nor any person connected with it accepts any liability arising from the use of this information.

- The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Schemes are wound up for the reasons and in the manner provided in SAI.

- Redemption by the Unit holder either due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise.

- Subject to SEBI (Mutual Funds) Regulations, 2026 in the event of substantial investment by the Sponsor and its associates directly or indirectly in the Scheme of the Mutual Fund,

Redemption of Units by these entities may have an adverse impact on the performance of the Scheme because of the timing of any such Redemptions and this may also impact the ability of other Unit holders to redeem their Units.

- The Scheme has not been registered in any jurisdiction. The Scheme may however in future be registered in any jurisdiction, as and when the AMC/Trustee desires. The distribution of this SID in certain jurisdictions may be restricted or totally prohibited due to registration or other requirements and accordingly, persons who come in possession of this SID are required to inform themselves about and observe any such restrictions and/or legal, compliance requirements with respect to their eligibility for investment in the Units of the Scheme. Any person receiving a copy of this SID, SAI or any accompanying application form in such jurisdiction should not treat this SID, SAI or such application form as constituting an invitation to them to subscribe for Units. Such persons should in no event use any such application form unless in the relevant jurisdiction such an invitation to subscribe could lawfully be made to them and such application form could lawfully be used without complying with any registration or other legal requirements by the AMC/Mutual Fund/Trustee.

- Any dispute arising out of the Scheme shall be subject to the non-exclusive jurisdiction of the Courts in India. Statements in this SID are, except where otherwise stated, based on the law, practice currently in force in India and are subject to changes therein.

- Investors are advised to rely upon only such information and/or representations as contained in this SID. Any subscription or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the Investor. The Investor is required to confirm the credentials of the individual/firm he/she is entrusting his/her application form along with payment instructions for any transaction in the Scheme. The Mutual Fund/Trustee/AMC shall not be responsible for any acts done by the intermediaries representing or purportedly representing such Investor.

- The AMC and/or its Registrars & Transfer Agent (RTA) reserve the right to disclose/share Unit holder's details of folio(s) and transaction details thereunder with the following third parties:

  a) RTA, Banks and/or authorised external third parties who are involved in transaction processing, despatching etc., of the Unitholder's investment in the Scheme;

  b) Distributors or sub-brokers through whom the applications are received for the Scheme;

  c) Any other organizations for compliance with any legal or regulatory requirements or to verify the identity of the Unitholders for complying with anti money laundering requirements.

- Mutual funds investments are subject to market risks and the Investors should review/study this SID, the SAI and the addenda thereto issued from time to time carefully in its entirety before investing and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation or financial/investment matters. There can be no assurance or guarantee that the Scheme objectives will be achieved. The investment decisions made by the AMC/Fund Manager may not always be profitable.

- In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification i.e. Know Your Customer. programme, verify and maintain the record of identity and address(es) of investors.

- The need to Know Your Customer (KYC) is vital for the prevention of money laundering. The Trustee/AMC may seek information or obtain and retain documentation used to establish identity. It may re-verify identity and obtain any missing or additional information for this purpose. The Trustee/AMC may reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor/Unit holder/a person making the payment on behalf of the Investor does not fulfill the requirements of the Know Your Customer (KYC).

- If after due diligence the Trustee/AMC has reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI/RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder without obtaining prior approval of the Unitholder/any other person. In this connection the Trustee/AMC reserves the right to reject any such application.

- As per clause 14.11 of Master Circular, in order to strengthen the Know Your Client (KYC) norms and identify every participant in the securities market with their respective Permanent Account Number (PAN) thereby ensuring sound audit trail of all the transactions, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transactions (except for specifically exempted cases). Exempted investors are required to provide alternate proof of identity in lieu of PAN for KYC purposes and are allotted PAN-exempt KYC Reference Number (PEKRN).

- Mandatory furnishing of PAN/PEKRN and failure consequences: Valid PAN/PEKRN and KYC is mandatory for all financial transactions including non investor initiated. If not furnished, then from April 1, 2023, the impact on non-investor initiated transactions such as IDCW reinvestment/payout shall be moved to unclaimed account.

- Mandatory linking of PAN and Aadhaar and failure consequences: Currently, as per Section 139AA of the Income Tax Act, 1961, every person who has been allotted a PAN as on July 1, 2017, and who is eligible to obtain an Aadhaar number, shall have to mandatorily link their Aadhaar and PAN, failing which shall attract higher TDS and transaction restrictions.Note: Presently, Aadhaar-PAN linking does not apply to any individual who is (a) residing in the States of Assam, Jammu and Kashmir, and Meghalaya; (b) a non-resident as per the Income Tax Act, 1961 (NRI as per Income Tax records); or (c) of the age of eighty years or more at any time during the previous year; or (d) not a citizen of India. However, these exemptions may change or be revoked later.

VI. HOW TO APPLY?

A. Special Products / Facilities offered by the AMC / Schemes

The manner in which the units of the scheme being offered under the scheme information documents of the schemes of Sundaram Mutual Fund may be purchased by the prospective investor is stated below:

1. **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 2. You must proceed directly to Section 3 as details required in Section 2 are available in your existing folio. If you wish to change any of the existing details, use a transaction slip available with your account statement.

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

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

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

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

Go Green Services: Save the Future

• Go Green E-Update/Mobile Services: Registration of Contact Details: By opting to receive the Account Statement and Abridged Scheme Annual Report in a paperless mode by e-mail, you contribute to the environment. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.

• 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 of the transaction. Accordingly, the applicant (or in case of applications in joint names, each applicant), is required to mention their PAN and attach an signed/attested copy of PAN card with the application. Applications without a copy of the PAN will be rejected.

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.

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

Instructions for verification of PAN Card:

• Investment Manager branch officials/Registrar and Transfer Agents and Investor Centres will verify the PAN card copy with originals. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.

• Distributors can also verify the PAN card copy with original. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.

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

• KYC acknowledgement is mandatory for all investors.

• An application without acknowledgement of KYC compliance will be rejected

• New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC effective. 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 and have the status as "Validated " to enable them to invest in Scheme of all mutual funds.

• Existing Investors of Sundaram Mutual, who have already complied with the KYC requirements, can continue to invest as per the current practice.

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

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

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

To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only available at www.sundarammutual.com or www.amfiindia.com. Section B of the form highlights 'Mandatory fields for KYCs done before 1 January 2012' which has to be completed. In case of Non Individuals, KYC needs to be done afresh due to significant and major changes in KYC requirements by using "KYC Application form" available for Non-Individuals only in the websites stated above.

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

Duly filled forms with IPV can be submitted along with a purchase application, to the new mutual fund where the investor is investing / opening a folio.

Alternatively, investors may also approach their existing mutual funds at any investor service centre to update their 'missing/not available' KYC information.

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.

3. KYC Details of all applicants (Mandatory)

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/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., are 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).

4. 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 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.

5. 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 Rs 2 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of less than Rs 2 lakh. RTGS & NEFT are modes of transferring money through electronic system and are easy and secured mode to receive your redemption proceeds.

• **Warrants/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. Fund in which you wish to invest and Plans & Options

Please indicate clearly the Plan & option in which you wish to invest. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth. Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.

B. Default scenarios available to the investors under plans/options of the Schemes.

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

Payment Details: The cheque/demand draft must be drawn in favour of 'SMF SCHEME NAME' and crossed A/c Payee only. Investors must write the Permanent Account Number/Folio Number on the reverse of the cheque / demand draft accompanying the application form. Sundaram Asset Management is pleased to bear DD charges as per rates of State Bank of India 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:

Custodian's payment on behalf of an FII /Client

Dematerialization :

Option to subscribe/hold Units in dematerialized (demat) form: Pursuant clause 14.4.2 of SEBI Master Circular for Mutual Funds dated May 19. 2023. an option to subscribe in dematerialized (demat) form the units of all the Scheme(s)/Plan(s)/Options(s) is provided to the investors effective October 1.2011.

Consequently, the Unit holders under the Scheme(s)/Plan(s) /Options(s) shall have an option to subscribe/ hold the Units in demat form in accordance with the provisions laid under the respective Scheme(s)/Plan(s) /Options(s) and in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. If the demat account details are found to be invalid. the investor shall continue to hold the units in physical form.

In case. the Unit holder desires to hold the Units in a Dematerialized/ Rematerialized form at a later date, the request for conversion of units held in nondemat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/ Remat Request Form to their Depository Participants.

The option to subscribe/hold units in demat option is available for SIP transactions. However, the units shall be allotted based on the applicable NAV as per the SID and shall be credited to investors

demat account on weekly basis upon realization of funds. For e.g. Units will be credited to investors demat account every Monday for realization status received in last week from Monday to Friday.

Investors may kindly note that no statement of account will be generated by the Registrar & Transfer Agent ('Kfin') and all those folios for which demat conversion request is received will be blocked for generation of statement of account. Investors may kindly note that if folio number is provided along with additional subscription (against demat folio), the same will be treated as new transaction and fresh folio will be created.

The DPs shall send the unit balances/ confirmations to the investors. The Investors have to approach his/ her DP for all change request updates /holding statements. The R&T of the Mutual Fund shall not accept any requests for change from the investors. Investors shall also note that partial allotment/ conversion of units to Demat within the scheme shall not be permitted. Process note on allotment of Dematerialization of Mutual Fund Units:- The existing demat account can be used for holding and converting mutual fund units in dematerialised form. The following process can be followed for dematerialization:

1. How to apply for/ get allotment of units in Demat mode?

Investors opting for demat units of Mutual Fund Schemes {under Direct and Regular Plan) during New Fund Offer and Ongoing Subscription are required to mandatorily provide the details of existing Demat account (Depository Participant (DP) ID and Client ID details and also known as Beneficiary id) held at either CDSL or NSDL.

Please note that, in case the demat account is held with CDSL then 16 digits account number needs to be mentioned and if demat account is held at NSDL then the, DP id is prefixed with IN followed by 6 digits and Client id as 8 digits need to be mentioned in the application form. It is always advisable for investor to enclose a copy of latest Client Master List (CML) not later than 3 months received from the Depository Participant along with complete application form.

Investor must ensure that the Demat account mentioned is Active. Investor must also ensure that Name {s) of the applicants, PAN, Tax status, holding pattern mentioned in the application form should match with Client Master List submitted. Once the aforementioned details are shared, the Mutual Fund Units will be credited to the Investor's Demat Account through Corporate Action. The same can be verified by the investor in their Demat Holding statement obtained from depository participant.

2. How to convert the units held in Statement of Accounts (SoA) mode to Demat mode? Investors holding units of mutual fund scheme in physical form (Statement of Account), may convert them easily in demat form through Depository Participants (DP). Investors having a demat account are not be required to open a separate demat account just for mutual fund units. The procedure for converting mutual funds units held in Physical form into demat form is as below: -

Physical process flow:

i. Obtain Conversion Request Form (CRF) from your DP .
ii. Fill-up the CRF and sign it (as per the signature available in the application). In case of joint holders, all holders should sign the form.
iii. The holding pattern in DP (as per Client master list) should match with Physical form {SOA).
iv. Submit the CRF along-with the Statement of Account to your DP .
v. Please mention correct folio number { refer SOA) in the appropriate place in the CRF.
vi. In case of lock-in schemes {i.e.,ELSS scheme), please fill up separate CRFs i.e., lock in date

wise.
vii. After due verification, the DP would send such CRF to the respective depository where Investor is having Demat account.
viii. Depository will send that CRF details to Registrar and Transfer Agent (RTA).
ix. Post verification, the RTA will confirm the conversion request raised by the DP and the mutual fund units will be credited in your demat account.
x. In case of rejection, necessary communication will be sent to the investor.
Details of your existing investments in mutual fund units can be found in the Statement of Account received from Sundaram Mutual Fund or KFin Technologies Limited. This information is also available in the Consolidated Account Statement (CAS) that investors receive from Mutual Fund industry vendors. All existing mutual fund investments through Systematic Investment Plan (SIP) mode can also be converted into demat form.

Online Process Flow (Applicable only for NSDL Demat account)

Please click on the link mentioned below and proceed further: https://eservices.nsdl.com/cas-stmt-mf-conv/#/login

Details of your existing investments in mutual fund units can be found in the Statement of Account received from Sundaram Mutual Fund or KFin Technologies Limited. This information is also available in the Consolidated Account Statement (CAS) that investors receive from Mutual Fund industry vendors. All existing mutual fund investments through Systematic Investment Plan (SIP) mode can also be converted into demat form.

3. How to convert the units held in Demat mode to Rematerialisation i.e., Physical (Statement of Account)?
Re-materialisation is the process of converting units from demat mode to physical mode i.e., Statement of Account mode. To re-materialise mutual fund units, submit the following documents as mentioned below:

i. Investors need to approach their respective DP and submit the duly filled and signed Remat Request Form (RRF) for each ISIN, fund, or folio.
ii. The documents need to be submitted along with the form are as follows:
a. Self-attested Address proof copy (any one of these) - Voters ID, Driving Licence, Passport, Aadhaar, Bank statement. If Aadhaar is submitted as proof. please ensure that a masked Aadhaar is submitted, i.e.,black out the first 8 digits of the Aadhaar number. Only the last four digits should be visible.
b. Self-attested PAN copy.
iii. Upon verification of such request the DP shall forward these documents to the respective AMC/RTA for further processing.
iv. Post verification. the AMC/ RTA will confirm the status of conversion request executed by DP and the mutual fund units are extinguished from the Investor's demat account. These Demat units are then converted into Physical (i.e.,Statement of Account).
4. How to Redeem mutual fund units held in demat form?
Investors can redeem mutual fund units held in demat form through DP or stock exchanges (through stockbroker).
a. Through your DP:
i. Obtain Redemption Request Form from your DP.
ii. Submit the Redemption Request Form duly filled and signed by all the Unit Holders to your DP.
iii. While submitting the redemption request investor should mention only free units excluding lock-in or pledge units if any as these Locked in or Pledged units are not eligible for Redemption

iv. After due verification, DP will execute electronic redemption request. It will be electronically forwarded to the respective depository in which client is having demat account.
v. Depository will send all such electronic Redemption Request to the respective Asset Management Company (AMC)/ Registrar and Transfer Agent (RTA)
vi. The AMC/ RTA will verify the redemption request and if in order, confirm it in depository system. This will result in debit/extinguishment of mutual fund units from your demat account opted for redemption.
vii. AMC/ RTA will arrange the credit of redemption amount to the bank account which is linked to your demat account on the scheduled date.
viii.Once the request is successfully processed, desired units will be extinguished from your DP account.
b. Through Broker/ Mutual Fund Distributor in Exchange Platform.
i. Place Redemption order with your stockbroker/mutual fund distributor.
ii. Deliver/transfer the required number of units redeem to broker//mutual fund distributor by submitting a delivery instruction slip (DIS) to your DP.
iii. Delivery should be in favour of designated Clearing Member Pool account of the concerned Clearing Corporation. Kindly ensure that delivery instruction is submitted as per the timelines prescribed by your DP . The DIS slip should be filled with proper market type, settlement no, ISIN and number of units.
iv. Upon receipt of such valid order and units, RTA /AMC processes the redemption with appropriate Net Asset Value and transfer the funds to the clearing house as per schedule.
v. The Clearing Corporation will credit the funds to investor's bank account directly as per Unique Client Code through usual settlement process.
1. Is switch-transaction permissible if the units are held in Demat?
Yes, demat switch transactions are processed in demat holding also through /clearing corporation. The mechanism is same as in case of normal redemption and subscription. Post processing of switch-out redemption. switch-in (subscription) is processed and equivalent units are settled to clearing house for on-ward credit to the investor's DP account. However. Systematic Transfer Plan & Systematic Withdrawal Plan are not permitted in demat.
2. Procedure for change in investor's profile/ bank account details etc. in respect of units held in demat mode?
In case of any modifications of bank account. address. contact details etc in the demat folios. the investor needs to update in his/her Demat account through their respective Depository Participant (DP). DP follows prescribed guidelines for such profile modifications as formulated by respective Depositories (NSDL/CDSL) in their operating manual. There is no need for the investors to submit any Non-Commercial Transaction (NCT) request to AMC/RTA as the basic information are shared by both NSDL/CDSL to RTAs on weekly basis.
However. few processes are outlined below based upon the information collated from depositories operating manual. The said process mentioned here is just for information only. Therefore, the investor is advised to approach his DP and provide appropriate documents and information as per depository process.
a. Change in Registered Bank Account Investors can change bank account details registered in their demat account any time by submitting a written request (prescribed format) to their DP duly signed by all holders. The investor will also need to provide supporting documents for the new bank account such as copy of passbook or account statement or cancelled cheque leaf with account holder's name printed. bank account number. bank name. IFSC/ MICR. DP follows prescribed guidelines for such profile modifications as formulated by respective Depositories (NSDL/CDSL) in their operating manual.

b. Change of address Investors can change their address in the depository system by submitting a written request (prescribed format) to their DP. Such a request should be duly signed by all holders. Following documents should be submitted along with the request-
i. Latest Statement of Transaction (SOT) of the Demat account.
ii. Self-attested copy of any proof of identity document like PAN card, Passport, Voter identity card, Aadhaar card, Driving license, NREGA card.
iii. Self-attested copy of any document as proof of new address Passport Voter's identity card, Aadhaar card, Driving license.
The investor would be required to produce original document for the purpose of verification of photocopy by the DP. The investor or their authorized representative should sign the application once again in the presence of the officials of the Participant. Once the request for change in address is processed in the depository system, an email is sent by NSDL to the account holder(s) informing the update, in addition to intimation from the DP . For more details, you may reach out to respective DP for detailed overview.
For any Dematerialisation or Rematerialisation of Mutual Fund Units related queries, investors can contact the AMC:
Email: customerservices@sundarammutual.com, Ph: 1860 425 7237.

7. SIP Information

For a detailed understanding of the SIP process, please read guide to investing through SIP available on the Key Information Memorandum.

8. Nomination:

Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. The section on Nomination is not applicable in the case of Non-individuals. The following points on nomination procedures may please be noted.
(i) Nomination form cannot be signed by Power of attorney (PoA) holders.
(ii) Nomination shall be compulsory for new folios/accounts especially where the mode of holding is single. Investors who do not wish to nominate must sign confirming their non-intention to nominate. Every new nomination for a folio/account will overwrite the existing nomination.
(iii) Nomination shall not be allowed in an account/folio held on behalf of a minor. Where the nominee is a minor, various documents like KYC, PAN, Bank details, Indemnity, etc. should be of the guardian of the nominee.

9. Declaration & 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 and change in bank mandate, to name a few.

Details under FATCA/Common Reporting Standards (CRS)/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) who has a Country of Birth / Citizenship / Nationality or Tax Residency, other than India are required to refer and mandatorily fill/sign off a separate "FATCA/-CRS Annexure or Individuals / Entities". 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.

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 238 to 238, as part of the Income Tax Rules 2026, 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.

Purchase/Redemption through NSE and BSE Exchange Platform

Introduction of New Facility for Purchase / Redemption of Units of Sundaram Mutual Fund through Stock Exchanges.

