



SCHEME INFORMATION DOCUMENTS

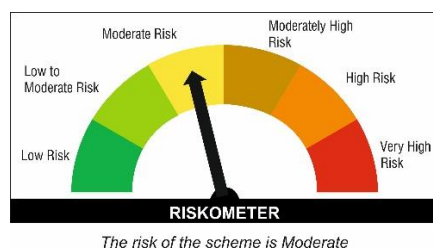
# Sundaram Income Plus Arbitrage Active FoF

An open-ended fund of funds investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes

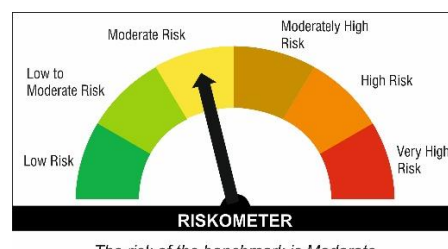
**This product is suitable for investors who are seeking\***

- Capital appreciation over long term
- Investment in Units of Arbitrage and Debt schemes.

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



**Scheme Riskometer**



60% Nifty Short Duration Debt Index A-II +  
40% Nifty 50 Arbitrage TRI

**Riskometer**

**Offer of units at Rs.10 per unit during the New Fund offer period.**

**New Fund Offer Opened on**

**05/01/2026**

**New Fund Offer Closed on**

**08/01/2026**

**Scheme Re-Opened for Ongoing Subscription/Redemption**

**19/01/2026**

**Mutual Fund**

Sundaram Mutual Fund

**Trustee**

Sundaram Trustee Company Limited

**Asset Management Company**

Sundaram Asset Management Company Limited

**Address**

Sundaram Towers, I & II Floor, 46, Whites Road, Chennai - 600 014.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India MF Regulations 1996 as amended till date and filed with Securities and Exchange Board of India along with a Due Diligence Certificate from Sundaram Asset Management Limited. The units being offered for public subscription have not been approved or recommended by SEBI; SEBI has also not certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Investors should also ascertain about any further changes to this document after the date of this Document from the Mutual Fund/Investor Service Centers/Distributors/Brokers or visit [www.sundarammutual.com](http://www.sundarammutual.com).

Investors are advised to refer to the Statement of Additional Information (SAI) for details of Sundaram Mutual Fund, tax and legal issues and general information. The Statement of Additional Information is available at [www.sundarammutual.com](http://www.sundarammutual.com) and [www.amfiindia.com](http://www.amfiindia.com).

Statement of Additional Information is incorporated by reference and is legally a part of the Scheme Information Document. For a free copy of the current Statement of Additional Information, please contact your nearest Investor Service Centre or visit [www.sundarammutual.com](http://www.sundarammutual.com).

This Scheme Information Document is dated 10/12/2025.

