

## COMMON DEFINITIONS FOR SCHEME INFORMATION DOCUMENT

Definitions	
In this document, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires	
<b>Benchmark</b>	The index for evaluating the performance of the Scheme.
<b>Business Day</b>	<p>A day other than</p> <ul style="list-style-type: none"> <li>• A Saturday;</li> <li>• A Sunday;</li> <li>• A day on which there is no RBI clearing/settlement of securities;</li> <li>• A day on which the Reserve Bank of India and/or banks in Mumbai are closed for business/clearing;</li> <li>• A day on which the Stock Exchange, Mumbai or National Stock Exchange of India or RBI and/or banks are closed;</li> <li>• A day which is a public and/or bank holiday at an investor centre where the application is received;</li> <li>• A day on which sale/redemption/switch of units is suspended by the Investment Manager / Trustee;</li> <li>• A day which falls within a book closure period announced by the Trustee / Investment Manager and</li> <li>• 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.</li> </ul> <p>The Investment Manager reserves the right to declare any day as a business day or otherwise at any or all branches / Investor Service Centres.</p>
<b>Custodian</b>	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) Regulation, 1996 and includes any entity appointed to act as custodian in respect of foreign securities (including approved banks).
<b>First Time Mutual Fund Investor</b>	An investor who invests for the first time ever in any mutual fund either by way of purchase/subscription or Systematic Investment Plan.
<b>Investment Management Agreement</b>	Investment Management Agreement dated August 24, 1996, executed between the Trustee and the Investment Manager as amended from time to time.

<b>Investment Manager</b>	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. AMC is also called as Investment Manager alternatively.
<b>Investor Service Centres or Official Points of acceptance of transactions</b>	Designated branches of Sundaram Asset Management Limited or such other centres/offices as may be designated by the Investment Manager or its registrars from time to time.
<b>Mutual Fund or the Fund</b>	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.
<b>NAV</b>	The Net Asset Value per unit of the Scheme, calculated in the manner provided in the Scheme Information Document, as may be prescribed by Regulation from time to time.
<b>Regulations</b>	SEBI (Mutual Funds) Regulation 1996 as amended from time to time.
<b>Trustee</b>	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.
<b>Trust Deed</b>	The Trust Deed dated 24th August 1996 (as amended from time to time) establishing the Mutual Fund.
<b>Unit Holder</b>	The term unit holder and investor has been used interchangeably in this document.

<b>Abbreviation</b>	
In this document, an investor may find the following abbreviations.	
<b>AMC</b>	Asset Management Company
<b>AMFI</b>	Association of Mutual Funds in India
<b>AML</b>	Anti-Money Laundering
<b>AUM</b>	Assets Under Management
<b>BSE</b>	Bombay Stock Exchange Limited
<b>CCC</b>	Customer Care Centre
<b>CDSC</b>	Contingent Deferred Sales Charge
<b>ECS</b>	Electronic Clearing System

<b>EFT</b>	Electronic Funds Transfer
<b>FATCA</b>	Foreign Account Tax Compliance Act
<b>FPI</b>	Foreign Portfolio Investor
<b>FRA</b>	Forward Rate Agreement
<b>HUF</b>	Hindu Undivided Family
<b>IDCW</b>	Income Distribution cum Capital Withdrawal
<b>IMA</b>	Investment Management Agreement
<b>IRS</b>	Interest Rate Swap
<b>KIM</b>	Key Information Memorandum
<b>KYC</b>	Know Your Customer
<b>MFU</b>	Mutual Fund Utility
<b>NAV</b>	Net Asset Value
<b>NRI</b>	Non-Resident Indian
<b>NSE</b>	National Stock Exchange of India Limited
<b>PAN</b>	Permanent Account Number
<b>PIO</b>	Person of Indian Origin
<b>PMLA</b>	Prevention of Money Laundering Act, 2002
<b>POS</b>	Points of Service
<b>RBI</b>	Reserve Bank of India
<b>RTGS</b>	Real Time Gross Settlement
<b>SAI</b>	Statement of Additional Information
<b>SEBI</b>	Securities and Exchange Board of India
<b>SEBI Act</b>	Securities and Exchange Board of India Act, 1992
<b>NEFT</b>	National Electronic Funds Transfer
<b>SI</b>	Standing Instructions
<b>SID</b>	Scheme Information Document
<b>SIP</b>	Systematic Investment Plan
<b>STP</b>	Systematic Transfer Plan
<b>SWP</b>	Systematic Withdrawal Plan
<b>TREPS</b>	Triparty Repo Trades

## 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 Regulation.

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

- the terms defined in this 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;
- ₹ refers to Indian Rupee;
- A crore means ten million or 100 lakh;
- A lakh means a hundred thousand;
- References to timings relate to Indian Standard Time (IST) and
- References to a day are to a calendar day including non-Business Day.