This facility is currently available in the following open ended schemes of Sundaram Mutual Fund

Scheme as of June 2026

S no.	List of open ended schemes	Particulars
1.	Sundaram ELSS Tax Saver Fund*	An open-ended equity linked saving scheme with a statutory lock-in of 3 years and tax benefit
2.	Sundaram Large Cap Fund	An open-ended equity scheme predominantl y investing in large cap stocks
3.	Sundaram Mid Cap Fund	An open-ended equity scheme predominantly investing in mid cap stocks
4.	Sundaram Small Cap Fund	An open-ended equity scheme predominantly investing in small cap stocks
5.	Sundaram Large and Mid Cap Fund	An open-ended equity scheme investing in both large-cap and mid cap stocks
6.	Sundaram Multi Cap Fund	An open-ended equity scheme investing across large cap, mid cap and small cap stocks
7.	Sundaram Flexi Cap Fund	An open-ended dynamic equity scheme in vesting across large cap, mid cap, small cap stocks
8.	Sundaram Focused Fund	An open-ended equity scheme investing in maximum 30 multi cap stocks
9.	Sundaram Dividend Yield Fund	An open-ended equity scheme predominantly investing in dividend yielding stocks
10.	Sundaram Consumption Fund	An open-ended equity scheme investing in consumption sector
11.	Sundaram Services Fund	An open-ended equity scheme investing in the Services sector
12.	Sundaram Infrastructure Advantage Fund	An open-ended equity scheme investing in infrastructure theme
13.	Sundaram Financial Services Opportunities Fund	An open-ended equity scheme investing in banking an d financial services sector.
14.	Sundaram Global Brand Fund	An open-ended Fund of Fund scheme investin g in Sundaram Global Brand Fund, Singapore as a Feeder Fund
15.	Sundaram Nifty 100 Equal Weight Fund	An open-ended scheme replicating/ tracking NIFTY 100 Equal Weight Index
16.	Sundaram Aggressive Hybrid Fund	An open-ended hybrid scheme investing predominantly in equity and equity related instruments
17.	Sundaram Equity Savings Fund	An open-ended scheme investing in equity, arbitrage, and debt
18.	Sundaram Balanced Advantage Fund	An open-ended Dynamic Asset Allocation fund
19.	Sundaram Multi Asset Allocation Fund	An open-ended scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs
20.	Sundaram Arbitrage Fund	An open-ended scheme investing in arbitrage opportunities
21.	Sundaram Value Fund	An open-ended equity scheme that follows value investment strategy
Liquid & Debt Funds		
1.	Sundaram Liquid Fund	An open-ended liquid scheme having a relatively low interest rate risk and moderate credit risk
2.	Sundaram Overnight Fund	An open-ended debt scheme investing in overnight securities having a relatively low interest rate risk and relatively low credit risk
3.	Sundaram Ultra Short Duration Fund	An open-ended ultra-short-term debt scheme investing in instruments with Macaulay Duration of the portfolio between 3 months to 6 months

4.	Sundaram Money Market Fund	An open-ended debt scheme investing in money market instruments
5.	Sundaram Low Duration Fund	An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 and 12 months
6.	Sundaram Banking & PSU Fund	An open-ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
7.	Sundaram Short Duration Fund	An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years
8.	Sundaram Medium Duration Fund	An open-ended medium-term debt scheme investing in Debt & Money Market instruments such that the Macaulay duration* of the portfolio is between 3 and 4 years
9.	Sundaram Corporate Bond Fund	An open-ended debt scheme predominantly investing in AA+ and above rated corporate bonds
10.	Sundaram Conservative Hybrid Fund	An open-ended hybrid scheme investing predominantly in debt instruments
List of Close ended equity schemes		
1.	Sundaram Long Term Tax Advantage Fund - Series III - IV	A 10 year close ended Equity Linked Savings Scheme*
2.	Sundaram Long Term Micro Cap Tax Advantage Fund - Series III - VI	A 10 year close ended Equity Linked Savings Scheme*

* Only redemptions are allowed, post the three years mandatory lock-in period

Following are the salient features of this facility :-

1. This facility i.e., purchase / redemption/Switching of units will be available to both existing and new investors.
2. The investors will be eligible to only purchase / redeem/switch units of the aforesaid schemes. The list of eligible schemes is subject to change from time to time.
3. MFSS/BSE STAR MF is the electronic platform introduced by NSE/BSE respectively for transacting in units of Mutual Funds. This will be available on all business days of the Capital Market segment. The platform will be available for Participants between 9 a.m. until 3 p.m.
4. The units of eligible schemes are not listed on NSE/BSE and the same cannot be traded on the Stock Exchange. The window for purchase / redemption/switch of units on NSE/BSE will be available between 9.00 a.m and 3 p.m or such other timings as may be decided, from time to time.
5. The eligible AMFI certified stock exchange brokers will be considered as Official Points of Acceptance (OPA) of Sundaram Mutual Fund
6. Investors have an option to hold the units in Physical or Dematerialized form.
7. Purchase / Redemption/switch of units will be processed in the following manner:-

1. Purchase of Units

(a) Physical Form

(i) The investor who chooses the physical mode is required to submit all requisite documents along with the purchase application (subject to applicable limits prescribed by NSE/BSE) to the Eligible Stock Brokers.

(ii) The Stock broker shall verify the application for mandatory details and KYC compliance.

(iii) After completion of the verification, the purchase order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.

(iv) The investor will transfer the funds to the Eligible Stock Brokers.

(v) Allotment details will be provided by the Eligible Stock Brokers to the investor.

(b) Dematerialised Form

(i) The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL.

(ii) The investor who chooses the depository mode is required to place an order for purchase of units (subject to applicable limits prescribed by NSE/BSE) with the Eligible Stock Brokers.

(iii) The investor should provide their depository account details to the Eligible Stock Brokers.

(iv) The purchase order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.

(v) The investor will transfer the funds to the Eligible Stock Brokers.

(vi) Allotment details will be provided by the Eligible Stock Brokers to the investor.

2. Redemption of Units

a. Physical Form

(i) The investor who chooses the physical mode is required to submit all requisite documents along with the redemption application (subject to applicable limits prescribed by NSE/BSE) to the Eligible Stock Brokers.

(ii) The redemption order will be entered in the Stock Exchange system and an order confirmation slip will be issued to investor.

(iii) The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with Sundaram Mutual Fund.

b. Dematerialized Form

(i) The investors who intend to deal in depository mode are required to have a demat account with CDSL/ NSDL and units converted from physical mode to demat mode prior to placing of redemption order.

(ii) The investor who chooses the depository mode is required to place an order for redemption (subject to applicable limits prescribed by NSE) with the Eligible Stock Brokers.

(iii) The investors should provide their Depository Participant with Depository Instruction Slip with relevant units to be credited to Clearing Corporation pool account.

(iv) The redemption order will be entered in the system and an order confirmation slip will be issued to investor.

(v) The redemption proceeds will be credited to the bank account of the investor, as per the bank account details recorded with the Depository Participant.

(vi) Switching of units will be treated as redemption in one scheme and purchase in another scheme. The process detailed above on redemption ans purchase of units will be applied in case of switch in respective schemes.

8. Applications for purchase/redemption of units which are incomplete /invalid are liable to be rejected.

9. Separate folios will be allotted for units held in physical and demat mode. In case of non-financial requests/applications such as change of bank details, etc. investors should approach Investor Service Centres (ISCs) of Sundaram Mutual Fund if units are held in physical mode and the respective Depository Participant(s) if units are held in demat mode.

10.A Consolidated Account Statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month shall be sent on or before 15th of the succeeding month by mail/e-mail. The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.

11.The applicability of NAV will be subject to guidelines issued by SEBI on Uniform cut-off timings for applicability of NAV of Mutual Fund Scheme(s)/Plan(s). Currently, the cut-off time is 3.00 p.m. for Non-Liquid Schemes.

12.Investors will have to comply with Know Your Customer (KYC) norms as prescribed by NSE/CDSL/NSDL and Sundaram Mutual Fund to participate in this facility.

13.Investors should get in touch with Investor Service Centres (ISCs) of Sundaram Mutual Fund for further details.

Applications Supported by Blocked Amount

1. Applications Supported by Blocked Amount or ASBA facility: An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO(New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.
It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals. It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)
2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB): Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.

3. "Designated Branches (DBs) of the SCSBs: Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at www.sebi.gov.in and www.sundarammutual.com

4. "Self Certified Syndicate Bank" or SCSB: Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at www.sebi.gov.in.

5. The ASBA facility during NFO: In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after October 1, 2010, an investor (being an Individual)can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section" Applications Supported by Blocked Amount (ASBA) facility, below and also the Application Form/KIM of the Scheme

Applications Supported by Blocked Amount (ASBA) facility:

Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18 /198647 /2010 March 15, 2010, an investor can subscribe to the New Fund Offer (NFO) launched on or after October 1,2010 through ASBA facility by applying for the Units in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA is an application containing an authorization given to the Bank by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO of the Scheme of Sundaram Mutual Fund.Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. The blocked amount cannot be withdrawn and will earn interest as per account terms applicable. It may be noted that since ASBA Facility is pursuant to an arrangement between the Investor and his /her Bank, Sundaram Mutual

Fund or its Trustee/AMC/ its Employees/Directors will not be responsible for any delay, error or omission/commission, or deficiency if any, on the part of the Investor's Bank.

Benefits of Applying through ASBA facility

(i) Writing cheques / demand drafts and sending them for collection etc are not required, as investor needs to submit ASBA application Form accompanying an authorization to block the account to the extent of application money towards subscription of Units. The balance money, if any, in the account can be used for other purposes by the investors.

(ii) Release/Unblocking of blocked funds after allotments done instantaneously.

(iii) Unlike other modes of payment, ASBA facility prevents the loss of interest income on the application money towards subscription of Units as it remains in the bank account of the investor till the allotment is made.

(iv) Refunds of money to the investors do not arise as the application money towards subscription of Units gets transferred only to the extent of amount payable for the actual allotment

(v) The investor deals with the known intermediary i.e.his/her own bank.

(vi) The application form is simpler as the application form for ASBA will be different from the NFO application form.

ASBA Procedure:

(a) An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB),with whom he/she has a Bank Account.

(b) The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes.

a. Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
b. Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").

(c) An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. (Note: Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for.: Further , if the bank account specified in the ASBA Application Form does not have su fficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the ASBA Application form.)

(d) On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA Application Form.

(e) The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application.

(f) SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.

(g) For the scheme HDFC Bank Limited has consented to process the ASBA application form. Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.

Grounds for Technical Rejections of ASBA application forms ASBA

Grounds on which Application Forms can be rejected, at the discretion of Sundaram Mutual Fund/ Registrar and Transfer Agent of Sundaram Mutual Fund or SCSBs include, but are not limited to-

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.

2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked properly.

3. The ASBA Application Form is without the stamp of the SCSB.

4. Application by any person/entity outside India if which is not in compliance with applicable foreign and Indian laws/Regulations.

5. Bank account details not given or incorrect /incomplete details given.

6. Relevant Legal Documents (such as Duly certified Power of Attorney, if applicable), not submitted along with the ASBA application form.

7. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint applicants holders) (b)DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account. Mechanism for Redressal of Investor Grievances: All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor. If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram Fund Services (SFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

Investor Relations Manager
Baba MJ
Investor Relations Manager,
No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah, Chennai - 600014.
Contact No. 1860 425 7237 (India)
+91 40 2345 2215 (NRI)
E-mail: customerservices@sundarammutual.com
(NRI): nriservices@sundarammutual.com

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.

CHECKLIST

Regular & Direct Plan: Please refer the SID/KIM for minimum investment amount under different schemes of Sundaram Mutual. If SIP is applicable, the minimum amount will be as per the details provided in the SID/KIM of the respective schemes.

Please provide correct and complete data
KYC is compulsory to all investors.

Please complete Know Your Customer requirement

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

Investors are requested to take note that, if the Scheme name on the application form/transaction slip and on the payment instrument are different, the application shall be processed and units will be allotted at the applicable NAV of the scheme mentioned in the application form /transaction slip duly signed by investor(s) provided that the application is valid and complete in all other aspects. The Investment Manager reserves the right to call for other additional documents as may be required, for processing such transactions and also to reject such transactions, if the application is found to be invalid / incomplete. The Investment Manager shall not be responsible for any loss suffered by the investor due to the discrepancy in the scheme name mentioned in the application form/transaction slip and Cheque/ Demand Draft. If do not wish to nominate any person please write NONE or strike out the box by a cross mark as a measure of precaution and safeguard.

If you are a new investor in Sundaram Schemes, please ensure you take care to mention:
• Permanent Account Number
• Mode of operation in case of joint applicants
• Bank account details of the first applicant
• Bank details for NEFT/RTGS
If the investor or nominee is a minor, date of birth of minor and name of guardian must be indicated
If investment is made under Power of Attorney, specimen signature of authorized signatory.
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.
Please attach:
• Attested copy of Permanent Account Number Card
• CKYC Identification Number (KIN) & Acknowledgement
• KYC Acknowledgement.
• Signed ‘Account Payee’ cheque/draft drawn in the name of the fund in which you wish to invest and indicate PAN number on reverse.
• A cancelled cheque or a photocopy of your cheque leaf (a must if you wish to avail the facility of direct credit/ ECS and preferable in all cases to ensure your bank account details are captured

accurately)
• If investment is made under Power of Attorney, notarised copy of the Power of Attorney
• In case of a Trust/Fund, a resolution of the Trustee(s) authorising the investment must be submitted.
• 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			✓	

Investments made on behalf of Minors :-

A. Accounts of Minors:

(i) The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts. Only a natural guardian (i.e. father or mother) or a court appointed legal guardian shall be permitted as a Guardian to the folio on behalf of the minor.

(ii) Document evidencing relationship of the guardian (as father, mother or legal guardian, as the case may be) and date of birth of the minor viz. birth certificate, passport copy, school leaving certificate, etc should be mandatorily provided along 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.

B. Change of Status from Minor to Major:

(i) Prior to the minor attaining majority, the AMC/Mutual Fund will send a notice to investors at their registered correspondence address advising the minor to submit, on attaining majority, an application form along with prescribed documents to change the status of the account from 'minor' to 'major'. KYC Acknowledgment Letter of investor becoming major should also be provided along with the application form

(ii) Sundaram Asset Management Company Limited (the "AMC")/ Mutual Fund will continue to process existing standing instructions like SIP/STP/SWP etc. (that were registered prior to minor attaining majority) in a folio held by a minor beyond the date of minor attaining the age of majority until the time an instruction from the major to terminate the standing instruction is received by the mutual fund along with the application form and the prescribed documents as stated above.

(iii) The account will be frozen for operation by the guardian from the date minor attains majority until the requisite documents for the change in status are received as stated in B(i) above. The guardian cannot undertake any financial and non financial transactions including fresh registration of STP/SIP/SWP till such period.

C. Change of Guardian:

(i) In case of change in guardian of a minor, the new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian and should submit the requisite documents viz.
(a) Request letter for the change in Guardian,
(b) No Objection Certificate (NoC) or Consent Letter from existing guardian or Court Order for new guardian in case the existing guardian is alive,
(c) KYC Acknowledgment Letter of new guardian,
(d) Document evidencing relationship of the guardian as father, mother or legal guardian, as the case may be
(e) Bank attestation attesting the signature of the new guardian in a bank account of the minor where the new guardian is registered as the guardian.
(f) Wherever applicable, Death Certificate of the deceased guardian in original or photocopy duly notarized or attested by gazette officer or a bank manager. In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

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.

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, 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.

IMPORTANT: AMFI has mandated within the Best Practices Circular that the new Process needs to be implemented by all Mutual Funds w.e.f 1st February 2017.

VII. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.

2. When the Mutual Fund declares an Income Distribution cum Capital Withdrawal (IDCW)/dividend under a scheme, IDCW/ dividend warrants shall be dispatched to the Unit Holders within 7 working days from the record date of IDCW/dividend. Consolidated Account Statement ('CAS') at mutual fund industry level for each calendar month will be issued on or before 15th day of succeeding month to all unit holders having financial transactions and who have provided valid Permanent Account Number (PAN). For folios not included in the CAS, the AMC shall issue a monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement shall be sent on or before 15th day of succeeding month. In case of a specific request received from the unit

holders, the AMC shall provide the account statement to the unit holder within 5 business days from the receipt of such request. If a Unit holder so desires the Mutual Fund shall issue a Unit certificate (non- transferable) within 5 Business Days of the receipt of request for the certificate.

3. The Mutual Fund shall dispatch redemption or repurchase proceeds within 3 working days of accepting the valid redemption or repurchase request. For schemes investing at least 80% of total assets in such permissible overseas investments, 5 Working Days of accepting the valid redemption or repurchase request. Further, in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with Paragraph 15.3.3 of SEBI Master Circular for Mutual Funds, the AMC may not be able to adhere with the timelines prescribed above.

4. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.

5. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.

6. 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.

7. The Trustee shall obtain the consent of the Unit holders: – whenever required to do so by SEBI, in the interest of the Unit holders. – whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme. – when the majority of the trustees decide to wind up a scheme in terms of Regulation 36(2)(a) of SEBI (Mutual Funds) Regulations, 2026 or prematurely redeem the units of a close ended scheme.

8. The trustees shall ensure that no change in the fundamental attributes of any scheme, the fees and expenses payable or any other change which would modify the scheme and affect the interest of the unit holders is carried out by the asset management company, unless it complies with Regulation 22(9)(c) of SEBI (Mutual Funds) Regulations, 2026.

9. In specific circumstances, where the approval of unitholders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by the Board.

Consolidated Account Statement:

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 2026, 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.
Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever applicable.
• If a Unit holder so desires, the Mutual Fund shall issue a unit certificate (non- transferable) within 30 days of the receipt of request for the certificate.
• The mutual fund shall dispatch redemption proceeds within 3 business days of receiving the valid redemption request.
• The Trustee is bound to make such disclosures to the unit holders as are essential in order to keep the unit holders informed about any information known to the Trustee may have a material adverse bearing on their investments.
• The appointment of the Investment Manager for the Mutual Fund can be terminated by a majority of the Directors of the Board of Trustee Company or by 75% of the Unit holders of the Scheme.
• 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.
• The Trustee shall obtain the consent of the Unit holders:
  • whenever required to do so by SEBI in the interest of the unit holders.
  • whenever required to do so if a requisition is approved by three-fourth of the unit holders of the scheme.
  • when the Trustee decides to wind up the scheme or prematurely redeem units.
• The Trustee shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of unit holders, shall be carried out unless:
  • a written communication of the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
  • The unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.
• In specific circumstances, where the approval of unit holders is sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

UNCLAIMED REDEMPTION/IDCW AMOUNT

The unclaimed Redemption amount and IDCW amounts (the funds) are currently deployed by the Mutual Fund only in TREPS. However, the same may be deployed in other permissible instruments such as call money market or money market instruments or in a separate plan specifically launched under Overnight/Liquid/ Money Market Mutual Fund schemes to deploy unclaimed Redemption and IDCW amounts. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The AMC will make a continuous effort to remind the investors through letters to withdraw their unclaimed amounts. The details of such unclaimed redemption/IDCW amounts are made available to investors

upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms/documents required for the same. Further, the information on unclaimed amount along-with its prevailing value (based on income earned on deployment of such unclaimed amount), will be separately disclosed to investors through the periodic statement of accounts/Consolidated Account Statement sent to the investors. Further, the investment management fee charged by the AMC for managing the said unclaimed amounts shall not exceed 50 basis points.AMC shall transfer unclaimed redemption and dividend amount to Unclaimed Dividend & Redemption within 15 days from the end of 90 days after the date of issuance of instruments. AMC shall maintain separate schemes / plans for amount pending for less than 3 years and more than 3 years. On completion of 3 years, AMCs shall transfer units from 3 year plan to more than 3 years plan within 10 business days of the subsequent month. Income accrued daily on unclaimed amounts beyond 3 years shall be transferred to investor education scheme on a monthly basis. Investors can trace their inactive and unclaimed Mutual Fund folios where no transaction/s (financial and non-financial) have taken place in the last 10 years but unit balance is available through MITRA (Mutual Fund Investment Tracing and Retrieval Assistant) service platform.

VIII. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

SEBI vide gazette notification LAD-NRO/GN/2011-12/38/4290 dated February 21, 2012 has amended Regulation 25, 47 and the Eight Schedule of SEBI (Mutual Funds) Regulations, 2026 pertaining to valuation of investments and introduced overriding principles in the form of “Principles of Fair Valuation”.

The guiding principles of fair valuation is to minimize the difference in valuation of mutual fund assets relative to market value to enable fair treatment across all classes of investors (including existing as well as new investors) seeking to purchase or redeem units of mutual funds in all schemes at all points of time. In case of any conflict between the principles of fair valuation and valuation guidelines issued by SEBI, the Principles of Fair Valuation shall prevail.

SEBI’s notification further prescribes that the valuation shall be reflective of the realizable value of securities and shall be done in good faith and in a true and fair manner through appropriate valuation model and procedures approved by the Board of the Asset
Management Company (AMC).

Further to SEBI’s amendment of the valuation policy, the Board of Sundaram AMC has adopted a comprehensive policy on investment valuation and procedures effective from July 02, 2012. Accordingly, the disclosure inter alia of the valuation procedure and policy for each type of investment made by the scheme(s) of Sundaram Mutual Fund is given below:

1. Valuation Methodologies

a. The methodology for valuing each and every type of security held by the schemes is given in the appended table;

b. Investment in any new type of security shall be made only after establishment of the valuation methodology for such security with approval of the Board of AMC or any committee constituted in this behalf. If required, the new type of securities may be referred to CRISIL/ICRA for providing daily yield/price.

2. Inter Scheme Transfers

a. Inter scheme transfers shall be effected as per the regulations and internal policy at prevailing market price (essentially fair valuation price);

b. The methodology to determine the fair valuation of securities which are intended to be transferred from one scheme to another is set out in appended table.

3. Exceptional Events

Following types of the events, inter alia, could be classified as exceptional events where current

market information may not be available / sufficient for valuation of securities or the market quotations are no longer reliable for valuation a particular security:

i. Major policy announcements by the Reserve Bank, The Government or the Regulator;
ii. Natural disasters or public disturbances that force the markets to close unexpectedly;
iii. Absence of trading in a specific security or similar securities;
iv. Breakdown in the information systems / software
v. Significant volatility in the capital markets.

4. Escalation Procedure

i. Valuation Committee shall be responsible for monitoring exceptional events and recommending appropriate valuation methods under the circumstances with due guidance from the AMC Audit Committee / Board;

ii. Deviation from the valuation policy and principles, if any in order to value the assets/ securities at fair value, will be communicated to the AMC Board, Trustee Board and to the unitholders with suitable disclosures on the website;

5. Conflict of Interest

The valuation committee shall review any differences arising out of valuation, methodology or price adopted and report to the AMC Audit Committee / Board after resolution of conflict.

6. Periodic Review

The Valuation Committee shall be responsible for periodic review of the valuation methodologies in terms of its appropriateness and accuracy in determining the fair value of each security. The Valuation Committee shall report to the AMC Audit Committee / Board on any important issues and changes in the valuation methodology. The Board of Trustees shall also be updated of any significant developments.

The valuation policies and procedures shall be reviewed at least once in a Financial Year by an Independent Auditor.

7. Record Keeping and Disclosure of Policy

Valuation Policy would be disclosed in the AMC website and other documents as prescribed by the SEBI regulations and guidelines.

All the documents which forms the basis of valuation including inter scheme transfers (approval notes and supporting documents) shall be maintained by Sundaram AMC in electronic form or physical papers.