<b>Trustee</b>	<b>Sundaram Trustee Company Limited</b> CIN: U65999TN2003PLC052058 <b>Corporate Office</b> Sundaram Towers, I & II Floor, 46 Whites Road, Royapettah, Chennai 600 014 India Phone : 044 28583362 Fax : 044 28583156
<b>Investment Manager</b>	<b>Sundaram Asset Management Company Limited</b> CIN: U93090TN1996PLC034615 <b>Corporate Office</b> Sundaram Towers, I & II Floor, 46 Whites Road, Royapettah, Chennai 600 014 India Phone : 044 28583362 Fax : 044 28583156 <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>
<b>Sponsor</b>	<b>Sundaram Finance Limited</b> CIN: L65191TN1954PLC002429 Registered Office, 21, Patullos Road, Chennai 600 002, India <a href="http://www.sundaramfinance.in">www.sundaramfinance.in</a>
<b>Custodian</b>	<b>HDFC Bank Limited</b> , Mumbai registered with SEBI, vide Registration No.IN/CUS/001, has been appointed custodian for the securities in the Scheme. The responsibilities of the custodian include: <ul style="list-style-type: none"> <li>i. to keep in safe custody all the securities and instruments belonging to the Scheme;</li> <li>ii. to ensure smooth inflow/outflow of securities and instruments as and when necessary in the best interest of the investors;</li> <li>iii. to ensure that the benefits due on the holdings are received and</li> <li>iv. to be responsible for the loss or damage to the securities due to negligence on its part or on the part of its approved agents.</li> </ul> <p>The Trustee reserves the right to appoint any other custodian(s) approved by SEBI.</p> <p>In addition a foreign custodian may also be appointed for overseas securities/assets.</p>
<b>Fund Accountant</b>	<b>Sundaram Mutual Fund (inhouse)</b> Sundaram Towers, I & II Floor, 46 Whites Road, Royapettah, Chennai 600 014 India The activities inter-alia include: <ul style="list-style-type: none"> <li>v. Record accounting entries to the fund.</li> <li>vi. Reconcile account balances for the fund.</li> <li>vii. Establish policies and procedures to assure proper fund accounting.</li> <li>viii. Maintain proper documentation.</li> <li>ix. Update computer system records.</li> <li>x. Perform fund valuations of unit trusts and custodian accounts.</li> <li>xi. Prepare schedules and tailor-made client reports.</li> <li>xii. Coordinate preparation of annual accounts and audit unit trusts and custodian accounts.</li> </ul> <p>However, the Fund administration part would continue to be handled by the Operations Department of the Investment Manager.</p>
<b>Registrar and Transfer Agents</b>	<b>KFin Technologies Limited</b> CIN: L72400TG2017PLC117649 Unit: Sundaram mutual Fund, Tower- B, Plot No. 31 & 32, Selenium building, Gachibowli Road, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad 500032. <b>Contact No.</b> 1860 425 7237 (India)   +91 40 2345 2215 (NRI) Email us at: <a href="mailto:customerservices@sundarammutual.com">customerservices@sundarammutual.com</a> <p>The Trustee reserves the right to appoint any other entity registered with SEBI as the registrar.</p>
If you wish to reach indicated telephone number from outside India, please use +91 or 0091 followed by 44 and the eight number.	

## Table of Contents

	Particulars	Page no.
1	Section I:	
2	Part I – Highlights of the Scheme	
3	<a href="#">Due Diligence by Sundaram Asset Management Company</a>	8
4	Part II – Information about the Scheme	
5	<a href="#">A. How will the scheme allocate its assets?</a>	9
6	<a href="#">B. Where will the Scheme invest?</a>	10
7	<a href="#">C. What are the Investment Strategies?</a>	11
8	<a href="#">D. How will the Scheme Benchmark its performance?</a>	11
9	<a href="#">E. Who manages the Scheme?</a>	12
10	<a href="#">F. How is the scheme different from existing schemes of the Mutual Fund</a>	13
11	<a href="#">G. How has the scheme performed</a>	15
12	<a href="#">H. Additional Scheme related disclosures</a>	15
13	Part III Other Details	
14	<a href="#">Computation of NAV, New Fund Offer Expenses, Annual Scheme Recurring Expenses, Load Structure</a>	16
15	Section II:	
16	I Introduction	
17	<a href="#">A. Definitions &amp; Abbreviations</a>	22
18	<a href="#">B. Risk Factors</a>	25
19	<a href="#">C. Risk Mitigation Strategies</a>	28
20	II Information about the Scheme	
21	<a href="#">A. Where will the scheme invest?</a>	33
22	<a href="#">B. Investment Restrictions</a>	33
23	<a href="#">C. Fundamental Attributes</a>	36
24	<a href="#">D. Scheme Specific Disclosures</a>	36
25	III Other Disclosures	
26	<a href="#">A. FoF Disclosure, if any</a>	25
27	<a href="#">B. Periodic disclosures</a>	67
28	<a href="#">C. Transparency/NAV disclosure</a>	68
29	<a href="#">D. Transaction charges and Stamp Duty</a>	69
30	<a href="#">E. Associate Transactions</a>	70
31	<a href="#">F. Taxation</a>	70
32	<a href="#">G. Rights to Unitholders, Penalties, pending litigations etc.</a>	73
33	<a href="#">H. Official Points of Acceptance of applications</a>	75