Above records will be preserved in accordance with the norms prescribed by the SEBI regulations and guidelines.

Valuation Policy updated on 17 March 2025

Asset Class	Category	Basis of Valuation
Equity Shares, Preference Shares and Equity Warrants	Traded	On the valuation day, at the last quoted closing price on the National Stock Exchange (NSE) or Bombay Stock Exchange, where such security is listed. NSE is the Principal Stock Exchange for the purpose of our valuation. If the stock is not traded / quoted on NSE, then the last quoted closing price of BSE or any other stock exchange will be considered. When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on NSE or BSE or any other stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than thirty days prior to the valuation date.

	Non Traded	Securities not traded for more than 30 days: **a. Equity Shares** – Valuation price will be in accordance with the SEBI norms i.e. valuation will be computed on the basis of average of book value and the price computed on the basis of PE ratio (25% of the Industry PE Ratio) and further discount of 10% for illiquidity. **b. Preference Shares:** Intrinsic Value will be considered; **c. Equity Warrants/Rights Entitlement/Partly paid up rights shares:** For Equity Warrants / Partly Paid up rights shares: Valuation price will be arrived, after applying appropriate discount (valuation committee delegated power to decide the discounting factor) after reducing the exercise price/issuance price from the closing of the underlying cash equity security. For Rights Entitlement: Until they are traded, the value of the rights shares shall be calculated as Vr = n/m * (Pex- Pof) Where Vr = Value of Rights; n= no. of rights; m=no. of original shares held; Pex=Ex-rights price; Pof = Rights Offer Price. **d. Demerger:** Where at least one resultant company is not immediately listed, valuation price will be worked out by using cum-price before demerger reduced for quoted price of the listed demerged and/or resultant company(ies) or in case of demerger pending listing, the resultant company/ies shall be valued at the intrinsic value arrived at on the date of corporate action. Alternatively, an independent valuation of the security by any Market Participant, (a repute brokers) shall be obtained. If the resultant companies remained unlisted for more than 3 months, the Valuation Committee to decide on application of illiquidity discount as deemed appropriate on case to case basis." **Merger:** "Valuation of a resulting company would be determined by valuation of merging or amalgamating company immediately prior to the ex-date of merger or amalgamation. (a) In case, merging or amalgamating companies being listed, the valuation of resulting companies would be summation of valuation of entities immediately prior to merger date; further if listed company merges into an unlisted surviving company, then the surviving company would be valued at the traded value of merging company immediately before merger;

Equity Shares, Preference Shares and Equity Warrants		For example: 1. If company A and B merged to form a new company C, then company C would be value at the price equals to A+B; 2. If company A which is a listed company merges into Company B which is unlisted, would be valued at traded price of A immediately before merger; (b) In case one of the merging or amalgamating companies being unlisted, valuation of resulting companies would be valued on the principles of fair valuation as guided by the valuation committee. If the above companies are unlisted for more than 3 months, valuation committee shall decide on application of illiquidity discount on case to case basis."
	Thinly Traded	**When trading in an equity/equity related security in a calendar month is both less than INR 5 lacs and the total volume is less than 50,000 shares, it shall be considered as a thinly traded security.** Valuation will be computed on the basis of average of book value and the price computed on the basis of the PE Ratio with appropriate discount to Industry PE) further discounted for illiquidity.
	Unlisted	Refer note (e)
	Initial Public Offering (IPO) Allotment and Private Placement / Pre-IPO Allotment	The security would be valued at cost from the date of allotment till a day prior to listing and on last quoted closing price (as mentioned above under Traded criteria) from the day of listing. If such shares do not get listed on recognised stock exchange within 90 days of such allotment, shares so acquired will be valued as per the fair value guidelines as recommended by the valuation committee.
Buy Back of Shares		The market price of the shares will be considered for valuation till formal confirmation of acceptance of shares tendered under the buyback schemes. If the company offers to accept the buy- back of shares tendered, then the accepted shares will be valued at the price of buy-back.The quantum of shares accepted under buy-back will be accounted as a sale trade.
Derivatives - Equity Futures and options		**Traded Securities:** i) On the valuation day, settlement price will be considered for valuation. ii) If the settlement price is not available, then closing price for the security will be considered for the valuation. **Non-traded Securities:** At the settlement price provided by the respective stock exchanges, subject to an illiquidity discount. The rate of illiquidity discount shall be decided by the valuation committee.

A. Valuation Of Securities – Fixed Income and Related Securities

Category	Basis of Valuation
Valuation of all Debt and Money Market Instruments	Irrespective of the residual maturity, all Debt and Money Market Instruments shall be valued at average of security level prices obtained from valuation agencies. In case security level prices given by valuation agencies are not available for a new security (which is currently not held by any Mutual Fund), then such security may be valued at purchase yield on the date of allotment / purchase.
	Inter-scheme transfer of all debt and money market securities would be done as per the Price provided by valuation agencies for the said purpose. If Prices from both the valuation agencies are received within the pre-agreed turnaround time (TAT), an average of the prices so received shall be used for IST. If Price from only one valuation agency is received within the agreed TAT, then that Price will be used for IST. If Prices are not received from any of the valuation agencies within the agreed TAT, the below mentioned approach would be adopted.

Category	Basis of Valuation
Inter Scheme Transfers	Inter-scheme transfers will be done at the weighted average YTM :- 1. For Securities with residual maturity >30 days: All trades with minimum traded lot of Rs.25 crores of face value or more will be aggregated for same or similar security on a public platform. 2. For Securities with residual maturity <= 30 days: All trades with minimum traded lot of Rs.10 crores of face value or more will be aggregated for same or similar security on a public platform. 3. If same or similar security on a public platform is not available at the time of inter scheme transfer, then the yield at which previous day's closing price was provided by the approved agencies or the fair price as per the valuation policy will be applied. Criteria for identifying the similar securities: Similar security should be identified by the following waterfall logic: 1. Same issuer with maturity date +/- 5 days of maturity date of security for inter scheme transfer shall be considered first. If no such instance is available then step 2 to be followed: For example: For inter scheme transfer of SBI CD maturing on 15th July 2012, all secondary market trades of SBI CD maturing between 10th July 2012 to 20th July 2012 shall be considered. 2. Similar security from different issuer, having similar rating and within the same category (PSU Bank, Private Bank or Financial Institution etc) with maturity date +/- 5 days of maturity date of security considered for inter scheme transfer. For example: Canara Bank CD maturing on 15th July 2012, all secondary market trades of similar public sector bank CDs having same rating maturing between 10th July 2012 and 20th July 2012 shall be considered. 3. Provided that the maturity dates are within the calendar quarter. Note: Outlier trades, if any, shall be ignored after suitable justification by Fund Manager; In case no data point available for a security, in accordance with above principles: Valuation will be at the previously valued YTM.
Valuation of money market and debt securities which are rated below investment grade (w.e.f. 20/06/2019)	All money market and debt securities which are rated below investment grade shall be valued at the average of the security level price provided by valuation agencies. A money market or debt security shall be classified as "below investment grade" if the long term rating of the security issued by a SEBI registered Credit Rating Agency (CRA) is below BBB- or if the short term of the security is below A3. The money market and debt security shall be classified as "Default" if the interest and/or principal has not been received, on the day such amount was due or when such security has been downgraded to "default" grade by the CRA. Till such time the valuation agencies compute the valuation of money market and debt securities classified as below investment grade, such securities shall be valued on the basis of indicative haircuts provided by the valuation agencies. These indicative haircuts shall be applied on the date of credit event i.e. migration of the security to sub-investment grade and shall continue till the valuation agencies compute the valuation price of such securities. If security is traded, it will be valued at lower of weighted average traded price available on public platform or valuation determined based on the haricut price provided by valuation agencies. The traded qualification criteria shall be as determined by valuation agencies. In the absence of the information on the traded qualification criteria from the valuation agencies, the qualification criteria shall be as determined by the valuation committee. In absence of the above information the valuation shall be arrived at basis guidance from Valuation Committee. In case of any deviation from the valuation price for money market and debt securities rated below investment grade provided by the valuation agencies, AMC shall follow the procedure as mentioned in SEBI Circular No SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019.
Compulsory Convertible Debentures	Until listing, if prices are not available from AMFI approved valuation agencies, it will be valued at cost and appropriate illiquidity discount may be provided. On the valuation day, the prices from AMFI approved valuation agencies are available, then the average prices provided by AMFI approved agencies will be used. In case CCD are qualified as traded, Valuation will be at the last quoted closing price on NSE Stock Exchange. Where security is not traded on the NSE on a particular valuation

Category	Basis of Valuation
	date, the last quoted closing price on BSE may be used. In case the securities do not get traded for a period of 30 days or prices of AMFI approved agencies are not available, CCDs will be valued at fair value as per procedures determined by the Valuation Committee. Procedure & Methodology for valuation of CCDs: i ii. iii. Each CCD shall be converted into such number of Equity Shares based on the conversion price arrived in accordance with the offer documents. In case the CCD has two components viz. one component having bond carrying a coupon rate and second component having an embedded forward contract for compulsory conversion into equity, at a pre-determine formula, linked to the underlying price of the stock on the exchange, the valuation derived would be a summation of the bond valuation and the Net present value (NPV) of the gain / loss on the embedded forward contract for conversion into equity shares. Valuation of bonds: The same will be valued as per the framework for debt securities/instruments provided by AMFI until the prices are provided by AMFI approved agencies. iv. Valuation of embedded forward contract for equity conversion: The embedded forward contract has three elements – time value, price movement of the underlying stock and illiquidity risk. The time value (NPV) is the discounting factor, as derived from the bond valuations (from AMFI valuation agencies). v. In case the conversion is scheduled after completion of specified period/years as mentioned in the offer documents, the value arrived will be reduced by appropriate illiquidity discount on the gain, if any, as may be specified by SEBI under the applicable guidelines or as may be decided by Valuation Committee. The Valuation Committee may exercise its discretion to value the security at a conservative value i.e. at cost or as per the above methodology whichever is lower to ensure fair valuation.
Partly Paid Debentures	Price provided by Valuation agencies after considering the following: A. Price calculation: Cash flows are plotted using the details provided in the term sheet. The same is then discounted using YTM derived for that particular ISIN. Prices are sent on face value of Rs 100 (when fully paid), and as per actual paid up value as per valuation date. Cash flows are plotted till actual maturity or deemed maturity (explicit put call option on same date and same value). Two types of securities were available: a) Pay-in dates and pay-in values are clearly defined – In such case future pay-ins are plotted as per details available in term sheet. (Mutual Funds cannot buy these PPDs as per the AMFI Best Practices Guidelines circular no. 83 dt. 18- Nov-2019 which is clarified in point no 1 as AMCs shall not resort to the practice of investing in partly paid debentures without any condition precedent). b Pay in dates and pay in values are not clearly defined or are linked to occurrence of some event or is optional linked to on demand from issuer/investor for making such pay-ins – In such case, since pay-in dates/pay-in values can't be estimated, such future pay-ins are factored on actual basis on receipt of information. B. Yield Calculation: Yields for the ISIN are derived on a daily basis using the standard waterfall approach prescribed for corporate bonds. Definitions of similar maturity, similar issuer, outlier security remains same as other normal securities. Refer Detailed AMFI Best Practices Guidelines Circular No.115 /2024-25 for Partly paid Debentures in Annexure I
Government Securities and Treasury Bills	Irrespective of the residual maturity, Government Securities and T-bills shall be valued at average of security level prices obtained from valuation agencies .
Other Special Securities	To be referred to CRISIL and obtain daily valuation quote.
Securities with Call option	Refer Note (d)
Securities with Put option	Refer Note (d)

Category	Basis of Valuation	
Securities with both put and call option	a) Only securities with put / call options on the same day and having the same put and call option price, shall be deemed to mature on such put / call date and shall be valued accordingly. In all other cases, the cash flow of each put / call option shall be evaluated and the security shall be valued on the following basis: i) Identify a 'Put Trigger Date', a date on which 'price to put option' is the highest when compared with price to other put options and maturity price. ii) Identify a 'Call Trigger Date', a date on which 'price to call option' is the lowest when compared with price to other call options and maturity price. iii) In case no Put Trigger Date or Call Trigger Date ('Trigger Date") is available, then valuation would be done to maturity price. In case one Trigger Date is available, then valuation would be done as to the said Trigger Date. In case both Trigger Dates are available, then valuation would be done to the earliest date. b) If a put option is not exercised by a Mutual Fund when exercising such put option would have been in favour of the scheme, in such cases the justification for not exercising the put option shall be provided to the Board of AMC and Trustees. c) Any put option inserted subsequent to the issuance of the security shall not be considered for the purpose of valuation and original terms of the issue will be considered for valuation.	
Category	Basis of Valuation	
Interest Rate Swaps	Valuation would be done at average of Price provided by valuation agencies. In absence of Price from valuation agencies, valuation shall be arrived at basis guidance from Valuation Committee.	
Interest Rate Futures	The Interest Rate Futures (IRF) would be valued at the daily settlement price/closing price of the exchange	
Other Securities	Following assets shall be valued at cost plus accruals / amortisation: a. Short term deposits pending deployment; and b. Overnight Repo Transactions including corporate bond repo/TREPS. Valuation of REPO/TREPS, except overnight REPO/TREPS, will be valued at average of security level prices obtained from valuation agencies appointed by AMFI. In case, the prices are not available, then the same shall be valued at Cost plus Accrual basis.	
Waterfall Mechanism	Waterfall Mechanism for valuation of money market, debt and government securities: SEBI vide circular no. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 has laid down broad principles for waterfall approach to be followed for valuation of debt, money market and government securities. The said circular prescribes AMFI shall ensure valuation agencies have a documented waterfall approach for valuation of Debt & money market securities. The AMFI best practices guidelines circular (135/BP/83/2019-20) dated November 18, 2019 provided guidelines on waterfall approach to be followed for valuation money market and debt securities. The waterfall approach is documented in Annexure II	
Units of Mutual Fund/ETF	Traded	• Valuation will be at the closing price at the principal stock exchange.
	Non Traded	• If units are not traded on principal stock exchange on a particular valuation day, the closing price on any other stock exchange where units are traded will be used. • If units are not traded on any stock exchange on a particular valuation day, then closing price at which it traded on the principal stock exchange or any other stock exchange, as the case may be, on the earliest previous day will be used provided such date is not more than 30 days prior to valuation date. • Where units are not traded on any stock exchange for a continuous period of 30 days then the valuation for such units will be determined by the Valuation Committee.

Category	Basis of Valuation	
	Unlisted	• Unlisted- Domestic Units : Valuation will be based on the last published / available Net Asset Value (NAV) of Mutual Fund units. • Unlisted Overseas Mutual fund Units : Valuation will be based on the last published Net Asset Value (NAV) of Mutual Fund units. On the valuation date, NAV in foreign currency shall be valued in Indian Rupees at the FBIL/RBI reference rate as at the close of banking hours on the relevant business day in India. If the NAV of overseas mutual fund units is reported in currency for which FBIL/RBI reference rate is not available, the exchange rate available on Bloomberg/Reuter's would be considered.
Units of InvITs / ReITs	Traded	Valuation of units of InvITs and ReITs will be based on the last quoted closing price on the principal stock exchange where such security is listed. National Stock Exchange (NSE) is the principal stock exchange for the purpose of valuation. If no trade is reported on the principal stock exchange on a particular valuation date, units of InvITs and ReITs shall be valued at the last quoted closing price on other recognised stock exchange.
	Non Traded	• When units of InvITs and ReITs are not traded on any stock exchange on a particular valuation day, the value at which these were traded on the selected stock exchange or any other stock exchange, as the case may be, on any day immediately prior to valuation day, shall be considered for valuation provided that such date is not more than thirty days prior to the valuation date. • Where units of InvITs and ReITs are not traded on any stock exchange for a continuous period of 30 days then the valuation for such units of InvITs and ReITs will be determined by the Valuation Committee.
	Units of 'Infrastructure Investment Trust' ('InvIT') and 'Real Estate Investment Trust' (REIT) received pursuant to scheme of arrangement and / or resolution plan approved under insolvency proceedings	Units of InvIT and REIT received / allotted pursuant to scheme of arrangement and / or resolution plan approved under insolvency proceedings, then such units of InvIT / REIT will be valued "in good faith" using the following method: Consistent with the spirit of regulations and in keeping with the requirements to ensure 'fair valuation', units of InvIT and REIT may be valued at a price, same or lower than the face value at the discretion of AMC with the prior approval of Valuation Committee.

Category	Basis of Valuation
Overseas Equity securities	On the valuation day, the securities issued outside India and listed on the stock exchanges outside India shall be valued at the closing price on the stock exchange at which it is listed or at the last available traded price. In case a security is listed on more than one stock exchange, the AMC reserves the right to determine the stock exchange, the price of which would be used for the purpose of valuation of that security. The Stock Exchange once selected would be used consistently till changed by recording the reasons in writing by Board of AMC. Due to difference in time zones of different markets, in case the closing prices of the security are not available within the given time frame to enable the AMC to upload NAVs for a valuation day, the AMC may use the last available traded price for the purpose of valuation. The use of closing price/last available traded price for the purpose of valuation will also be based on the practice followed in a particular market. In case a security is not traded on valuation day, the price adopted for the previous working day shall be considered, provided that the date on which last available price was available, should not be more than 30 days. If a security is not traded for the last 30 days, AMC may be value it on a fair value basis by the valuation committee. The source of the price shall be taken from (a) Bloomberg or (b) Reuters or (c) any other publicly available sources.

Further, consistent with the spirit of applicable regulations and with the objective of ensuring fair valuation, the Asset Management Company (AMC) may, with the prior approval of the Valuation Committee, value securities—including Equity & Related Securities, REITs, InvITs, and Fixed Income & related Securities—at a price lower than that determined under the aforementioned valuation policy.

Remarks:

a. Public Platform refers to

(i) F-trac – for Corporate bonds/debentures, commercial papers, Certificate of Deposits and securitized debts;

(ii) NDS-OM for treasury bills.

b. Weighted average YTM shall be considered as it is.

c. The NAV of the units of a scheme will be computed by dividing its net assets by the number of units outstanding on the valuation date.

d. Securities with Put/Call Option:

(i) Securities with Put Option: Once the option is exercised, the put option date would be deemed to be the maturity date of the security and accordingly the valuation of the security would be based on the valuation guidelines. In case the deemed maturity date (put option date) is <= 30 days, the prices provided by the AMFI approved agencies* would be ignored and would follow the valuation model applicable to securities with residual maturity of <= 30 days (e.g.amortisation). If the residual days are more than 30 days, the security shall be valued on the basis of prices provided by the AMFI approved agencies* till the
residual maturity date is <= 30 days and based on the amortisation for the period less than 30 days.

(ii) Securities with Call option: Once the option is exercised, the call option date would be deemed to be the maturity date of the security and accordingly the valuation of the security would be based on the valuation guidelines. In case the deemed maturity date (Call option date) is <= 30 days, the prices provided by the AMFI approved agencies* would be ignored and would follow the valuation model applicable to securities with residual maturity of <= 30 days (e.g.amortisation). If the residual days are more than 30 days, the
security shall be valued on the basis of prices provided by the AMFI approved agencies* till the residual maturity date is <= 30 days and based on the amortisation for the period less than 30 days.

e. Unlisted equity shares of a company shall be valued “in good faith” on the basis of the valuation

principles laid down below:

I. Based on the latest available audited balance sheet, net worth shall be calculated as lower of (i) and (ii) below:

(i) Net worth per share = [share capital plus free reserves (excluding revaluation reserves) minus miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by number of paid up shares;

(ii) After taking into account the outstanding warrants and options, Net worth per share shall again be calculated and shall be =[share capital plus consideration on exercise of option/warrants received/receivable by the company plus free reserves (excluding revaluation reserves) minus miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses] divided by {number of paid up shares plus number of shares that would be obtained on conversion of exercise of outstanding warrants and options};

The lower of (i) and (ii) shall be used for calculation of net worth per share and for further calculation in (III) below.

II. Average capitalization rate (P/E ratio) for the industry based upon either BSE or NSE data (which should be followed consistently and changes, if any, noted with proper justification thereof) shall be taken and discounted by 75% i.e. 25% of the Industry average P/E shall be taken as capitalization rate (P/E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose.

III. The value as per the net worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 15% for illiquidity so as to arrive at the fair value per share. The above methodology for valuation shall be subject to the following conditions:

(i) All calculations as aforesaid shall be based on audited accounts;

(ii) In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero;

(iii) If the net worth of the company is negative, the share would be marked down to zero;

(iv) In case of EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalized earning;

(v) In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5% of the total assets of the scheme, it should be valued in accordance with the procedure as mentioned above on the date of valuation.

At the discretion of the AMC and with the approval of trustees, an unlisted equity share may be valued at a price lower than the value derived using the aforesaid methodology.

*CRISIL/ICRA Disclaimer

By using the valuation contained in this document, the user acknowledges and accepts that the valuations are provided severally (and not jointly) by CRISIL and/or ICRA and are subject to the following disclaimers and exclusion of liability which operate severally to the benefit of CRISIL and/or ICRA and AMFI. The valuation uses the methodology discussed by CRISIL and/or ICRA with the Association of Mutual Funds of India (AMFI) and reflects the CRISIL and/or ICRA assessment as to the value of the relevant securities as at the date of the
valuation. This is an indicative value of the relevant securities on the valuation date and can be different from the actual realizable value of the securities. The valuation is based on the information provided or arranged by or on behalf of the asset management company concerned (AMC) or obtained by CRISIL and/or ICRA from sources they consider reliable. Neither AMFI nor CRISIL and/or ICRA guarantee the completeness or accuracy of the
information on which the valuation is based. The user of the valuations takes the full responsibility for any decisions made on the basis of the valuations. Neither AMFI nor CRISIL and/or ICRA accept any liability (and each of them expressly excludes all liability) for any such decision or use

Annexure I

As Per AMFI Best practice guidelines dated July 26, 2024 following are the guidelines on Investment in Partly Paid debentures:

1. Mutual Fund schemes shall make investment in partly paid debentures only when payment of the remaining amount is linked to clear, pre-defined events (i.e. is subject to conditions precedent). For avoidance of doubt
any event which is purely time based shall not be considered as a pre-defined events. Such conditions precedent should be clearly outlined in the Agreement for subscription of the debentures / Offer Document for the issue, as the case may be. Conditions precedent mean the clearly defined obligations / events that need to be fulfilled before calling upon the investor to make payment for the remaining portion of the subscription. Such obligations / events, to name a few, could include achievement of certain milestones linked with the object for which the debentures were issued or linked to the enhancement of credit rating of the Issuer or linked to other financial or operating parameters of the Issuer or linked to the happening of an event. AMCs shall not resort to the practice of investing in partly paid debentures without any condition precedent.
2. There should not be any linkages across schemes while investing in partly paid debentures. For example: if the agreement for partly paid debentures also envisages investment in any other type of instrument such as a commercial paper then the AMC should ensure that subscription to the residual part of the issue/ the investment in the other instrument is made by the scheme which made the original investment in partly paid
debentures.
3. While investing in partly paid debentures, AMCs shall ensure that interest of one set of unit holders/ schemes is not compromised at the cost of another.
4. All regulatory limits have to be complied with at the time of each such part payment.
5. In order to avoid a situation where a MF scheme is unable to honor future part payments, AMCs should avoid excessive concentration in partly paid debentures.
6. Any investment in partly paid debentures has to be disclosed in the monthly portfolio disclosures of the scheme. This should include, inter-alia, the amount that has been contracted but not yet paid by the scheme, the dates of such future pay-ins, triggers for future pay-ins as well as any other detail that in the fund house's view may be of material interest to its investors.
7. Investment is Partly Paid Debenture is subject to a cap on maximum investment of Mutual Fund Scheme at 5% of the AUM of the scheme. However, once the Partly Paid Debentures are fully paid up, the cap on maximum investment of Mutual Fund Scheme at 5% of the AUM of the scheme will not apply.

Annexure II

Part A: Valuation of Money Market and Debt Securities other than G-Secs

1. Waterfall Mechanism for valuation of money market and debt securities:

The following shall be the broad sequence of the waterfall for valuation of money market and debt securities:

i. Volume Weighted Average Yield (VWAY) of primary reissuances of the same ISIN(whether through book building or fixed price) and secondary trades in the same ISIN

ii. VWAY of primary issuances through book building of same issuer, similar maturity (Refer Note 1below)

iii. VWAY of secondary trades of same issuer, similar maturity

iv. VWAY of primary issuances through fixed price auction of same issuer, similar maturity

v. VWAY of primary issuances through book building of similar issuer, similar maturity (Refer Note 1below)

vi. VWAY of secondary trades of similar issuer, similar maturity.

vii. VWAY of primary issuance through fixed price auction of similar issuer, similar maturity

viii. Construction of matrix (polling may also be used for matrix construction)
ix. In case of exceptional circumstances, polling for security level valuation (Refer Note 2 below)

Note 1

Except for primary issuance through book building, polling shall be conducted to identify outlier trades. However, in case of any issuance through book building which is less than INR 100 Cr, polling shall be conducted to identify outlier trades.

Note 2

Some examples of exceptional circumstance would be stale spreads, any event/news in particular sector/issuer, rating changes, high volatility, corporate action or such other event as may be considered by valuation agencies. Here stale spreads are defined as spreads of issuer which were not reviewed/updated through trades/primary/polls in same or similar security/issuers of same/similar maturities in waterfall approach in last 6 months.

Further, the exact details and reasons for the exceptional circumstances which led to polling shall be documented and reported to AMCs. Further, a record of all such instances shall be maintained by AMCs and shall be subject to verification during SEBI inspections.

Note 3

All trades on stock exchanges and trades reported on trade reporting platforms till end of trade reporting time (excluding Inter-scheme transfers) should be considered for valuation on that day.

Note 4

It is understood that there are certain exceptional events, occurrence of which during market hours may lead to significant change in the yield of the debt securities. Hence, such exceptional events need to be factored in while calculating the price of the securities. Thus, for the purpose of calculation of VWAY of trades and identification of outliers, on the day of such exceptional events, rather than considering whole day trades, day trades, only those trades shall be considered which have occurred post the event (on the same day).

The following events would be considered exceptional events:

i. Monetary/Credit Policy
ii. Union Budget
iii. GovernmentBorrowing/AuctionDays
iv. Material Statements on Sovereign Rating
v. Issuer or Sector Specific events which have a material impact on yields
vi. Central Government Election Days
vii. Quarter end days

In addition to the above, valuation agencies may determine any other event as an exceptional event. All exceptional events along-with valuation carried out on such dates shall be documented with adequate justification.

2. Definition of tenure buckets for Similar Maturity

When a trade in the same ISIN has not taken place, reference should be taken to trades of either the same issuer or a similar issuer, where the residual tenure matches the tenure of the bond to be priced. However, as it may not be possible to match the exact tenure, it is proposed that tenure buckets are created and trades falling within such similar maturity be used as per table below.

Residual Tenure of Bond to be priced	Criteria for similar maturity
Up to 1 month	Calendar Weekly Bucket
Greater than 1 month to 3 months	Calendar Fortnightly Bucket
Greater than 3 months to 1year	Calendar Monthly Bucket
Greater than 1year to 3 years	Calendar Quarterly Bucket
Greater than 3 years	Calendar Half Yearly or Greater Bucket

In addition to the above:

a. In case of market events, or to account for specific market nuances, valuation agencies may be permitted to vary the bucket in which the trade is matched or to split buckets to finer time periods as

necessary. Such changes shall be auditable. Some examples of market events / nuances include cases where traded yields for securities with residual tenure of less than 90 days and more than 90 days are markedly different even though both may fall within the same maturity bucket, similarly for less than 30 days and more than 30 days or cases where yields for the last week vis second last week of certain months such as calendar quarter ends can differ.

b. In the case of illiquid/ semi liquid bonds, it is proposed that traded spreads be permitted to be used for longer maturity buckets (1year and above). However, the yield should be adjusted to account for www.sundarammutual.com Sundaram Asset Management steepness of the yield curve across maturities.

c. The changes /deviations mentioned in clauses a and b, above, should be documented, along with the detailed rationale for the same. Process for making any such deviations shall also be recorded. Such records shall be preserved for verification.

3. Process for determination of similar issuer

Valuation agencies shall determine similar issuers using one or a combination of the following criteria. Similar issuer do not always refer to issuers which trade at same yields, but may carry spreads amongst themselves & move in tandem or they are sensitive to specific market factor/s hence warrant review of spreads when such factors are triggered.

i. Issuers within same sector/industry and/or
ii. Issuers within same rating band and/or
iii. Issuers with same parent/ within same group and/or
iv. Issuers with debt securities having same guarantors and/or
v. Issuers with securities having similar terms like Loan Against Shares (LAS)/ Loan Against Property (LAP) The above criteria are stated as principles and the final determination on criteria, and whether in combination or isolation shall be determined by the valuation agencies. The criteria used for such determination should be documented along with the detailed rationale for the same in each instance. Such records shall be

preserved for verification. Similar issuers which trade at same level or replicate each other's movements are used in waterfall approach for valuations. However, similar issuer may also be used just to trigger the review of spreads for other securities in the similar issuer category basis the trade/news/action in any security/ies within the similar issuer group.

4. Recognition of trades and outlier criteria

Volume criteria for recognition of trades (marketable lot)

Paragraph 1.1.1.1(a) of SEBI vide circular no.SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 on Valuation of money market and debt securities, prescribes that the marketable lots shall be defined by AMFI, in consultation with SEBI. In this regard, marketable lot is defined as under.

The following volume criteria shall be used for recognition of trades by valuation agencies:

Parameter	Minimum Volume Criteria for marketable lot
Primary	INR 25 cr. for both Bonds/NCD/CP/CD and other money market instruments
Secondary	INR 25 cr. for CP/ CD, T-Bills and other money market instruments
Secondary	INR 5 Cr. for Bonds/NCD/G-secs

Trades not meeting the minimum volume criteria i.e. the marketable lot criteria as stated above shall be ignored.

ii. Outlier criteria

It is critical to identify and disregard trades which are aberrations, do not reflect market levels and may potentially lead to mispricing of a security or group of securities. Hence, the following broad principles would be followed by valuation agencies for determining outlier criteria.

a. Outlier trades shall be classified on the basis of liquidity buckets (Liquid, Semi-liquid, and Illiquid). Price discovery for liquid issuers is generally easier than that of illiquid issuers and hence a tighter

pricing band as compared to illiquid issuers would be appropriate.
b. The Outlier trades shall be determined basis the yield movement of the trade, over and above the yield movement of the matrix. Relative movement ensures that general market movements are accounted for in determining trades that are outliers. Hence, relative movement over and above benchmark movement shall be used to identify outlier trades.
c. Potential outlier trades which are identified through objective criteria defined above will be validated through polling from market participants. Potential outlier trades that are not validated through polling shall be ignored for the purpose of valuation.
d. The following criteria shall be used by valuation agencies in determining Outlier Trades

Liquidity Classification	**Bps Criteria (Yield movement over Previous Day yield after accounting for yield movement of matrix)**		
	Up to 15 days	15-30 days	Greater than 30 days
Liquid	30 bps	20 bps	10 bps
Semi-liquid	45 bps	35 bps	20 bps
Illiquid	70bps	50bps	35 bps

The above criteria shall be followed consistently and would be subject to review on a periodic basis by valuation agencies and any change would be carried in consultation with AMFI.
e. In order to ensure uniform process in determination of outlier trades the criteria for liquidity classification shall be as detailed below.
Liquid classification criteria —liquid, semi liquid and illiquid definition
Valuation agencies shall use standard criteria for classifying trades as Liquid, Semi-Liquid and illiquid basis the following two criteria

a. Trading Volume
b. Spread over reference yield

Such criteria shall be reviewed on periodic basis in consultation with AMFI.
Trading Volume (Traded days) based criteria:

Number of unique days an issuer trades in the secondary market or issues a new security in the primary market in a calendar quarter

- Liquid >=50% of trade days
- Semi liquid >=10% to 50% trade days
- Illiquid <10% of trade days

Spread based criteria:

Spread over the matrix shall be computed and based on thresholds defined, issuers shall be classified as liquid, semi liquid and illiquid. For bonds thresholds are defined as up to 15 bps for liquid; >15-75 bps for semi-liquid; > 75 bps for illiquid. (Here, spread is computed as average spread of issuer over AAA Public Sector Undertakings/Financial Institutions/Banks matrix), For CP/ CD- up to 25 bps for liquid; >25- 50 bps for semiliquid; >50 bps for illiquid. (Here, spread is computed as average spread of issuer over A1+/AAA CD Bank matrix).

The thresholds shall be periodically reviewed and updated having regard to the market. The best classification (liquid being the best) from the above two criteria (trading volume and spread based) shall be considered as the final liquidity classification of the issuer. The above classification shall be carried out separately for money market instruments (CP/ CDs) and bonds.

5. Process for construction of spread matrix

Valuation agencies shall follow the below process in terms of calculating spreads and constructing the matrix:

Steps	Detailed Process
Step 1	Segmentation of corporates- The entire corporate sector is first categorised across following four sectors i.e. all the corporates will be catalogued under one of the below mentioned bucket: 1. Public Sector Undertakings/Financial Institutions/Banks; 2. Non-Banking Finance Companies -except Housing Finance Companies; 3. Housing Finance Companies; 4. Other Corporates
Step 2	Representative issuers – For the aforesaid 4 sectors, representative issuers (Benchmark Issuers) shall be chosen by the valuation agencies for only higher rating (I.e. "AAA" or AA+). Benchmark/Representative Issuers will be identified basis high liquidity, availability across tenure in AAA/AA+ category and having lower credit/liquidity premium. Benchmark Issuers can be single or multiple for each sector. It may not be possible to find representative issuers in the lower rated segments, however in case of any change in spread in a particular rating segment, the spreads in lower rated segments should be suitably adjusted to reflect the market conditions. In this respect, in case spreads over benchmark are widening at a better rated segment, then adjustments should be made across lower rated segments, such that compression of spreads is not seen at any step. For instance, if there is widening of spread of AA segment over the AAA benchmark, then there should not be any compression in spreads between AA and A rated segment and so on.
Step 3	Calculation of benchmark curve and calculation of spread — 1. Yield curve to be calculated for representative issuers for each sector for maturities ranging from 1month till 20 years and above. 2. Waterfall approach as defined in Part A (1) above will be used for construction of yield curve of each sector. 3. In the event of no data related to trades/primary issuances in the securities of the representative issuer is available, polling shall be conducted from market participants 4. Yield curve for Representative Issuers will be created on daily basis for all4 sectors. All other issuers will be pegged to the respective benchmark issuers depending on the sector, parentage and characteristics. Spread over the benchmark curve for each security is computed using latest available trades/primaries/polls for respective maturity bucket over the Benchmark Issuer. 5. Spreads will be carried forward in case no data points in terms of trades/primaries/polls are available for any issuer and respective benchmark movement will be given
Step 4	1. The principles of VWAY, outlier trades and exceptional events shall be applicable while constructing the benchmark curve on the basis of trades/primary issuances. 2. In case of rating downgrade/credit event/change in liquidity or any other material event in Representative Issuers, new Representative Issuers will be identified. Also, in case there are two credit ratings, the lower rating to be considered. 3. Residual tenure of the securities of representative issuers shall be used for construction of yield curve. Part B: Valuation of G-Secs (T-Bill, Cash management bills, G-Sec and SDL The following is the waterfall mechanism for valuation of Government securities: - VWAY of last one hour, subject to outlier validation - VWAY for the day (including a two quote, not wider than 5 bps on NDSOM), subject to outlier validation

- Two quote, not wider than 5 bps on NDSOM, subject to outlier validation
- Carry forward of spreads over the benchmark
- Polling etc.

Note:
1. VWAY shall be computed from trades which meet the marketable lot criteria stated in Part A of these Guidelines.
2. Outlier criteria: Any trade deviating by more than+/- 5 bps post factoring the movement of benchmark security shall be identified as outlier. Such outlier shall be validated through polling for inclusion in valuations. If the trades are not validated, such trades shall be ignored.
II. AMFI GUIDELINES ON POLLING PROCESS FOR MONEY MARKET AND DEBT SECURITIES
Please refer to Paragraph 2.2.5 of SEBI vide circular no. SEBI/ HO/ IMD/ DF4/ CIR/ P/ 2019/102 dated September 24, 2019 on Valuation of money market and debt securities, which prescribes that considering the importance of polling in the valuation process, guidelines shall be issued by AMFI on polling by valuation agencies and on the responsibilities of Mutual Funds in the polling process, as part of the waterfall approach for valuation of money market and debt securities. In this regard, the following Guidelines were approved by the Board of AMFI, in consultation with SEBI.

Polling Guidelines:

1. Valuation agencies shall identify the Mutual Funds who shall participate in the polling process on a particular day, taking into account actors such as diversification of poll submitters and portfolio holding of the Mutual Funds. Mutual Funds who are identified by the valuation agencies shall necessarily participate in the polling process. However, in case any Mutual Fund does not participate in the polling process, detailed reason for the same shall be recorded at the time and subsequently made available during SEBI inspections. In this respect, since a Mutual Fund may have investments in similar securities, a security not forming part of investment universe may not be considered as an adequate reason for not participating in the polling process.

2. Polling will be carried out on a daily basis by the valuation agencies, in terms of points 9-11 below.

3. Each valuation agency needs to take polls from at least 5 unique Mutual Funds on a daily basis. Hence, between the two valuation agencies 10 unique Mutual Funds to be polled. They may cover more Mutual Funds, over and above this. For benchmark securities a poll constituting at least 5 responses will be considered as valid. In case of non-benchmark securities a poll constituting at least 3 responses will be considered as valid. The responses received by each valuation agency will be shared with the other agency also.

4. Median of polls shall be taken for usage in valuation process.

5. The valuation agencies will also need to cover as many non- Mutual Fund participants as possible, over and above the Mutual Funds, to improve on the polling output quality.

6. Endeavour would be made to have adequate representation of both holders and non-holders of the same bond/same issuer for non-benchmark securities in the poll process. Where this is not possible, valuation agencies may seek polls from holders of bonds with a similar structure.

7. In the case of issuers with multiple notch rating upgrades / downgrades over short periods of time, valuation agencies shall:

a. Conduct polls with a larger universe of pollers.

b. Increase the frequency of polling

8. Suo-moto feedback on valuations should be entertained only through formal mails from persons designated by AMC for said purpose, and the same shall be validated through re-polling. Any such feedback shall be duly recorded by the valuation agencies, including the reason for the challenge, results of re-polling and subsequent changes in valuation on re-polling, if any. Such records shall be preserved by the valuation agencies, for verification.

9. Polling will be done for two sets of securities, Benchmark & Others.

10. Benchmark will be defined for the following categories across ten

a) Treasury Bills
b) Central Government Securities
c) State Government Securities
d) AAA PSU / PFI / PSU Banks
e) AAA Private
f) NBFC
g) HFC
h) Any other as required for improving fair valuations.

11. Polling shall be conducted in the following two scenarios:

a) Validation of traded levels if they are outlier trades.

b) Non-traded Securities (in exceptional circumstances as defined in the waterfall mechanism for valuation of money market and debt securities).

12. Best efforts should be made by poll submitters to provide fair valuation of a security.

13. The polling process will be revalidated by external audit of the valuation agencies with at least an annual frequency

14. AMCs shall have a written policy, approved by the Board of AMC and Trustees, on governance of the polling process. The aforesaid policy shall include measures for mitigation of potential conflicts of interest in the polling process and shall identify senior officials, with requisite knowledge and expertise, who shall be responsible for polling. Further, the policy should outline the following aspects:

a. The process of participating in a polling exercise.

b. Identify the roles and responsibilities of persons participating in the polling.

c. Include policies and procedures for arriving at the poll submission

d. Cover the role of the Board of AMC and Trustees, and the periodic reporting that needs to be submitted to them.

e. All polling should be preferably over email. In case for any reason, the polling is done by way of a telephonic call then such a call should be over recorded lines, followed subsequently by an email.

f. AMCs should have adequate business continuity arrangements for polling, with the necessary infrastructure / skiII to ensure that consistent delivery of poll submissions is made without material interruption due to any failure, human or technical.

15. All polling done will have to be documented and preserved in format approved by the Board of AMC, for a period of eight years, along-with details of the basis of polling (such as market transactions, market quotes, expert judgement etc.).

16. AMCs shall ensure that participation in the polling process is not misused to inappropriately influence the valuation of securities. The officials of the AMC who are responsible for polling in terms of point no. 14 above, shall also be personally liable for any misuse of the polling process.

17. AMCs shall maintain an audit trail for all polls submitted to valuation agencies www.sundarammutual.com Sundaram Asset Management

COMPUTATION OF NAV

Policy on computation of NAV

A mutual fund's NAV is an indicator of its market value. Therefore, NAV can be viewed to assess the current performance of a mutual fund. It is mandatory, as per SEBI guidelines, that all mutual funds publicly display their NAV by updating it on the AMC & AMFI website on every business day

The AMC will calculate and disclose the first NAV of the newly launched scheme not later than 5 Business Days from the allotment of Units.

Subsequently, the Net Asset Value (NAV) per Unit of the Scheme will be computed and disclosed at the close of every Business Day. The NAV of the scheme is computed by dividing the net assets of the Scheme by the number of Units outstanding under the Scheme on the valuation date. The AMC will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail. The NAV's are declared after reducing the expense ratio as there are various expenses involved with respect to mutual fund scheme. The expense ratio includes management fees charges, operating costs, transfer agent costs, custodian and audit charges, and distribution and marketing expenses amongst others.

NAV of Units of under the Scheme shall be calculated as shown below:

NAV (Rs.) per unit = (Market or Fair Value of the Scheme's Investments + Current Assets - Current Liabilities and Provisions)/No. of Units outstanding under each Scheme.

Policy For Computation of NAV in Foreign Securities:

Traded foreign securities including ADR/GDR shall be valued based on the latest available closing price of the stock exchange on which the security is listed. If the security is listed on more than one stock exchange, the AMC shall select the appropriate stock exchange and the reasons for selection of the stock exchange shall be recorded in writing and approved by Valuation Committee.

When on a particular valuation day, a security has not been traded on the selected stock exchange; the value at which it is traded on another stock exchange or last available price on the selected stock exchange shall be used provided such date is not more than thirty days prior to the valuation date.