# SECTION – I

## Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	<b>Name of the scheme</b>	Sundaram Income Plus Arbitrage Active FoF
II.	<b>Category of the Scheme</b>	Hybrid FoF
III.	<b>Scheme type</b>	An open-ended fund of funds investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes
IV.	<b>Scheme code</b>	Will be updated once obtained
V.	<b>Investment objective</b>	<p>The scheme shall seek to generate long-term capital appreciation by investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes.</p> <p><b>No Guarantee:</b> There is no guarantee or assurance that the investment objective of the scheme will be achieved. Investors are neither being offered any guaranteed / indicated returns nor any guarantee on repayment of capital by the Schemes. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company or by the Trustees.</p>
VI.	<b>Liquidity/listing details</b>	<p>The Scheme is open for repurchase/redemption on all Business Days. The redemption proceeds will be dispatched to the unitholders within the regulatory time limits.</p> <p>The Scheme is not listed</p>
VII.	<b>Benchmark (Total Return Index)</b>	<p>60% Nifty Short Duration Debt Index A-II + 40% Nifty 50 Arbitrage TRI</p> <p>The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available.</p>
VIII.	<b>NAV disclosure</b>	<p>NAV will be updated on the websites of Sundaram asset Management (<a href="http://www.sundarammutual.com">www.sundarammutual.com</a>) and the association of Mutual Funds of India (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) before by 10.00 a.m. on next business day basis after allotment of the NFO.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p>
IX.	<b>Applicable timelines</b>	<p>Timeline for</p> <ul style="list-style-type: none"> <li><b>Dispatch of redemption proceeds,</b> SEBI has clarified that the AMCs are required to obtain PAN and KYC documentation before processing any redemption requests. As per SEBI Circular SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 as on November 25, 2022. The redemption or redemption proceeds shall be dispatched to the unit holders within 3 Working days from the date of redemption. During circumstances such as market closure / breakdown / calamity /</li> </ul>

		<p>strike / violence / bandh, extreme price volatility/SEBI Directives etc, the Trustee can stop/suspend sale/redemption of Units.</p> <ul style="list-style-type: none"> <li>• <b>Dispatch of IDCW (if applicable)</b> The IDCW warrant/cheque shall be dispatched to the unit holders within 7 working days of the date of declaration of the IDCW. The Investment Manager shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum. In case of delay, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. It may be noted that the Mutual Fund is not guaranteeing or assuring any IDCW. IDCW payment may also be done by Direct Credit subject to availability of necessary facility at each location. For further details please refer to the Application Form.</li> </ul>
<b>X.</b>	<b>Plans and Options</b> Plans/Options and sub options under the Scheme	<p>Plans: Regular Plan and Direct Plan Options: Growth, Income Distribution cum Capital Withdrawal (IDCW) - Sub-Option</p> <ul style="list-style-type: none"> <li>• IDCW Payout</li> <li>• IDCW Reinvestment</li> <li>• IDCW Transfer</li> </ul> <p>If no option is indicated, the default option will be Growth.</p> <p>If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be</p> <ul style="list-style-type: none"> <li>• IDCW Transfer (Default destination Scheme-Sundaram Liquid Fund - Growth Option), when the IDCW payable is Rs. 500 or more</li> <li>• IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500 in the respective sub option.</li> </ul> <p>Incase of IDCW payout option, where the IDCW payable is Rs.500/- or more, the IDCW will be paid to the Investor registered Bank account in the folio and will be reinvested when the IDCW payable is less than Rs.500/-.</p> <p>If an investor has opted for IDCW payout and is found to be KYC non-compliant or without a valid PAN, the IDCW amount will be automatically swept into the Sundaram Unclaimed Fund.</p> <p>All plans and options available for offer under the scheme shall have a common portfolio</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
<b>XI.</b>	<b>Load Structure</b>	<p><b>Entry Load:</b> Nil</p> <p><b>Exit Load:</b> Nil</p>
<b>XII.</b>	<b>Minimum Application Amount/switch in</b>	<p><b>Regular Plan &amp; Direct Plan Options:</b> For first investment – Rs. 5000/- and multiples of Re.1/- thereafter &amp; for switch-ins – Rs. 5000/- and multiples of any amount thereafter.</p> <p><b>Systematic Investment Plan (SIP):</b></p> <p><b>Weekly:</b> Rs.1,000/-(6 Instalments)</p> <p><b>Monthly:</b> Rs.250/- (6 Instalments);</p>