On valuation date, all assets and liabilities in foreign currency shall be valued in Indian Rupees at the RBI reference rate as at the close of banking hours on the relevant Business Day in India

If the security is listed in currency for which RBI reference rate is not available, the exchange rates available from Reuters will be used. In case the direct exchange rates are not available on Reuters, then cross currency rate with USD would be considered and converted as per the INR/USD RBI reference rate.

(ii) Non Traded Securities

Non traded foreign security shall be valued by AMC at fair value after considering relevant factors on case to case basis. Non-traded ADR/GDR shall be valued after considering prices/issue terms of underlying security. Valuation committee shall decide the appropriate discount for illiquidity.

Procedure in case of delay in disclosure of NAV:

The AMC shall update the NAVs of all schemes except Sundaram Liquid Fund, Sundaram Overnight Fund, Sundaram Global Brand Theme - Equity Active FoF, Sundaram Income Plus Arbitrage Active FoF and Sundaram Services Fund, on the website of the Mutual Fund and AMFI by 11.00 p.m. every Business Day.

The AMC shall update the NAVs of Sundaram Liquid Fund, Sundaram Overnight Fund, all year round and disclose the NAV of the Scheme at the close of every Business Day and the holiday immediately preceding a Business Day. The AMC shall update the NAVs of Sundaram Income Plus Arbitrage Active FoF and Sundaram Services Fund, on the website of the Mutual Fund and AMFI by 10:00 a.m. on the following Business Day (For Sundaram Global Brand Theme - Equity Active FoF – 10 A.M. on T +2 business days). In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.'. In case of any delay in uploading on AMFI website, the reasons for such delay would be explained to AMFI and SEBI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.

IX. TAX & LEGAL & GENERAL INFORMATION

A. Taxation on investing in Mutual Funds

The rates are applicable for the Tax year 2026-27 as per the Finance Act, 2026.

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 schemes	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%*	393(1) [Table: Sl. No. 4(*i*)]
NRI	20%** or rate as per applicable tax treaty*** (whichever is lower)	393(2) [Table: Sl. No. 10(*a*)] read with Note 2***

* Tax not deductible if income in respect of units of a mutual fund is below Rs.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 Rs.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:

- A resident individual (other than the resident individual whose age is 60 years or more at any time during the tax year), not being a company or a firm, may submit Form No. 121 to the Mutual Fund for non-deduction of TDS under Section 393(1) [Table: Sl. No. 4] of the Income-tax Act, 2025 ("the Act") provided that the tax on the estimated total income for the financial year, including income from the Mutual Fund, is NIL and the aggregate income shall not exceed the maximum amount which is not chargeable to tax, i.e., Rs.2,50,000 for investor opting for the Old Tax Regime or Rs.4,00,000 for the investor opting for New Tax Regime (Section 202). However, on account of practical difficulties involved due to unique nature of mutual fund investments and multiple schemes involved, Sundaram Mutual Fund shall deduct TDS from each dividend declared once the cumulative

dividend exceeds Rs. 2,35,000/-under the Old Tax Regime or Rs.3,75,000/- under the New Tax Regime in a financial year, consolidated at the PAN level basis.

- A resident individual aged 60 years or above (senior citizen) may submit Form No. 121 for non-deduction of TDS under the relevant provisions of the Act, provided that the tax on the estimated total income for the financial year, including income from the Mutual Fund, is NIL.
- Certificate from ITO for lower deduction/NIL deduction of TDS under section 395,
- Entities falling under Circular 18/2017 dated 29th May 2017.

The Form 121 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 Form 121 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 121 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 in case of listed equity shares, equity oriented mutual fund units, units of business trust and long-term capital gains.*

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.

*** Tax treaty benefit can be claimed subject to fulfillment of stipulated conditions as well as interpretation of Article of relevant tax treaty. @ **Non linking of PAN with Aadhaar -** As per Rule 162(3) of the Income-tax Rules, 2026, where an individual's PAN has become inoperative due to

failure to intimate the Aadhaar number in accordance with Section 262(6), TDS shall be deducted at a higher rate, in accordance with provisions of section 397(2).

Capital Gain Taxation			
	Individual/HUF $	**Domestic Company @**	**NRI $**
Equity Oriented schemes +			
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%

Other than Equity Oriented schemes (other than 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% (without indexation)
Short Term Capital Gains (Less than or equal to 12 months for listed units and 24 months for unlisted units)	30%^	30%^^/25%^^^/22%^^^^	30%^
Specified Mutual Fund$$ Other than Equity Oriented Schemes			
Short Term Capital Gains	30%^	30%^^/25%^^^/22%^^^^	30%^

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 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.

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 in case of listed equity shares, equity oriented mutual fund units, units of business trust and long-term capital gains.*

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

$$ As per Section 76 of the Income Tax Act, 2025 gains on the transfer or redemption or maturity, of a unit of a Specified Mutual Fund acquired on or after the 1st April, 2023 shall be treated as short-term capital gains. 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 or more of its total proceeds in units of a fund referred to in above (a).

@ Surcharge at the rate of 7% is levied for domestic corporate unit holders where the income exceeds Rs. 1 crore but less than Rs. 10 crores and at the rate of 12%, where income exceeds Rs. 10 crores. However, surcharge at a flat rate of 10 % on base tax for the companies opting for lower rate of tax of 22%/15% will be applicable.

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.

^ 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 2024-25 does not exceed Rs. 400 crores.

^^^^ This lower rate is optional and subject to fulfillment of certain conditions as provided in section 200 read with Section 205 of the IT Act 2025.

+ 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.

Merger: Transfer of units upon consolidation of mutual fund schemes of two or more schemes of equity-oriented fund or two or more schemes of a fund other than equity oriented fund in accordance with SEBI (Mutual Funds) Regulations, 2026 is exempt from capital gains.

As per Section 70(1)(zj) any transfer by a unit holder of a capital asset, being a unit or units, held by him in the consolidating scheme of a mutual fund, in consideration of the allotment to the unit holder of a capital asset, being a unit or units, in the consolidated scheme of the mutual fund would not be considered as "transfer" provided the consolidation is of two or more schemes— (i) of an equity-oriented fund; or (ii) of a fund other than equity-oriented fund.

General Anti Avoidance Rule ('GAAR'): GAAR provisions are applicable w.e.f. 1 April, 2017. The objective is to deny tax benefits to an arrangement which has been entered into with the main purpose of obtaining tax benefits

and which lacks commercial substance or creates rights and obligations which are not at arm's length principle or results in misuse of tax law provisions or is carried out by means or in a manner which are not ordinarily employed for bona fide purposes. The over-arching principal of GAAR provisions is "substance over form".

The tax rates provided above are for general information only. Investors are advised to seek the opinion of their tax consultant.

1. Rates of Income Tax -

Option A - Old tax Regime as per Part 1 of First Schedule

The same are the rates in case of individuals (other than senior citizens) or HUF or AOP or BOI, whether incorporated or not, or every artificial juridical person-

Total Income	Tax Rates
Rs. 0 – Rs. 2,50,000	--
Rs. 2,50,001 – Rs. 5,00,000	5%
Rs. 5,00,001 – Rs. 10,00,000	20%
Rs.10,00,001 and above	30%

(a) In the case of a resident individual of the age of 60 years or above but below 80 years, the basic exemption limit is Rs. 300,000.

(b) In case of a resident individual of age of 80 years or above, the basic exemption limit is Rs.500,000.

(c) 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.

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%.

*** 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.*

(d) Health and Education cess @ 4% on aggregate of base tax and surcharge.

(e) Individuals having total income not exceeding Rs.500,000/- can avail rebate of lower of actual tax liability or Rs.12,500/-.

Option B – New Tax Regime under Section 202 of the Act, The New Tax Regime is as follows-

Total Income	Tax Rates
Rs. 0 to Rs. 4,00,000	Nil
Rs. 4,00,001 – Rs. 8,00,000	5%
Rs. 8,00,001 – Rs. 12,00,000	10%
Rs.12,00,001 – Rs. 16,00,000	15%
Rs. 16,00,001 – Rs. 20,00,000	20%
Rs. 20,00,001 – Rs. 24,00,000	25%
Rs. 24,00,001 and above	30%

a) Under New Regime, most of the deductions/exemptions such as most of deductions/exemptions such as LTA (Schedule III [Table: Sl. No.8], HRA (Schedule III [Table: Sl. No.11]), Sections 123/126 etc. are to be forgone. However, standard deduction of Rs.75,000/- (as opposed to the existing Rs.50,000/-) against salary income is allowed under New Regime. Vide Finance Act 2024, the new regime of taxation would be the default tax regime and the assessee has an option to withdraw from the said regime.

b) Resident individuals having total income not exceeding Rs. 12,00,000/- can avail rebate of Rs.60,000/- or actual tax liability whichever is lower.

Note: *Rebate shall not be available on tax on income chargeable at special rates such as capital gains.*

c) Rate of surcharge:

- 25% where specified income* exceeds Rs. 2 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.

In case of AOP, consisting of only companies as its members, the rate of surcharge not to exceed 15%.

* *Specified income – Total income excluding income by way of dividend on*

shares and short term capital gains in case of listed equity shares, equity oriented mutual fund units, units of business trust and long-term capital gains.

d) Health and Education cess @ 4% on aggregate of base tax and surcharge.

2. Securities Transaction Tax (STT)

STT is levied on the value of taxable securities transactions as under.

Transaction	Rates	Payable By
Purchase/ Sale of equity shares	0.1%	Purchaser / Seller
Purchase of units of equity oriented mutual fund (delivery based)	Nil	Purchaser
Sale of units of equity oriented mutual fund (delivery based)	0.001%	Seller
Sale of equity shares, units of equity oriented mutual fund (non-delivery based)	0.025%	Seller
Sale of an option in securities where option is not exercised (w.e.f 01/10/2024)	0.15%	Seller
Sale of an option in securities, where option is exercised	0.15%	Purchaser
Sale of a futures in securities (w.e.f 01/10/2024)	0.05%	Seller
Sale of unit of an equity oriented fund to the Mutual Fund	0.001%	Seller
Sale of unlisted equity shares and units of business trust under an initial offer	0.2%	Seller

3. 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.

4. 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.

Prevention of Money Laundering

The Prevention of Money Laundering Act, 2002 is effective July 1, 2005. The primary objective of the Act is to prevent money laundering and to provide for confiscation of property derived from or involved in money laundering. The Act, inter alia, casts certain obligations on banking companies,

financial institutions and intermediaries to furnish information to the Financial Intelligence Unit and maintain records relating to customer identification as well as transactions in the form and manner prescribed under the rules framed by the Central Government.

Know Your Customer (KYC) Norms

The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and measures for prevention Money Laundring. SEBI has also issued circulars from time to time on KYC compliance and maintainance of documentation pertaining to unit holders of mutual funds.

Sundaram Mutual Fund, as an intermediary registered with SEBI, has prescribed a detailed policy in line with the requirements for customer identification, monitoring and reporting of money laundering and suspicious transactions. Sundaram Mutual Fund is committed to be an exemplary enterprise in the area of ethics and compliance. The mutual fund places considerable importance on the fight against money laundering, corruption and the financing of terrorism.

Sundaram Mutual Fund recognizes the value and importance of creating a business environment that strongly discourages money launderers from using the mutual fund. To that end, certain policies have been adopted by the Investment Manager.

As a part of the policy the investor(s) are requested to ensure that the amount invested in the schemes is obtained through legitimate means, does not involve and is not for the purpose of contravening any applicable law in force.

For customer identification, Sundaram Mutual Fund under its KYC policy reserves the right to seek information, records or obtain and retain documentation for proof of identity of investor(s), proof of residence of investor(s) and source of funds, to name a few. The investor(s) is required to produce a photograph, PAN card, documents for address proof and identity proof and such other information as may be required from time to time for verification of financial information of the investor(s).

If the investor refuses to furnish the required information/documents the Investment Manager shall reject the application forthwith. The Investment Manager/Mutual Fund believes that if any transaction is suspicious within the parameters laid down by the Act/Rules, it has absolute discretion and authority to report any suspicious transactions to the Financial Intelligence Unit or to freeze the account of any investor(s), reject any application and effect mandatory redemption of accounts with applicable exit
load, if any.

The directors, employees and agents of Sundaram Mutual Fund, Sundaram Asset Management and Sundaram Trustee Company Limited shall not be responsible or liable for any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application, allotment of units or mandatory redemption of units due to non-compliance of provisions of PMLA, SEBI Circular and KYC norms or if the Investment Manager reports any transaction to Financial Intelligence Unit, believing it to be a suspicious transaction.

Know Your Customer (KYC):

KYC acknowledgement is mandatory for all investors. An application without acknowledgement of KYC compliance will be rejected. Investors are required to attach a copy of PAN card as a mandatory document for proof of identity to complete KYC. 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 effective from January 01, 2012. 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 effective from January 01, 2012. Sundaram Asset Management Company Limited

B. Legal Information and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds.

The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form. Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds and also to open accounts with any of the SEBI registered Capital Market Intermediaries

Permanent Account Number (PAN)

IIn terms of SEBI circular dated 27/04/2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction with effect from July, 2, 2007. Accordingly, in the case of investments of any value, the applicant or incase of applications in joint names, each applicant, is required to mention their PAN (Permanent Account Number) allotted under the Income Tax Act, 1961, and attach a copy of PAN card with the application. Applications accompanying without a copy of the PAN will be liable to be rejected. With effect from January 01, 2008 PAN Copy is mandatory for all applicable transactions.

Instructions for verification:

• Investment Manager branch officials will verify the correctness of the KYC form duly filled by the investor and verify the relevant supporting documents, including PAN card copy with originals.
• In Person Verification (IPV) has to be conducted by employees of Investment Manager and / or the AMFI / NISM certified distributors who are empanelled with Sundaram Mutual and are KYD compliant for new investors effective from January 01, 2012.
• The person conducting the IPV need to mention the date and time of verification, his/her name, designation, organization name, ARN Code (in case of a distributor) and affix his/her signature, name and company seal with remarks as Originals Verified - Self Certified Document copies received / (Attested) True copies of documents received in the space provided for IPV in the application form.
• The details of supporting documents to be collected from individuals and various categories of non-individuals should be as per the instructions / checklist given in the KYC application form, a copy of which is available at www.sundarammutual.com.
• After verification of the details in the application form, collection of the requisite supporting documents and completion of IPV, the Investment Manager shall send the KYC documents to the KRA and shall also update the details in the KRA system. The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
• Applications without required documents will be liable to be rejected. With effect from January 01, 2008 PAN Copy will be mandatory for all applicable transactions.

Ultimate Beneficial Owner (UBO):
Pursuant to Prevention of Money Laundering Act, 2002 (PMLA) and Rules framed thereunder and SEBI Master circular dated December 31, 2010 on Anti Money Laundering (AML), sufficient information to identify persons who beneficially own or control the securities account is required to be obtained. Also, SEBI had vide its circular no. CIR/MIRSD/2/2013 dated January 24, 2013 prescribed guidelines regarding identification of Ultimate Beneficial Owner(s) ('UBO').
As per these guidelines UBO means '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. Investors have to provide 'Declaration for UBO' while submitting the application form.

C. GENERAL INFORMATION

Nomination Facility:
In terms of Regulation 29A of the SEBI Regulations, the Investment Manager will provide an option to individual investors to nominate a person to whom the units will vest upon the expiry of the investor. Joint holders may collectively nominate a person as a nominee. If the nominee is a minor, the unit holder shall provide the date of birth of the minor and name & address of the guardian of the minor nominee. In terms of AMFI Guidelines the Investment Manager will accept multiple nominations. The unit holder shall indicate the percentage of share in the units held by him of each of the nominees in the event of his demise.
The nomination facility is subject to applicable laws. Investors are requested to comply with the prescribed procedures to avail themselves of this facility. The details are available with the Registrar & Transfer Agents and as www.sundarammutual.com

Who can be a nominee: An individual only can be a nominee if he/she is otherwise not disqualified. An NRI can be nominated on a non-repatriable basis only. Applicants can change the nomination at any time during the periodicity of their holding in the scheme. Non-individuals including Societies, Trusts, Body Corporate, Partnership Firms, Karta of Hindu Undivided Family, Association of Persons (AOP), Body of Individuals (BOI), Holders of Power of Attorney can neither nominate or be a nominee.
Registration of Nominee:
(i) Nomination by a unit holder shall be applicable for investments in all schemes in the folio or account.
(ii) Nomination form cannot be signed by Power of attorney (PoA) holders.
(iii) Every new nomination for a folio/account will overwrite the existing nomination.
(iv) Nomination shall be compulsory for new folios/accounts opened by an individual especially with sole holding and no new folios/accounts for individuals in single holding would be opened without nomination.
(v) Investors who do not wish to nominate must sign separately confirming their non-intention to nominate.
(vi) Nomination shall not be allowed in a folio held on behalf of a minor.

Disclaimer & Discharge: By providing this facility, the Investment Manager is not declaring the nominee as the person entitled to the units upon the death of unit holder nor does the Investment Manager purport to confer or grant any rights other than those available under law to the nominee. The nominee receives the units (subject to the rights of any subsisting charge holder) only as an agent/trustee of the person who is entitled to them under law. Transmission of units (subject to the rights of any charge holder) to the nominee will constitute full discharge of the obligations of the Investment Manager/Trustee, towards the estate/legal heirs/successors of the deceased unit holder.

Transfer of Units

The units of Sundaram Mutual Fund are freely transferable (subject to completion of lock-in period, if any) by act of parties or by operation of law. For affecting a transfer the applicable transfer, form(s) shall be duly stamped and signed by all the unit holders and submitted along with the relevant unit certificate(s) include "and confirmation receipt of payment of stamp duty 0.005% of units opted for transfer". The Asset Management Company shall on production of instrument of transfer the relevant unit certificates, register the transfer and return the unit certificates to the transferee within 30 days from the date of lodgment of transfer request at the office of the Registrar & Transfer Agent. The work relating to transfer of units is not processed in-house.

Transmission of Units:-

1. Applicants claiming units in his/her name shall be required to submit the prescribed documents depending on the requirements under various situations as mentioned below:

A. Transmission to surviving unit holders in case of death of one or more unit holders:

(i) Letter from surviving unit holders to the AMC/ Mutual Fund/RTA requesting for transmission of units,

(ii) Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager*,

(iii) Bank Account Details of the new first unit holder as per prescribed format along with attestation by a bank branch manager* or cancelled cheque or bank statement bearing the account details and account holders name.

(iv) KYC of the surviving unit holders, if not already available.

B. Transmission to registered nominee/s in case of death of Sole or All unit holders:

(i) Letter from claimant nominee/s to the AMC/ Mutual Fund/RTA requesting for transmission of units,

(ii) Death Certificate/s in original or photocopy duly notarized or attested by gazette officer or a bank manager*,

(iii) Bank Account Details of the new first unit holder as per prescribed format along with attestation by a bank branch manager* or cancelled cheque or bank statement bearing the account details and account holders name.

(iv) KYC of the claimant(s),

(v) Indemnity duly signed and executed by the nominee(s) in the prescribed format, if the transmission amount is equal to or more than One Lakh Rupees.

C. Transmission to claimant(s), where nominee is not registered, in case of death of Sole or all unit holders:

(i) Letter from claimant(s) to the AMC/ Mutual Fund/RTA requesting for transmission of units;
(ii) Death Certificate(s) in original or photocopy duly notarized or attested by gazette officer or a bank manager*;
(iii) Bank Account Details of the new first unit holder as per prescribed format along with attestation by a bank branch manager* or cancelled cheque or bank statement bearing the account details and account holders name;
(iv) KYC compliance of the claimant(s);
(v) Indemnity Bond from legal heir(s) as per prescribed format;
(vi) Individual affidavits from legal heir(s) as per prescribed format;
(vii) If the transmission amount is below Two Lakh Rupees: Any appropriate document evidencing relationship of the claimant(s) with the deceased unit holder(s).
(viii) If the transmission amount is equal to or more than Two Lakh Rupees: Any one of the

documents mentioned below:
a. Notarised copy of Probated Will, or
b. Legal Heir Certificate or Succession Certificate or Claimant's Certificate issued by a competent court, or
c. Letter of Administration, in case of Intestate Succession.
If the claimant submits any document mentioned under sub clause (a) to (c) of Clause (viii) above, then the indemnity bond as mentioned under Clause (v) would not be required.
D. Transmission in case of HUF , due to death of Karta:
(i) Letter from new Karta requesting for change of Karta,
(ii) Death Certificate in original or photocopy duly notarized or attested by gazette officer or a bank manager*,
(iii) Duly certified Bank certificate stating that the signature and details of new Karta have been appended in the bank account of the HUF as per prescribed format
(iv) KYC of the new Karta and KYC of HUF, if not already available.
(v) Indemnity bond signed by all the surviving co-parceners and new Karta as per prescribed format.
(vi) In case of no surviving co-parceners OR the transmission amount is equal to or more than One Lakh Rupees OR where there is an objection from any surviving members of the HUF, transmission will be effected only on the basis of any of the following mandatory documents:
a. Notarized copy of Settlement Deed, or
b. Notarized copy of Deed of Partition, or
c. Notarized copy of Decree of the relevant competent Court
2. If the transmission amount is equal to or more than One Lakh Rupees, AMC/ Mutual Fund reserves the right to seek additional documents on a case-to-case basis.
3. Where the units are to be transmitted to a nominee who is a minor, various documents like KYC, PAN, Bank details, Indemnity, etc. should be of the guardian of the nominee.
* In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

Transmission of Units

• If the unit holder has appointed a nominee, units shall be transmitted in favour of the nominee on production of death certificate or any other documents to the satisfaction of the Fund, Investment Manager or Registrar.

• If the unit holder has not appointed a nominee, the units shall be transmitted in favour of the unit holder’s executor/administrator of its estate/legal heir(s) as the case may be on production of the death certificate or any other documents to the satisfaction of the Fund/Investment Manager/Registrar.

• If there is a joint holding, upon death of the first unit holder, units shall be transmitted to the second unit holder on production of the necessary documents, including death certificate. The rights in the units will vest in the nominee upon the death of all joint unit holders upon the nominee producing the death certificate or any other document to the satisfaction of the Fund/Investment Manager/Registrar.

Applicants claiming units in his/her name shall be required to submit the prescribed documents depending on the requirements under various situations as mentioned below

Sr. No.	Documents Required for Transmission	Transmission to Surviving Joint Holders	Demise of Sole/All unit holders (where Nominees are registered)	Demise of Sole/All unit holders (Nominees are not registered)	Demise of Karta of an HUF
Basic Documents					
1	Letter from the nominees or claimants for new Karta addressed to the AMC/Fund Registrar.	✓	✓	✓	✓
2	Death Certificate of deceased Unit Holder(s)/ Karta in original or photocopy duly notarized or attested by gazetted officer/Bank Manager).	✓	✓	✓	✓
3	KYC of Nominees or claimants or surviving Unit Holder or New Karta. (In case of minors, claimant only if a minor; OR KYC of the Guardian.)	✓	✓	✓	✓
4	New Bank Mandate details – duly attested by Bank Manager or cancelled cheque copy with account number and holder's name printed on the cheque.	✓	✓	✓	✓
Legal Documents *(Indemnity Bonds to be on minimum Rs. 20/- stamp paper and duly notarized. KYC of each non-judgmental address should match with the address mentioned in the Indemnity Bond.)*					
1A	Indemnity Bond signed by all legal heirs confirming the claimants.			✓	
1B	Individual Affidavit by the Legal Heirs.			✓	

Sr. No.	Documents Required for Transmission	Transmission to Surviving Joint Holders	Demise of Sole/All unit holders (where Nominees are registered)	Demise of Sole/All unit holders (Nominees are not registered)	Demise of Karta of an HUF
2	Transmission value less than ₹2,00,000: Document evidencing relationship of the claimant(s) with the deceased unitholder. Transmission value ₹2,00,000 or more: Notarized copy of the Probated Will OR Letter of Administration OR Court Decree OR Succession Certificate issued by a competent court OR In case of Intestate Succession.			✓	
3A	Indemnity Bond signed by all the surviving coparceners appointing the new Karta.				✓
3B	Notarized copy of Settlement Deed OR Deed of Partition OR Decree of the relevant competent Court. In case no surviving coparceners and the transmission value is ₹2,00,000 or more, OR where there is no objection from any surviving members of the HUF.				✓

* In case of certification by bank manager, the document should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.

• If the transmission amount is equal to or more than Two Lakh Rupees, AMC/ Mutual Fund reserves the right to seek additional documents on a case-to-case basis.

^ If the claimant submits any one of the documents mentioned at point no. 2 above (under Legal Documents) where transmission value is ₹ 2 Lakhs or more, then indemnity bond as mentioned in point 1A would not be required.

Duration of the Scheme/Widing Up

• A closed-end scheme shall be wound up on the expiry of duration fixed in the scheme on redemption of units unless it is rolled over for a further period under sub-regulation (4) of regulation 33.

• A scheme of a mutual fund may be wound up, after repaying the amount due to the unit holders in the following circumstances:

• on the happening of any event which, in the opinion of the Trustee, requires the scheme to be wound up; or
• if 75% of the unit holders of a scheme pass a resolution to wind up the scheme
• If SEBI so directs in the interest of the unit holders.
• If a scheme is to be wound up, the Trustee shall give notice disclosing the circumstances leading to the winding up of the scheme to SEBI and, in two daily newspapers having circulation all over India and a vernacular newspaper circulating at the place where the registered office of the Mutual Fund is formed.

Effect of winding up:
On and from the date of the publications of the notice of winding up, the Board of Trustee or the Investment Manager, as the case may be, shall:
• Cease to carry on any business activities in respect of the scheme wound up;
• Cease to create or cancel units in the scheme; and
• Cease to issue or redeem units in the scheme.

Procedure and Manner of Winding up:

The Trustee shall call a meeting of the unit holders to approve by simple majority of the unit holders present and voting at the meeting for authorising the Board of Trustee Company or any other person to take steps for the winding up of the Scheme. The Trustee or the person authorised shall dispose of the assets of the scheme concerned in the best interest of the unit holders of the scheme.
The proceeds of sale realised shall be first utilized towards discharge of such liabilities as are due and payable under the scheme, and after making appropriate provision for meeting the expenses connected with such winding up, the balance shall be paid to the unit holders in proportion to their respective interest in the assets of the scheme as on the date the decision for winding up was taken.
On completion of the winding up, the Board of Trustee Company shall forward to SEBI and the unit holders a report on the winding up, detailing the circumstances leading to the winding up, the steps taken for disposal of the assets of the scheme before winding up, net assets available for distribution to the unit holders and a certificate from the auditors of the scheme.
SEBI Regulations on half-yearly reports shall continue to be applicable until winding up is completed or the scheme ceases to exist. After receipt of the report referred to above, if SEBI is satisfied that all measures for winding up of the scheme have been complied with, the scheme shall cease to exist.

Swing Pricing Framework for Open Ended Debt Scheme(S)
In terms of the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/631 dated September 29, 2021 (the Circular), all open ended debt mutual fund schemes (except overnight funds, Gilt funds and Gilt with 10-year maturity funds) are required to follow Swing Pricing Framework with effect from March 01, 2022. SEBI has prescribed swing pricing for scenarios related to net outflows from the schemes.
Accordingly, a mandatory full swing price framework, during market dislocation times (as and when declared by SEBI), for high-risk open ended debt schemes is being introduced in scheme provisions of the Debt Schemes.

A) Applicability of Swing Pricing Framework
Subsequent to the announcement of market dislocation by SEBI, the swing pricing framework shall be mandated only for the Debt Schemes: a. having high or very high risk on the risk-o-meter in terms of SEBI circular SEBI/ HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020 (as of the most recent period at the time of declaration
of market dislocation); and b. classifying themselves in the cells A-III, B-II, B-III, C-I, C-II and C-III of

Potential Risk Class (PRC) Matrix in terms of SEBI circular SEBI/HO/IMD/IMD-II DOF3/P/ CIR/2021/573 dated June 7, 2021.

B) Applicable list of schemes

1) Sundaram Low Duration Fund
2) Sundaram Short Term Debt Fund
3) Sundaram Medium Term Bond Fund
4) Sundaram Ultra Short Term Fund
5) Sundaram Money Market Fund
6) Sundaram Banking and PSU Debt Fund
7) Sundaram Corporate Bond Fund

C) Swing Pricing

Swing pricing refers to a process for adjusting a scheme's Net Asset Value (NAV) to effectively pass on transaction costs stemming from significant net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity. Swing pricing is aimed at reducing the impact of large redemptions, particularly during market dislocation, on existing investors by reducing dilution of the value of units of a Mutual Fund scheme.

D) Market Dislocation Period

Market dislocation would be declared and notified by SEBI. Swing pricing will be applicable for a specified period
as notified by SEBI.

E) Swing Factor

The minimum swing factor as given below will be applicable. This shall be made applicable to the schemes mentioned above and the NAV will be adjusted downwards for both the incoming and outgoing investors.

Minimum swing factor for open ended debt schemes

Credit Risk of scheme → **Interest Rate Risk of scheme ↓**	**Class A** **(CRV* ≥ 12)**	**Class B** **(CRV ≥ 10)**	**Class C** **(CRV < 10)**
Class I: (MD ≤ 1 year)	0	0	1.50%
Class II: (MD ≤ 3 years)	0	1.25%	1.75%
Class III: Any Macaulay duration (MD)	1.00%	1.50%	2.00%

***CRV:** Credit Risk Value

F) Applicability of Swing Pricing to Investors:

When swing pricing mechanism is triggered and swing factor is made applicable during market dislocation, both the incoming and exiting investors shall get NAV adjusted for swing pricing. Swing pricing shall be made applicable to all unitholders at PAN level, with an exemption for redemptions up to Rs.2 lakhs for each mutual fund scheme for market dislocation.

G) Disclosures pertaining to NAV adjusted for swing factor

Disclosures pertaining to NAV adjusted for swing factor along with the performance impact (in the following format as prescribed by SEBI) shall be made in the SIDs of respective schemes and in scheme wise Annual Reports and Abridged summary and the same shall be disclosed on the website prominently only if swing pricing framework has been made applicable for the said mutual fund scheme.

Sr.No	Period of Applicability of Swing Pricing	Scheme Name	Unswung Name	Swing Factor applied	Whether optional or Mandatory

H) Swing Threshold:

Swing threshold refers to a pre-determined threshold set in terms of percentage of AUM that trigger the adjustment in the NAV (swinging of the NAV). During the market dislocation times swing pricing will be adapted when the scheme has net outflow irrespective of any swing threshold. Swing pricing shall be made applicable to all unitholders at PAN level for (redemptions and subscriptions) except for redemptions up to INR 2 lacs for
each mutual fund scheme.

I) Computation of NAV for purpose of scheme performance
The scheme performance shall be computed based on unswung NAV.
Below is the Swing factor for concerned schemes of Sundaram Mutual Fund:

1. Sundaram Banking & PSU Fund (SBPF); Sundaram Corporate Bond Fund (SCBF); Sundaram Short Duration Fund (SSDF); Sundaram Low Duration Fund (SLDF)
Swing factor refers to adjustment factor set in terms of percentage by the extent NAV is adjusted / swung. As per clause 17.5 of the SEBI Master Circular, the PRC matrix assigned to SBPF, SCBF, SSDF and SLDF is B-III and hence mandatory swing during market dislocation, in case of net outflow from the schemes, the NAV would be adjusted (swung) downwards by 1.5%.

Illustration of Swing pricing during market dislocation for scheme categorized under PRC B-III

Sr.No	**Particulars**	**Amounts in (Rs)**
1	Scheme NAV before Swing adjustment	20.00
2	Swing threshold (% of AUM)	Not applicable during market dislocation
3	Mandatory Swing Factor	1.50%
4	Adjusted NAV / Swing NAV **	19.70

****The Adjusted NAV / Swing NAV would be applicable to both Redemption and Subscription transactions of the day when the scheme has net outflows.

Impact of Swing NAV on Redemption transaction in case of net outflow in the scheme where investor had redeemed in Amount

Sr.No	Particulars	Amounts in (Rs) / Unit
1	Amount redeemed (i)	1,00,00,000.00
2	NAV before swing adjustment (ii)	20.00
3	Units to be redeemed at normal NAV (i/ii)	5,00,000.00
4	Adjusted NAV / Swing NAV ** (iii)	19.70
5	Units to be redeemed at Swung NAV (i/iii)	5,07,614.21
6	Impact (Additional units redeemed on account of swing pricing framework)	7,614.21

Assumed that there is no exit load applicable. In case exit load is applicable as per scheme provisions, the same will be applied on swung NAV.

Impact of Swing NAV on Redemption transaction in case of net outflow in the scheme where investor had redeemed in units

Sr. No	Particulars	Amounts in (Rs) / Unit
1	Units Redeemed (i)	5,00,000.00
2	NAV before swing adjustment (ii)	20.00
3	Amount to be paid at Normal NAV (i*ii)	1,00,00,000.00
4	Adjusted NAV / Swing NAV ** (iii)	19.70
5	Amount to be paid at Swung NAV (i*iii)	98,50,000.00
6	Impact (Value of redemption payout reduced to the extent of swing pricing framework)	-1,50,000.00

Note: Assumed that there is no exit load applicable. In case exit load is applicable as per scheme provisions, the same will be applied on swung NAV.

Impact of Swing NAV on Subscription Transaction in case of net outflow in the scheme

Sr. No	Particulars	Amounts in (Rs) / Unit
1	Investment Amount# (i)	2,00,00,000.00
2	NAV before swing adjustment (ii)	20.00
3	Units allotted at Normal NAV (i/ii)	10,00,000.00
4	Adjusted NAV / Swing NAV ** (iii)	19.70
5	Units allotted at Swung NAV (i/iii)	10,15,228.43
6	Impact (Additional units allowed on account of swing pricing framework)	15,228.43

Assumed the amount invested is net of transaction charges and stamp duty.

2. Sundaram Medium Duration Fund (SMDF)

Swing Factor

Swing factor refers to the adjustment factor set in terms of percentage by the extent NAV is adjusted / swung. As per Clause 17.5 of the SEBI Master Circular, the PRC matrix assigned to SMDF is **C-III** and hence mandatory swing during market dislocation. In case of net outflow from the schemes, the NAV would be adjusted (swung) downwards by **2.00%**.

Sr. No	Particulars	Amounts in (Rs)
1	Scheme NAV before Swing adjustment	70.00
2	Swing threshold (% of AUM)	Not applicable during market dislocation
3	Mandatory Swing Factor	2.00%
4	Adjusted NAV / Swing NAV **	68.60

**The Adjusted NAV / Swing NAV would be applicable to both Redemption and Subscription transactions of the day when the scheme has net outflows.

Impact of Swing NAV on Redemption Transaction in case of Net Outflow in the Scheme where Investor had Redeemed in Amount

Sr. No	Particulars	Amounts in (Rs) / Unit
1	Amount redeemed (i)	1,00,00,000.00
2	NAV before swing adjustment (ii)	70.00
3	Units to be redeemed at Normal NAV (i/ii)	1,42,857.14
4	Adjusted NAV / Swing NAV ** (iii)	68.60
5	Units to be redeemed at Swung NAV (i/iii)	1,45,772.59
6	Impact (Additional units redeemed on account of swing pricing framework)	2,915.45

Assumed that there is no exit load applicable. In case exit load is applicable as per scheme provisions, the same will be applied on swung NAV.

Impact of Swing NAV on Redemption Transaction in case of Net Outflow in the Scheme where Investor had Redeemed in Units

Sr. No	Particulars	Amounts in (Rs) / Unit
1	Units Redeemed (i)	1,42,857.14
2	NAV before swing adjustment (ii)	70.00
3	Amount to be paid at Normal NAV (i*ii)	1,00,00,000.00
4	Adjusted NAV / Swing NAV ** (iii)	68.60
5	Amount to be paid at Swung NAV (i*iii)	98,00,000.00
6	Impact (Value of redemption payout reduced to the extent of swing pricing framework)	-2,00,000.00

#Assumed that there is no exit load applicable. In case exit load is applicable as per scheme provisions, the same will be applied on swung NAV.

Impact of Swing NAV on Subscription Transaction in case of Net Outflow in the Scheme

Sr. No	Particulars	Amounts in (Rs) / Unit
1	Investment Amount# (i)	2,00,00,000.00
2	NAV before swing adjustment (ii)	70.00
3	Units allotted at Normal NAV (i/ii)	2,85,714.29
4	Adjusted NAV / Swing NAV ** (iii)	68.60
5	Units allotted at Swung NAV (i/iii)	2,91,545.19
6	Impact (Additional units allotted on account of swing pricing framework)	5,830.90

Assumed the amount invested is net of transaction charges and stamp duty.

Introduction of Voluntary Lock - in/ Debit Freeze Facility for Mutual Fund Folios and Process of Locking and Unlocking:

The unitholders of Sundaram Mutual Fund **("the Fund")** are hereby informed that, pursuant to SEBI Circular No. HO/24/12/12(5)2026-IMD-SEC-1/I/6373/2026 dated March 06, 2026, a voluntary debit freeze facility is being introduced to enhance the digital security of mutual fund units. This facility is being introduced to investors holding units in both demat and non-demat (Statement of Account) folios.

1. For units held in non-demat mode: The folio lock facility shall be made available through the MF Central platform.

2. The facility will be available to following investors:

- Resident and non-resident individual Investors.
- Folios with single holding or 'Anyone or Survivor'.(applicable to first unit holder only)
- For minor accounts, the lock facility shall be exercised by the guardian until the investor attains the age of majority. Upon attaining maturity, the lock/unlock facility shall be exercised exclusively by the unit holder.
- This facility shall be enabled only for KYC-complied (Registered/Validated) investors who have a valid registered email ID and mobile number, both of which are mandatory.

3. Options for Locking/Freezing: Investors may choose to lock any or all of the following transaction types for the selected folios:

- Lock only Debit Transactions (Investor Initiated)
- Lock Debit + non-financial transaction (Investor Initiated)

4. Process for locking/ freezing the folio (s):

The detailed process for locking and unlocking of Mutual Fund folios, as prescribed by AMFI vide AMFI Best Practices Guidelines Circular no. 124/2026 - 27 dated April 10,2026, is mentioned below:

i) Investors shall log into *MF Central* portal https://www.mfcentral.com/, using applicable authentication mechanisms, including PAN and OTP - based validation via registered email ID and/or mobile number.

ii) Upon successful authentication, investors shall be provided with details of their holdings.

iii) Investors shall identify and select the specific schemes and folios to be locked.

iv) Upon successful validation (through OTP sent to registered email and mobile):

- The request shall be transmitted by MF Central to respective Registrar and Transfer Agent (RTA).

- The RTA shall execute the lock on the selected folio(s).

- Confirmation of the lock shall be communicated to the investor.

v) The lock shall remain in force until revoked by the investor through the prescribed process.

vi) A Disclaimer will be displayed and confirmation in the form of Checkbox, will be taken from the investor from the investor before triggering OTP.

“I/We hereby understand that this facility is Voluntary, and I/We am/are well aware of related consequences, and I will be solely responsible for any action regarding transaction viz., transaction rejection, inability

5. Process for unlocking the folio(s):

i) Investors shall log into *MF Central* portal using the prescribed authentication process (PAN and OTP - based validation).

ii) Upon successful login, details of holdings shall be displayed.

iii) Investors shall select the option to unlock transactions and select the relevant scheme/folio to be unlocked.

iv) Upon successful validation (through OTP sent to registered email and mobile)

- MF Central shall forward the request to the respective RTA.

- The RTA shall remove the lock on the folio(s).

- Confirmation of unlocking shall be communicated to the investor.

6. Impact on transactions:

i) Following financial and non - financial transactions shall not be allowed during lock - in period:

Financial Transactions	**Non – Financial Transactions**
Redemption	Change/ addition of bank mandate
Registration of DTP	Change of broker code
Registration of SWP	Change of Email ID and/ or Mobile number
Registration of STP	Nominee registration/ cancellation
Switches	Change in IDCW option
	Lien marking
	Change in signature
	Consolidation of folios
	Transfer of units
	Change of tax status

ii) All other transactions, other than the above, and existing registered SWP, DTP and STP (registered prior to locking of folios) will continue during the lock.

7. Exclusion: All non-investor - initiated transactions including updation of address as per KRA feed, IDCW payout / reinvestment etc. will continue during the lock period.

iv) Further, in case of request/ orders received from Law Enforcement Authorities or Regulators, RTA will take required action irrespective of locking of units.

8. Information on Folios locked / unlocked: Will be made available to the respective Distributor/Investment advisor /Source (i.e. Channel partner /Exchange/MFU) for them to have corresponding updates done at their end and restrict further transactions on locked folios.

9. Disclosure: MF Central will disclose the following at the time of locking the folio:

- Requirement of Indian registered Mobile number

- Disclosure of availability of Demat lock through Depositories (CDSL / NSDL) for all folios where Demat Holding feed is available.

10. For units held in demat mode: For such units, MF Central will provide option to lock holdings held in Demat account by redirecting investors to the online services of the respective Depositories.

G. Information pertaining to Investments by the Schemes of the Fund

Underwriting:
Subject to SEBI Regulation, the scheme may enter into underwriting agreements after the Mutual Fund obtains a certificate of registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and Securities and Exchange Board of India (Underwriters) Regulations, 1993 authorising to carry on activities as underwriters. The capital adequacy norms for the purpose of underwriting shall be the net assets of the respective schemes and the underwriting obligation of the respective schemes shall not at any time exceed the total net asset value of the respective schemes.

Stock Lending:
Subject to SEBI Regulation, the mutual fund may, if the Trustee permits, engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The Investment Manager will adhere to prudent limits should it engage in Stock Lending. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity.

Borrowing by the Mutual Fund:
The scheme shall have powers to borrow to meet temporary liquidity needs for the purpose of redemption, redemption of units or income distribution to the unit holders as permitted under the SEBI Regulations. Further, as per SEBI Regulations, the scheme shall not borrow more than 20% of the net assets and the duration of such borrowing shall not exceed six
months. The scheme under such circumstances may borrow from any body corporate or a bank or from any other person at the prevailing interest rates. The scheme may decide to offer such collateral security as may be necessary under the circumstances. This may result in a reduction in the overall portfolio returns during the currency of the borrowing if the cost of borrowing is higher than the portfolio rate of return and also impair liquidity to the extent collateral is not available for sale by the scheme.

Inter-Scheme Transfer of Investments:
Transfers of investments from one scheme to another scheme in the same mutual fund shall be

allowed only if:
• Such transfers are done at the prevailing market price for quoted instruments on spot basis. (Spot basis shall have same meaning as specified by stock exchange for spot transactions).
• The securities so transferred shall be in conformity with the investment objective of the transferee scheme.

Soft Dollar Arrangements:
In terms of Clause F of the SEBI Circular: SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, Soft-dollar arrangement refers to an arrangement between AMCs and brokers in which the AMC executes trades through a particular broker and in turn the broker may provide benefits such as free research, hardware, software or even non-research-related services, etc., to the AMC. The soft dollar arrangements between the Asset Management Companies (AMCs) and the brokers should be limited to only benefits (like free research report, etc.) that are in the interest of investors and the same should be suitably
disclosed. In this regard, it may be noted that Sundaram Asset Management Company Limited (SAMC) does not have any Soft-Dollar arrangements with any of its brokers. However, such brokers may provide free research related services which can facilitate in investment decision making process (like research reports, meetings /calls with subject experts, etc.) and / or trade execution related services. Such arrangements are in the interest of investors of Sundaram Mutual Fund.
Unclaimed Redemption / Dividend Amount
The treatment of unclaimed redemption & Income distribution amount will be as per SEBI circular dated Feb 25, 2016. The unclaimed redemption and Income distribution amounts, that were earlier allowed to be deployed only in call money market or money market instruments. Alternatively, it is also be allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. In this regard, Board of AMC and Trustee of Sundaram Mutual Fund have approved the introduction of Sundaram unclaimed fund for the investor to ascertain any unclaimed Income distribution or redemption proceeds shall be deployed in TREPs on behalf of the investor under his/her applicable folios and the same has been provided under following link
https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx The Investment Manager shall make a continuous effort to remind the investors through letters to take their unclaimed amounts. The overall TER for unclaimed plan including AMC Fee is restricted to 50 bps. please check the circulars and addendum issued for introduction of unclaimed plan.

Suspension of Sale/ Redemption of units:
The sale/redemption of the units of the schemes may be suspended temporarily or indefinitely under any of the following circumstances:
• book closure period, if any
• stock markets stop functioning or trading is restricted
• periods of extreme volatility in the stock markets that in the opinion of the Investment Manager is prejudicial to the interest of the unit holders.
• a complete breakdown or dislocation of business in the major financial markets
• natural calamity
• declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance.
• SEBI order
In such circumstances, the time limits indicated for processing requests for purchase and redemption of units will not be applicable. Suspension or restriction of redemption/redemption facility shall be made only after approval by the Board of
Directors of the Investment Manager and the Trustee, The approval of the Trustee for the suspension shall be conveyed to SEBI in advance with reasons.

General Information- Schemes Specific

Aggregate investment in the Scheme under the following categories:

In accordance with Paragraph on 'Scheme Related Disclosures' of SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time, please find below the aggregate investment in the respective Scheme(s) by Board of Directors of Sundaram AMC and key personnel as on March 31, 2026:

Scheme Name	Aggregate amount invested in the Scheme as on March 31, 2026 (market value in Rs.)		
	AMC's Board of Directors	Fund Manager(s)	Key Managerial Personnel* (other than Scheme's Fund Manager(s))
SUNDARAM AGGRESSIVE HYBRID FUND	15981268.62	7577053.95	4390584.59
SUNDARAM ARBITRAGE FUND	243559754.78	19960728.41	331909.98
SUNDARAM BALANCED ADVANTAGE FUND	265361.33	2924971.07	1457339.58
SUNDARAM BANKING & PSU FUND	11918598.08	631295.61	312444.41
SUNDARAM BUSINESS CYCLE FUND	9720760.69	25601925.79	568065.26
SUNDARAM CONSERVATIVE HYBRID FUND	4839.50	48861.53	24823.67
SUNDARAM CONSUMPTION FUND	230669.24	1298759.08	1477166.62
SUNDARAM CORPORATE BOND FUND	140773.98	10196699.76	536324.28
SUNDARAM DIVIDEND YIELD FUND	143515.29	146314.38	513523.37
SUNDARAM ELSS TAX SAVER FUND	212887.56	794472.11	1239669.09
SUNDARAM EQUITY SAVINGS FUND	163575.71	1576372.38	582137.02
SUNDARAM FINANCIAL SERVICES OPPORTUNITIES FUND	229299.74	6022298.31	1430367.37
SUNDARAM FLEXI CAP FUND	43622971.82	430889.97	2507038.32
SUNDARAM FOCUSED FUND	171996.76	336311.47	735618.23
SUNDARAM GLOBAL BRAND THEME-EQUITY ACTIVE FOF	0.00	13510.31	2425.75
SUNDARAM INCOME PLUS ARBITRAGE ACTIVE FOF	0.00	1748.96	0.00
SUNDARAM INFRASTRUCTURE ADVANTAGE FUND	478418.41	632797.19	1086584.49
SUNDARAM LARGE AND MID CAP FUND	1086139.65	1895632.95	5593145.95
SUNDARAM LARGE CAP FUND	4281843.09	10810801.06	4718348.46
SUNDARAM LIQUID FUND	1053425.53	5880009.79	2329999.87
SUNDARAM LOW DURATION FUND	75308.58	2632765.48	266601.27
SUNDARAM MEDIUM DURATION FUND	7925.30	57007.67	27850.59
SUNDARAM MID CAP FUND	74800673.61	21141434.04	13921212.52
SUNDARAM MONEY MARKET FUND	69772421.15	402446.76	579700.61
SUNDARAM MULTI ASSET ALLOCATION FUND	81277678.56	3821990.22	1162985.39
SUNDARAM MULTI CAP FUND	429337.00	1104943.49	2014059.16

SUNDARAM MULTI-FACTOR FUND	4602898.80	440112.06	1342230.45
SUNDARAM NIFTY 100 EQUAL WEIGHT FUND	0.00	0.00	48635.19
SUNDARAM OVERNIGHT FUND	0.00	2313640.99	0.00
SUNDARAM SERVICES FUND	628362.21	13442285.24	4324417.25
SUNDARAM SHORT DURATION FUND	37943.19	11224312.61	208463.48
SUNDARAM SMALL CAP FUND	2944906.32	11700852.73	3579880.43
SUNDARAM ULTRA SHORT DURATION FUND	377760.39	1962797.00	957929.93
SUNDARAM VALUE FUND	29447.81	139040.41	261080.08

Dematerialisation and rematerialisation procedures:

The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.

The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form within five working days from the date of close of NFO/date of receipt of application during the Continuous Offer Period. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. Units held in demat form are freely transferable.

If the Unit holder desires to hold the Units in a Dematerialized/Rematerialized form at a later date, the request for conversion of units held in Account Statement (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 AMC/RTA will endeavour to credit the units in the demat account of the investor within 2 working days from the date of receipt of valid request with complete details.

However, the Trustee/AMC reserves the right to change the dematerialization/rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and Regulations thereunder.

ASBA related disclosures

Please refer to details regarding ASBA provided under Page No. 72 of Section titled "How to Apply" of SAI.

Portfolio Turnover:

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio during a given time period. In case of an open-ended schemes, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Portfolio turnover of schemes is subject to the exigencies and needs of the Scheme. A higher portfolio turnover results in higher brokerage and transaction cost.

● For Schemes following a passive investment strategy, the endeavour will be to minimise portfolio turnover subject to the exigencies and needs of the Scheme. Generally, turnover will be confined to

rebalancing of portfolio on account of new subscriptions, redemptions and change in the composition of the underlying index and corporate actions of securities included in the underlying index.

● Close-ended schemes generally follow a buy-and-hold strategy. Hence, the portfolio turnover is likely to be lower.

General Information-Associate Transactions

Associate Transactions:
Underwriting obligations with respect to issues of Group/Associate Companies: Sundaram Mutual Fund has till date not entered into any underwriting contracts in respect of any public issue made by any group / associate company of the Sponsors.
Subscription to issues lead managed by Group / Associate Companies: No Scheme of Sundaram Mutual Fund has till date invested in any public issue lead managed by any Group/Associate company of the Sponsors.

Investment in Group Companies: The Schemes of Sundaram Mutual Fund have invested in securities of the sponsor or in the group companies of the sponsor. These investment are made in line with SEBI Regulations.
Dealings with Group/Associate Companies: The Investment Manager from time to time, for the purpose of conducting its normal business, uses the services of the Sponsors and the subsidiaries and other associates of the Sponsors. The Investment Manager may utilise the services of the group companies and any other subsidiary or associate company of the Sponsor that may be established in case such an associate company is capable of providing
the requisite services to the Investment Manager.
The Investment Manager will conduct its business with the companies on commercial terms, on an arms-length basis and at prevailing market prices to the extent permitted under the applicable laws including the SEBI Regulations after an evaluation of the competitiveness of the pricing offered by the associate companies and services to be provided by them.
The Mutual Fund shall disclose at the time of declaring half yearly and yearly results:
• any underwriting obligations undertaken by the schemes of the mutual fund with respect to issue of securities of associate companies;
• Devolvement;
• Subscription by the schemes in the issues lead managed by associate companies;
• Subscription to any issue of equity or debt on private placement basis where the sponsors or associate companies have acted as arranger or manager.

Associate Brokerage paid to Sundaram Finance Limited for distribution of units Rs. in lacs

Sl. No.	GROUP NAME	Value of Transaction	Commission
1	SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND SERIES III-10 YEARS REGULAR IDCW	0.00	0.00
2	SUNDARAM LONG TERM MICRO CAP TAX ADVANTAGE FUND SERIES VI - 10 YEARS REGULAR IDCW	0.00	0.03
3	SUNDARAM LONG TERM TAX ADVANTAGE FUND SERIES III - 10 YEARS REGULAR IDCW	0.00	1.06
4	SUNDARAM LONG TERM TAX ADVANTAGE FUND SERIES III - 10 YEARS REGULAR GROWTH	0.00	0.93
5	SUNDARAM LONG TERM TAX ADVANTAGE FUND SERIES IV - 10 YEARS REGULAR IDCW	0.00	0.51
6	SUNDARAM LONG TERM TAX ADVANTAGE FUND SERIES IV - 10 YEARS REGULAR GROWTH	0.00	0.52
7	SUNDARAM ARBITRAGE FUND REGULAR PLAN GROWTH	2,157.79	1.45
8	SUNDARAM LARGE CAP FUND REGULAR IDCW	16.86	4.77

Sl. No.	GROUP NAME	Value of Transaction	Commission
9	SUNDARAM LARGE CAP FUND REGULAR GROWTH	449.71	123.97
10	SUNDARAM BANKING & PSU FUND REGULAR IDCW REINVESTMENT	0.13	0.00
11	SUNDARAM BANKING & PSU FUND REGULAR GROWTH	3.89	0.06
12	SUNDARAM BUSINESS CYCLE FUND REGULAR IDCW	26.37	0.21
13	SUNDARAM BUSINESS CYCLE FUND REGULAR GROWTH	393.31	127.84
14	SUNDARAM CORPORATE BOND FUND REGULAR GROWTH	2.12	0.44
15	SUNDARAM CORPORATE BOND FUND REGULAR IDCW	0.30	0.01
16	SUNDARAM VALUE FUND REGULAR IDCW	8.03	11.49
17	SUNDARAM VALUE FUND REGULAR GROWTH	30.67	16.54
18	SUNDARAM CONSERVATIVE HYBRID FUND REGULAR GROWTH	2.22	0.03
19	SUNDARAM CONSERVATIVE HYBRID FUND REGULAR HALF YEARLY IDCW	0.00	0.00
20	SUNDARAM CONSERVATIVE HYBRID FUND REGULAR MONTHLY IDCW	0.00	0.00
21	SUNDARAM CONSERVATIVE HYBRID FUND REGULAR IDCW	3.20	0.02
22	SUNDARAM DIVIDEND YIELD FUND REGULAR PLAN GROWTH	1.36	0.01
23	SUNDARAM FLEXI CAP FUND REGULAR IDCW	0.01	0.12
24	SUNDARAM FLEXI CAP FUND REGULAR GROWTH	797.19	145.02
25	SUNDARAM LOW DURATION FUND REGULAR PLAN GROWTH	53.65	2.12
26	SUNDARAM LOW DURATION FUND REGULAR PLAN IDCW PAYOUT	18.93	0.41
27	SUNDARAM LOW DURATION FUND REGULAR PLAN IDCW WEEKLY REINVESTMENT	0.00	0.08
28	SUNDARAM LOW DURATION FUND REGULAR QUARTERLY IDCW REINVESTMENT	0.02	0.00
29	SUNDARAM LOW DURATION FUND REGULAR GROWTH	0.00	0.03
30	PRINCIPAL DEBT OPPORTUNITIES FUND CONSERVATIVE PLAN REGULAR OPTION - WEEKLY IDCW PLAN	0.00	0.00
31	SUNDARAM FINANCIAL SERVICES OPPORTUNITIES FUND REGULAR IDCW	3.55	1.03
32	SUNDARAM FINANCIAL SERVICES OPPORTUNITIES FUND REGULAR GROWTH	91.29	12.27
33	SUNDARAM GLOBAL BRAND THEME-EQUITY ACTIVE FOF REGULAR IDCW	1.51	0.15
34	SUNDARAM GLOBAL BRAND THEME-EQUITY ACTIVE FOF REGULAR GROWTH	3.49	2.45
35	SUNDARAM INFRASTRUCTURE ADVANTAGE FUND REGULAR IDCW	3.62	1.77
36	SUNDARAM INFRASTRUCTURE ADVANTAGE FUND REGULAR GROWTH	81.91	21.71
37	SUNDARAM INCOME PLUS ARBITRAGE ACTIVE FoF REGULAR GROWTH	63.14	0.02
38	SUNDARAM SHORT DURATION FUND IDCW PLAN PAYOUT	0.00	0.00
39	SUNDARAM SHORT DURATION FUND GROWTH PLAN	0.00	0.00
40	SUNDARAM SHORT DURATION FUND REGULAR PLAN GROWTH	417.43	2.43
41	SUNDARAM SHORT DURATION FUND REGULAR PLAN IDCW PAYOUT	0.01	0.01
42	SUNDARAM SHORT DURATION FUND REGULAR WEEKLY IDCW REINVESTMENT	0.00	0.00
43	SUNDARAM FOCUSED FUND REGULAR PLAN GROWTH	12.78	2.36
44	SUNDARAM LIQUID FUND REGULAR PLAN GROWTH	10,156.62	3.73
45	SUNDARAM LIQUID FUND REGULAR PLAN IDCW PAYOUT	0.06	0.00
46	SUNDARAM LARGE AND MID CAP FUND REGULAR IDCW REINVESTMENT	5.02	1.71
47	SUNDARAM LARGE AND MID CAP FUND REGULAR GROWTH	590.76	68.03
48	SUNDARAM MID CAP FUND REGULAR IDCW	86.60	18.88
49	SUNDARAM MID CAP FUND REGULAR GROWTH	2,479.23	224.23
50	SUNDARAM MULTI CAP FUND REGULAR PLAN IDCW PAYOUT	0.64	3.99
51	SUNDARAM MULTI CAP FUND REGULAR GROWTH	400.02	70.27

Sl. No.	GROUP NAME	Value of Transaction	Commission
52	SUNDARAM MULTI-FACTOR FUND REGULAR IDCW	21.20	0.01
53	SUNDARAM MULTI-FACTOR FUND REGULAR GROWTH	7,031.00	75.83
54	SUNDARAM MONEY MARKET FUND REGULAR GROWTH	3,238.53	1.44
55	SUNDARAM MEDIUM DURATION FUND REGULAR BONUS UNITS BONUS	0.00	0.00
56	SUNDARAM MEDIUM DURATION FUND REGULAR GROWTH	2.24	0.20
57	SUNDARAM MEDIUM DURATION FUND REGULAR PRINCIPAL UNITS BONUS	0.00	0.00
58	SUNDARAM MEDIUM DURATION FUND REGULAR IDCW REINVESTMENT	0.13	0.04
59	SUNDARAM MULTI ASSET ALLOCATION FUND REGULAR IDCW REINVESTMENT	1.44	0.75
60	SUNDARAM MULTI ASSET ALLOCATION FUND REGULAR GROWTH	1,457.49	205.05
61	SUNDARAM NIFTY 100 EQUAL WEIGHT FUND REGULAR GROWTH	2.30	0.89
62	SUNDARAM OVERNIGHT FUND REGULAR GROWTH	972.15	0.23
63	SUNDARAM EQUITY SAVINGS FUND REGULAR PLAN GROWTH	166.94	6.75
64	SUNDARAM EQUITY SAVINGS FUND REGULAR PLAN IDCW PAYOUT	0.00	0.05
65	SUNDARAM CONSUMPTION FUND REGULAR IDCW	1.94	0.59
66	SUNDARAM CONSUMPTION FUND REGULAR GROWTH	90.84	13.83
67	SUNDARAM BALANCED ADVANTAGE FUND REGULAR PLAN MONTHLY IDCW PAYOUT	2.08	0.58
68	SUNDARAM BALANCED ADVANTAGE FUND REGULAR GROWTH	262.63	43.20
69	SUNDARAM AGGRESSIVE HYBRID FUND REGULAR PLAN MONTHLY IDCW PAYOUT	3,835.57	115.68
70	SUNDARAM AGGRESSIVE HYBRID FUND REGULAR GROWTH	2,496.10	146.89
71	SUNDARAM SMALL CAP FUND REGULAR IDCW	10.40	4.11
72	SUNDARAM SMALL CAP FUND REGULAR GROWTH	357.38	57.28
73	SUNDARAM SERVICES FUND REGULAR IDCW	13.08	5.99
74	SUNDARAM SERVICES FUND REGULAR GROWTH	2,296.07	198.29
75	SUNDARAM ELSS TAX SAVER FUND REGULAR GROWTH	75.56	9.71
76	SUNDARAM ELSS TAX SAVER FUND REGULAR PLAN - IDCW	12.37	0.97
77	SUNDARAM ULTRA SHORT DURATION FUND REGULAR GROWTH	412.94	1.94

Documents Available for Inspection:

The following documents will be available for inspection at the office of the Mutual Fund at Sundaram Towers, II Floor, 46, Whites Road, Chennai – 600 014. during business hours on any day (excluding Saturdays, Sundays and public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between the Mutual Fund and the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity
- Securities and Exchange Board of India (Mutual Funds) Regulations, 2026 and amendments from time to time thereto.
- Indian Trusts Act, 1882.

Jurisdiction:

All disputes arising out of or in relation to the issue made under the schemes of Sundaram Mutual Fund will be subject to the exclusive jurisdiction of courts in India.

Investor Grievances Redressal Mechanism

Excellence in customer service is most important for building long-term relationship with investors and sustained business growth.
Sundaram Mutual Fund recognizes that every aspect of the Mutual Fund business has an impact on customer service. Effective customer service originates from a genuine desire to serve the customer better.
Sundaram Mutual Fund believes that providing prompt and efficient service is essential to develop a sustainable relationship with existing investors as well as to retain and attract new customers.
Service requests and grievances, if any, from the investors are received at the corporate office of the Investment Manager, its branches and at the Investor Service Centres of the Registrar & Transfer Agent.
The service requests, complaints or grievances are closely followed up with the registrar as well as other relevant persons/entities ensure timely redress of grievances and prompt investor service.
A summary of all service requests/complaints/grievances received from the unit holders of the schemes of Sundaram Mutual Fund for a three-year period up to March 31, 2025 is provided below:

Period	Opening Balance	Complaints Received during the year	Complaints Redressed Resolved during the year	Complaints pending Redressal
2020-21	0	864	863	1
2021-22	1	810	811	0
2022-23	0	1234	1225	9
2023-24	9	1013	1015	7
2024-25	7	509	515	1
2025-26	1	182	183	0

#subsequently resolved

Note: No. of complaints includes Correction in Investor Details (Data Correction), Non Allotment of Units, Non receipt of Account, Statement/Dividend Warrant/Redemption Warrant.

Applicability of SEBI (Mutual Fund) Regulations

Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 2026 and the guidelines thereunder shall be applicable.

Approval by the Board of Trustee

The original Statement of Additional Information was approved by the Trustees of Sundaram Mutual Fund vide resolution dated 29/05/2008.

For and on behalf of the Board of Directors of

Sundaram Asset Management Company Limited

Place: Chennai
Date: 30/06/2026

Ajith Kumar
Company Secretary and Compliance Officer

Note: Consolidated Addendum to the Statement of Additional Information (SAI) of Sundaram Mutual Fund is available at www.sundarammutual.com

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 *Mandatory

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 (FIRST / MIDDLE / LAST)

(Name as per PAN card)

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 *Mandatory

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 *Mandatory

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

Application Form

4. INVESTMENT & PAYMENT DETAILS (Stamp Duty Applicable)

Scheme Name	Scheme-1	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			
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 / Half-yearly / Annual	
STP Date - Any Day (for Monthly / Quarterly frequency)	D D M M		SWP Date - Any Day (for Monthly / Quarterly / Half-yearly / Annual. 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

Application Form

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 238 to 240, as part of the Income Tax Rules 2026, 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, Chennai-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

Application Form

10. Nomination Details

Note: Updation of nomination in the folio is subject to the **investor's consent** through the link sent to the mobile number or email ID registered in the KYC/folio records.

☐ **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 identity 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 / 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 (23) of section 2 of the Income-tax Act, 2025, 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			

Guide for Applications Supported by Blocked Amount

SUNDARAM MUTUAL
Sundaram Finance Group

Applications Supported by Blocked Amount

1. **Applications Supported by Blocked Amount or ASBA facility:** An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO(New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals .It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)

2. **"Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
3. **"Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at and
4. **"Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at
5. **The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plan(s) launched on or after October 1, 2010, an investor (being an Individual)can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section" Applications Supported by Blocked Amount (ASBA) facility, below and also the Application Form/KIM of the Scheme

Applications Supported by Blocked Amount (ASBA) facility: Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18 /198647 /2010 March 15, 2010, an investor can subscribe to the New Fund Offer (NFO) launched on or after October 1,2010 through ASBA facility by applying for the Units in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA is an application containing an authorization given to the Bank by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO of the Scheme of Sundaram Mutual Fund.Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. The blocked amount cannot be withdrawn and will earn interest as per account terms applicable. It may be noted that since ASBA Facility is pursuant to an arrangement between the Investor and his /her Bank, Sundaram Mutual Fund. or t its Trustee/AMC/ its Employees/Directors will not be responsible for any delay, error or omission/commission, or deficiency if any, on the part of the Investor's Bank.

Benefits of Applying through ASBA facility

(i) Writing cheques / demand drafts and sending them for collection etc are not required, as investor needs to submit ASBA application Form accompanying an authorization to block the account to the extent of application money towards subscription of Units. The balance money, if any, in the account can be used for other purposes by the investors.
(ii) Release/Unblocking of blocked funds after allotments done instantaneously.
(iii) Unlike other modes of payment, ASBA facility prevents the loss of interest income on the application money towards subscription of Units as it remains in the bank account of the investor till the allotment is made.
(iv) Refunds of money to the investors do not arise as the application money towards subscription of Units gets transferred only to the extent of amount payable for the actual allotment
(v) The investor deals with the known intermediary i.e.his/her own bank.
(vi) The application form is simpler as the application form for ASBA will be different from the NFO application form.

ASBA Procedure:

(a) An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB),with whom he/she has a Bank Account.
(b) The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes.
   a. Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
   b. Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
(c) An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. (Note: Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for.: Further , if the bank account specified in the ASBA Application Form does not have sufficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the ASBA Application form.)
(d) On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA Application Form.
(e) The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application.
(f) SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
(g) **For the scheme HDFC Bank Limited has consented to process the ASBA application form.**

Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.

Grounds for Technical Rejections of ASBA application forms ASBA

Grounds on which Application Forms can be rejected, at the discretion of Sundaram Mutual Fund/ Registrar and Transfer Agent of Sundaram Mutual Fund or SCSBs include, but are not limited to-

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.
2. Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked properly.
3. The ASBA Application Form is without the stamp of the SCSB.
4. Application by any person/entity outside India if which is not in compliance with applicable foreign and Indian laws/Regulations.
5. Bank account details not given or incorrect /incomplete details given.
6. Relevant Legal Documents (such as Duly certified Power of Attorney, if applicable), not submitted along with the ASBA application form.
7. No corresponding records available with the Depositories matching the parameters namely
   (a) Names of the ASBA applicants (including the order of names of joint applicants holders)
   (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.

Mechanism for Redressal of Investor Grievances: All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram BNP Paribas Fund Services (SBNPPFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

Investor Relations Manager
Baba MJ
Investor Relations Manager,
No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah,
Chennai - 600014.
Contact No. 1860 425 7237 (India)
+91 40 2345 2215 (NRI)
E-mail: customerservices@sundarammutual.com
(NRI): nriservices@sundarammutual.com

Model Applications Supported by Blocked Amount

SUNDARAM MUTUAL
Sundaram Finance Group

ASBA Application Form

Investors must read the Scheme Information Document/Key Information Memorandum and Instructions before completing this Form.

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM
(can be used for both demat and non-demat account holders)

Date	D D M M Y Y Y Y
ASBA Application No.	
NFO Application No. [mandatory]	

Broker/Agent Information			For office use only		
Name and AMFI Regn No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN:		[Name & Code]	[11 digit code]	[Name & Code]	

Name of first applicant (Mr./Ms./Mrs./M/s.)	*For Demat Account holders, please fill in name as is appearing in Demat account*
Existing Folio No.	(If you have an existing folio number of any Scheme with Sundaram BNP Paribas Fund Servives, please mention the number here)

Depository Account Details: [Mandatory]		
Depository Name [Please tick]	National Securities Depository Ltd	Central Depository Services [India] Limited
Depository Participant Name		
DP-ID		
Beneficiary Account Number		

PAN of 1st applicant [Permanent Account Number]	
Investment Details	**Plans:** ☐ Regular ☐ Direct **Options:** ☐ Growth ☐ Dividend Payout

Details Of Bank Account For Blocking Of Funds *[Bank Account should be in the name of First Applicant only]*

Bank Account Number	
Bank Name	
Branch Name where account is held	

Total Amount to be blocked [Rs. In figures]	[Rs. In words]

UNDERTAKING BY ASBA INVESTOR

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ("SEBI Regulations") as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Sundaram Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Sundaram Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Sundaram Mutual Fund or Sundaram Asset Management Company Limited or Sundaram Trustee Company Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/Investment Manager quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Signature		
	Signature of Bank Account Holders	

Acknowledgement Slip To The Investor (To be filled up and retained by the investor)

Sundaram Asset Management,
II Floor, 46 Whites Road, Chennai - 600 014. Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI)

SUNDARAM MUTUAL
Sundaram Finance Group

Application Number		ASBA Application Number:	
		Plans: ☐ Regular ☐ Direct **Options:** ☐ Growth ☐ Dividend Payout	
Date D D M M Y Y Y Y	ASBA Application Number		
Received from Mr./Ms./Mrs./M/s.	SCSB Account details	Total Amount to be Blocked	SCSB Stamp, Signature
	A/C No.	Rs. In figures	Date & time of receipt
Address	Bank Name	Rs. In words	
	Branch Name		

X. DISCLOSURE AND REPORTS BY THE FUND:

1) Account Statements/Consolidated Account Statement

1. An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 working days of the closure of the NFO Period/date of receipt of valid request during continuous offer period to the Unit holder's registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

2. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository Participants (DPs) periodically.

3. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holdings at the end of the month and securities held in dematerialized form across demat accounts, if applicable shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month on registered email address on or before 12th of the succeeding month and by 15th of the succeeding month for those who have opted for physical copy.

4. Half-yearly CAS shall be issued to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable, at the end of every six months (i.e. September/March) on or before 18th day of succeeding month on registered email address and 21st day of succeeding month through physical copy for those who do not have registered email addresses.

5. Half yearly CAS will not be sent to those Unit holders who do not have any holdings in the schemes of mutual fund and where no commission against their investment has been paid to distributors, during the concerned half-year period.

6. The periodical CAS will be sent by the Depositories to investors holding demat accounts (whether or not units are held in demat form) referred to as “SCAS” and by Mutual Fund Industry to other investors referred to as “MF-CAS”.

7. The periodical CAS are issued on the basis of Permanent Account Number (PAN). Thus, CAS shall not be received by the Unit holders for the folios not updated with PAN. Unit holders are therefore requested to ensure that the folios are updated with their PAN/KYC details.

8. For folios of the Fund not included in the CAS (due to non-availability of PAN), the AMC shall issue the necessary account statements within prescribed timeline by mail or email.

9. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

10. The Unit holder may request for a physical account statement without any charges by writing to/calling the AMC/ISC/RTA. The Mutual Fund/AMC shall despatch an account statement within 5 working days from the date of the receipt of request from the Unit holder.

Pursuant to, clauses 14.4.3 and 11.3 of Master Circular, the following additional disclosures will be provided in the CAS issued to the investors:

● Each CAS/SCAS shall also provide the total purchase value/cost of investment in each scheme. Further, whenever distributable surplus is distributed, a clear segregation between income distribution (appreciation on NAV) and capital distribution (Equalization Reserve) shall be suitably disclosed.

● CAS/SCAS issued for the half-year (ended September/ March) shall also provide (i) the amount of actual commission paid by the AMC/Fund to distributors (in absolute terms) during the half-year period, and (ii) the scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the half-year period for the scheme's applicable Option (regular or direct or both) where the concerned investor has actually invested in.

● The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts/rewards, trips, event sponsorships etc. by the AMC/Fund to distributors. The commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Service Tax (wherever applicable, as per existing rates), operating expenses, etc.

Further information pertaining to SCAS sent by Depositories:

● CAS shall be dispatched by the Depositories/MFs as per the rules specified by SEBI from time to time.

2) Monthly Portfolio Disclosures/Financial Results

Fortnightly Disclosures (applicable to open-ended debt schemes)

The AMC will disclose portfolio (along with ISIN and other prescribed details) of the Scheme, in the prescribed format, on fortnightly basis on its website viz. www.sundarammutual.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 5 days of every fortnight. Monthly and Half yearly Disclosures The AMC will disclose portfolio (along with ISIN and other prescribed details) of the Scheme, in the prescribed format, as on the last day of the month/half-year i.e. March 31 and September 30, on its website viz. www.sundarammutual.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within 10 days from the close of each month/half-year respectively.

In case of unitholders whose e-mail addresses are registered, the Mutual Fund/AMC 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. AMC will publish an advertisement every half-year in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of the Scheme portfolio on its website and on the website of Association of Mutual Funds in India (AMFI). AMC will provide a physical copy of the statement of its Scheme portfolio, without charging any cost, on specific request received from a unitholder.

3) Half Yearly Results

The Mutual Fund shall host half yearly disclosures of the Scheme's' unaudited financial results in the prescribed format on its website viz. www.sundarammutual.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com within one month from the close of each half year i.e. on 31st March and on 30th September and shall publish an advertisement in this regard in at least 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 the Mutual Fund is situated.

4) Annual Report

Scheme Annual report or Abridged Summary in the format prescribed by SEBI, will be hosted on the website of the Fund viz. www.sundarammutual.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com as soon as may be but not later than four months from the date of closure of the relevant accounts year (i.e. 31st March each year). Mutual Fund/AMC will

publish an advertisement every year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the Scheme wise Annual Report on the website of the Fund and on the website of AMFI. Mutual Fund/AMC will e-mail the Scheme Annual Report or Abridged Summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. Investors who have not registered their email id will have an option of receiving a physical copy of the Annual Report or Abridged Summary thereof. AMC will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder through any mode. A physical copy of the scheme wise annual report shall be made available for inspection to the investors at the registered office of the AMC. For further details on periodic disclosures, refer to SID/ KIM.

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 :** 106 &107, 1st Floor, No. 1 "Midford House", Richmond Town, M G Road, Bengaluru, 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 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:** 2nd Floor, International Trade Tower, 1 Old Survey Road, Dehradun - 248 001: **Delhi:** Room No.301, 314, 3rd Floor Ashoka Estate, 24 Barakhamba Road, New Delhi-110001: **Dhanbad:** Sri Ram Plaza, Room No. 107, 1st Floor, Bank More, Dhanbad-826001: **Durgapur:** A-307, Bengal Shristi Complex, II Floor, citi center, Durgapur - 713 216: **Gandhinagar:** Shilp Infraprojects Pvt Ltd, V Block 11, 11T3 & 11T5 GIFT SEZ, vGIFT Road Gandhinagar Gujarat,: **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/602/B/C Dega Towers 6th, 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** FMC Fortuna, A3, B2/ 1st Floor, Gate-2 234/3A, A.J.C. Bose Road, Kolkata-700020: **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 - 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: **Mumbai Andheri:** Satellite Gazebo, Office No. 101&102, B - Wing, 1st Floor, B D Sawant Marg, Mota Nagar, Andheri (East), Mumbai - 400093: **Mumbai Borivali West:** Harismruti Premises CHSL, Shop No.11, CTS No.554,

Sardar Vallabh Bhai Patel Road, Chamunda Circle, Borivali West, Mumbai - 400092: **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:** Office No. 101, 1st Floor, Roongta Arcade, M. R. Thakkar Road, Opposite Kulkarni Garden, 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:** SHF Plot No 40- Part-1 & Plot No 41-Part-1, 3rd Floor, Ashok Vihar, Christiangunj, Ajmer-30500: **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: Chennai: SF Sundaram Towers 1st & 2nd Floor, No. 46 Whites Road, Royapettah, Chennai - 600014: **Cuttack:** SF Second Floor, Kailash Plaza, (OPP. TO BSNL OFFICE), Link Road, Cuttack - 753 012, : **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: **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: Pune Pimpri: RS 9th Floor, 907, Rama Equator, S. No 150 & 151,Plot No1, 2&8 Near city International School, Morewadi, Pimpri ,Pune -411 016. Chinchwad-411016: **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: **Solapur:** SF First Floor, No: 789, Maruti Tele Sankul South, Shinde Chowk, Solapur City, Solapur - 413 007: **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: **Vapi:** SF Shop No - 19 & 20, First Floor, Walden Plaza, Imran Nagar (opp SBI), Daman , Silvassa Road, Vapi - 396191: **Vellore:** SF No.141/3, First Floor, M P Sarathy Nagar,Vellore DT., Bus Owners Association Building, Chennai-Bangalore Bye Pass Road, Vellore - 632012

Customer Care Centres of KFin Technologies Limited.

Agartala: Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001 **Agra:** KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra -282002 **Ahmedab:** Shop 11 & 12 , 3rd Eye, Near Girish Cold Drinks C G Road, Ahmedabad 380006 **Ahmednagar:** KFIN Technologies Limited, Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001 **Ajmer:** KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 **Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 **Alappuzha:** KFin Technologies Limited, Sree Rajarajeswari Building,Ground Floor, Church Road,

Mullackal Ward, Alappuzha, Kerala 688011 **Aligarh:** KFIN Technologies Limited, 1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001 **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 **Amaravathi:** Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 **Ambala:** 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 **Amritsar:** Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 **Anand:** KFIN Technologies Limited, 203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120 **Ananthapur:** KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001 **Andheri:** KFIN Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069 **Asansol:** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 **Aurangabad:** Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001 **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:** KFIN Technologies Limited,1St Floor, Rear Side, A -Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001 **Baroda:** 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007 **Begusarai:** Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-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:** KFin Technologies Limited 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside- Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar, Pin-812002 **Bharuch:** Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001 **Bhatinda:** Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 **Bhavnagar:** KFIN Technologies Limited, office no 207,skyline square building, near Sanskar mandal,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:** KFIN Technologies Limited Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011 **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 **Bikaner:** KFIN Technologies Limited 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:** KFin Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092 **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101 **Calicut:** Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 **Chandigarh:** KFin Technologies Ltd, S C O No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022 **chandrapur:** KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401 **Chennai:** 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600034 **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 **Cooch behar:** KFIN Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West BengalPIN-735101 **Cuttack:** KFIN Technologies Limited D. Market, 515 Jagannath Bhawan Complex, First Floor BK- Professor Pada Road Po-Arunodaya Market Badambadi Colony Cuttack – 753012 **Darbhanga:** Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007 **Davangere:** D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 **Dehradun:** Kfin Technologies Limited Shop No- 809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003 **Deoria:** KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 **Dhanbad:** 208 New Market 2Nd Floor Bank More - Dhanbad 826001 **Dhule:** KFIN Technologies Limited House No.1676, Lane No.-5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor,Dhule-424001 **Durgapur:** Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 **Erode:** Address 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 Groundnit Faridabad 121001 **Ferozpur:** The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002 **Gandhidham:** Off No-12 Plot No-300 , Ground Floor ,Shree Ambica Arcade Building ,Near Hdfc Bank , Gandhidham,370201 **Gandhinagar:** Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421 **Gaya:** Kfin Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpuri Road, Gaya-823001 **Ghatkopar:** KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 **Ghaziabad:** KFIN Technologies Limited Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad, Pin - 21002 **Gorakhpur:** KFIN Technologies Limited, Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001 **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:** 4Th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007 **Gwalior:** KFIN Technologies Limited, T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011 **Haldwani:** KFIN Technologies Limited,Shoop No 5,Kmvn Shoping Complex, Haldwani 263139 **Haridwar:** KFIN Technologies Limited,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 **Hosur:** KFIN Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109 **Howrah:** KFin Technologies Limited, Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salika, , Howrah, 711106 **Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 **Hyderabad:** KFIN Technologies Limited, 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:** KFIN Technologies Limited. 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:** Kfin Technologies Limited, First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001 **Jalandhar:** KFin Technologies Limited, 2nd Floor, Shanti Tower SCO no.37 PUDA Complex Opposite Tehsil Complex, Jalandhar, 144001 **Jalgaon:** 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 **Jammu:** 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 **Jamnagar:** 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001 **Jamshedpur:** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 **Jhansi:** KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001 **Jodhpur:** Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 **Junagadh:** Kfin Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001 **Kalyan:** KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301 **Kalyani:** KFIN Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235 **Kannur:** 2Nd Floor Global Village Bank Road Kannur 670001 **Kanpur:** KFin Technologies Limited 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001 **Karnal:** 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001 **Khammam:** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru 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 4Thfloor Kankaria Centre Kolkata 700071 **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 **Korba:** KFIN Technologies Limited, 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 686002 **Kurnool:** Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001 **Lucknow:** KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001 **Ludhiana:** Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001 **Madurai:** No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 **Malappuram:** KFin Technologies Limited, MM18/1974, Peekeys Arcade, (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 **Mapusa:** KFin Technologies Ltd, 101, 1st floor, Edcon solitaire building, Near Vodafone showroom, near Malisa Market, Opp axis bank, Mapusa – 403507 **Margoa:** Kfin Technologies Limited S20, 2Nd Floor, L & L Correira'S Pride, Nearest Landmark Above Kfc, Near Ktc Bus Stand, Margao Salcete Goa 403601 **Mathura:** KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001 **Meerut:** Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eves Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002 **Mehsana:** Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002 **Mirzapur:** KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001 **Moga:** 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 **Moradabad:** KFIN Technologies Limited,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad-244001 **Mumbai:** 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Of India Fort Mumbai - 400001 **Muzaffarpur:** 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001 **Mysore:** No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 **Nadiad:** 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001 **Nagerkoil:** Hno 45 1St Floor East Car Street Nagercoil 629001 **Nagpur:** KFIN Technologies Limited Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar Landmark- Opp Wazalwar Driving School, Nagpur – 440010 **Nanded:** Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 **Nashik:** S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 **Navsari:** 103 1St Floor Landmark Mall ,Near Sayaji Vaibhav Library , Navsari,396445 **Nellore:** KFIN Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3Rd Floor, Shop No: 305, Nagula Mitta Road,(Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 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 **Palghar:** KFin Technologies Limited,The Edge Ground Floor, Shop number 4 , Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404 **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 Hotel G.T.Road Panipat-132103 **Panjim:** H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 **Panvel:** KFin Technologies Limited, Plot No. 240, J.K. Plaza Building, T.P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel, Raigad - 410206 **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:** KFIN Technologies Limited, Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001 **Pondicherry:** No 122(10B)

Muthumariamman Koil Street - Pondicherry 605001 **Prayagraj:** KFIN Technologies Limited, Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001 **Pune:** KFin Technologies Limited Ayaan Chandrika, Office No. 14,15,16. Second Floor H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune Maharastra -411005 **Raipur:** KFIN Technologies Limited, Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001 **Rajahmundry:** KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101 **Rajkot:** Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001 **Ranchi:** Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001 **Ratlam:** KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 **Renukoot:** KFIN Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road ,Renukoot Dist. Sonebhadra -231217 **Rewa:** KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001 **Rohtak:** Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001 **Rourkela:** 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 **Sagar:** 2Nd Floor|Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 **Saharanpur:** KFIN Technologies Limited,1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001 **Salem:** No.6 Ns Complex Omalur Main Road Salem 636009 **Sambalpur:** First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 **Sangli:** Kfin Technologies Limited,514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli – 416416 **Satara:** KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 **Serampore:** KFin Technologies Limited, Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly,West Bengal,712201 **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 **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 **Siliguri:** Kfin Technologies Limited Vyom Sachitra Building, 2Nd Floor, Pranami Mandir Road, Siliguri - 734001 **Solapur:** Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 **Sonepat:** KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001 **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 **Srikakulam:** KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001 **Sultanpur:** 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 **Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002 **Thane:** KFin Technologies Ltd, Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602 **Tinsukia:** KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125 **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 **Tirupur:** KFin Technologies Limited 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601 **Tiruvalla:** 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 **Trichur:** Kfin Technologies Ltd 1St Floor,Crown Tower, Near Sakthan Stand, Thrissur - 680001 **Trichy:** No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017 **Trivandrum:** KFIN Technologies Limited, 3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O 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 G P O Chetak Circle Udaipur 313001 **Ujjain:** 227, 2Nd Floor Heritage Plaza,Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010 **Valsad:** 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001 **Vapi:** Sa/11,A Wing, 2Nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195 **Varanasi:** Kfin Technologies Limited D 64 / 127 C – H Arihant Complex, 2Nd Floor,Sigra (Near Petrol Pump) Varanasi (U P)-221010 **Vashi:** KFIN Technologies Limited, 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:** Kfin Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008 **Visakhapatnam:** Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge 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

Collection centres of KFin Technologies Limited.

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.

Investment Manager

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