		<p><b>Quarterly:</b> Rs.750/-(6 Instalments)</p> <p><b>SIP Dates:</b> Any Day (1st to 31st) for Monthly and Quarterly Frequency; For Weekly Frequency – Any Day from Monday to Friday</p> <p>In case the investor has not selected any day, the default day for processing shall be every Wednesday.</p> <p>If the chosen date is not a business day, the SIP/STP instalment will be processed on the next business day.</p> <p><b>SIP Top-up facility:</b> Half yearly/Annual Minimum Rs.500 and in multiples of Rs.500/- thereafter.</p> <p><b>Systematic Transfer Plan (STP):</b></p> <p><b>STP Option: a. Fixed Amount and b. Capital Appreciation</b></p> <p><b>a. Fixed Amount</b></p> <p><b>Daily:</b> Rs.1,000/- (6 Instalments);</p> <p><b>Weekly:</b> Rs.1,000/-; (6 Instalments)</p> <p><b>Monthly:</b> Rs.250/- (6 Instalments);</p> <p><b>Quarterly:</b> Rs.750/-(6 Instalments)</p> <p><b>STP Dates:</b> Any Day (1st to 31st) for Monthly and Quarterly Frequency; For Weekly Frequency - Any Day from Monday to Friday</p> <p>In case the investor has not selected any day, the default day for processing shall be every Wednesday.</p> <p>If the chosen date is not a business day, the SIP/STP instalment will be processed on the next business day.</p> <p><b>b. Capital Appreciation: Minimum 6 instalments under Growth Option</b></p>
XIII.	<b>Minimum Additional Purchase Amount</b>	For additional purchase - Rs. 500/- & multiples of Re.1/- thereafter.
XIV.	<b>Minimum Redemption/switch out amount</b>	<p>The minimum amount for redemption/switch out: Regular &amp; Direct Plan: Rs.500/- or 50 unit or account balance, whichever is lower.</p> <p>If after processing the redemption request, the available unit balance in the folio is below the minimum required for redemption, the balance unit in the folio will be automatically redeemed.</p> <p>Note – For investments made by designated employees in terms with paragraph 6.10 of SEBI Master Circular for Mutual Funds dated June 27, 2024 requirement for minimum application/ redemption amount will not be applicable.</p>
XV.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	<p><b>NFO Opens: 05-Jan-2026</b></p> <p><b>NFO Closes: 08-Jan-2026</b></p> <p>The subscription for the Scheme will be open to the public for minimum 3 working days or as many days as may be decided by the Managing Director of the AMC. The AMC reserves the right to extend or pre close the New Fund</p>

		Offer (NFO) period, subject to the condition that the NFO Period including the extension, if any, shall not be for more than 15 days or such period as allowed by SEBI. Addendum for extension or pre closure of NFO period, as applicable, will be uploaded on our website.
XVI.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	Rs.10/- per unit
XVII.	<b>Segregated portfolio/side pocketing disclosure</b>	The Scheme may undertake segregated portfolio. For Details, kindly refer SAI.
XVIII.	<b>Swing pricing disclosure</b>	Not Applicable
XIX.	<b>Stock lending/short selling</b>	The scheme may not engage in Securities Lending. The Scheme shall not engage in short selling.
XX.	<b>How to Apply and other details</b>	Please refer to the Statement of Additional Information and Key Information Memorandum, which is a part of the Application Form (available free of cost with the offices of the Investment Manager and can be downloaded from the Website of the Investment Manager ( <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> )). Details in section II
XXI.	<b>Investor services</b>	Prospective investors and existing unit holders are welcome to contact Customer Service/Complaint resolution using the Toll Number 1860 425 7237 (India) +91 40 2345 2215 (NRI). Investors may also contact the Investor Relations Manager. <b>Baba M J</b> Investor Relations Manager Sundaram Asset Management Company Limited, No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah, Chennai - 600014. Contact No. 1860 425 7237 E-mail: <a href="mailto:customerservices@sundarammutual.com">customerservices@sundarammutual.com</a>
XXII.	<b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)</b>	Not applicable
XXIII.	<b>Special product/facility available during the NFO and on ongoing basis</b>	The Scheme offers following facilities during the NFO: <b>(1) Systematic Investment Plan (SIP):</b> Features of SIP <ul style="list-style-type: none"> <li>Any Day SIP</li> <li>SIP Top-up feature</li> </ul> <b>A) Modifications to terms of SIP Cancellation:</b> Investors are requested to note that accordance with SEBI Letter No. SEBI/HO/OW/IMD/IMD-SEC1/P/2024/270/1 dated January 03, 2024, and with SEBI Letter No. SEBI/HO/OW/IMD/IMD-SEC1/P/2024/33679/1 dated October 25, 2024 the terms and conditions for SIP Cancellation will undergo the following changes:



		<p>1. In case of Daily, Weekly, and Monthly frequencies, the SIP registration will stand cancelled, in case of 3 consecutive failed debits;</p> <p>2. In case of Quarterly frequency, the SIP registration will stand cancelled, in case of 2 consecutive failed debits.</p> <p>3. SIP cancellation request submitted by an investor, will be effective within 2 working days from the date of such request. Any SIP installment falling within 21 calendar days from the date of such cancellation request, will be processed as per applicable NAV.</p> <p><b>(2) Systematic Withdrawal Plan (SWP)</b> Any Day Systematic Withdrawal Plan (Any day SWP) SWP Frequency Choice of the Date* (1-31)</p> <p><b>(3) Systematic Transfer Plan (STP)</b></p> <p><b>(4) IDCW Transfer Facility (DSO)</b></p> <p><b>(5) Pledge</b> Loan Against Mutual Fund Units (LAMF)</p> <p><b>(6) online Transaction</b></p> <p><b>(7) Purchase/Redemption through MF utility, MF central and Exchange platform (NSE and BSE)</b></p> <p>For Details, kindly refer SAI</p>
<b>XXIV. Weblink</b>		<p>Total Expense Ratio: <a href="https://www.sundarammutual.com/TER">https://www.sundarammutual.com/TER</a></p> <p>Daily Total Expense Ratio: <a href="https://www.sundarammutual.com/TER">https://www.sundarammutual.com/TER</a></p> <p>Factsheet: <a href="https://www.sundarammutual.com/downloads/">https://www.sundarammutual.com/downloads/</a></p>

### Due Diligence by Sundaram Asset Management Company Limited

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the MF Regulations and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the MF Regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI MF Regulations and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Sundaram Income Plus Arbitrage Active FoF, approved by them is a new product offered by Sundaram Mutual Fund and is not a minor modification of any existing scheme/fund/product (This clause is not applicable to Fixed Maturity Plans and Close Ended Schemes except for those close ended schemes which have the option of conversion into open ended schemes on maturity and also to Interval Schemes.)

Chennai  
16/12/2025

R Ajith Kumar  
Compliance Officer



## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Liquid/Debt Oriented Mutual Fund Schemes	35%	65%
Units of Arbitrage Mutual Fund Schemes	35%	65%
Money Market Securities (including Tri Party Repo)#	0%	5%

# Money market instruments include Tri-party Repo on government securities or T-bills / Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government/ corporate bonds having an unexpired maturity up to one year, call or notice money, Term Deposits, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.

The scheme may invest in units of Sundaram Mutual Fund Scheme(s) or in the Scheme(s) of other mutual funds in conformity with the investment objective / asset allocation of the Scheme.

The exposure to Units of Liquid/Debt oriented mutual fund scheme(s) and debt & Money Market instruments, including Triparty repo on Government securities or treasury bills, cash & cash equivalents shall be below 65%

- The scheme can invest in the schemes managed by Sundaram Mutual Fund or any other Mutual Fund(s) as per the above stated asset allocation.
- The scheme shall not engage in securities lending and Borrowing
- The scheme shall not engage in short selling.
- The scheme shall not invest in Repo/Reverse repo in Corporate Debt Securities.
- The Scheme shall not invest in Structured Obligations and Credit Enhancements
- The Scheme shall not invest in Credit Default Swaps transactions.
- The scheme shall not invest in Securitized Debt
- The scheme shall not invest in Debt Instruments with Special features (AT1 & AT2 Bonds)
- The scheme shall not invest in Overseas securities

The underlying funds may have exposure in the derivatives, securitized debt and engage in short selling, credit default swap transactions, debt securities having credit enhancement/ structured obligations, debt instruments having special features, overseas securities, REITs and InvITs, etc. as per their respective SIDs. The Cumulative Gross Exposure across units of mutual fund schemes/ETFs, Money Market Instruments and such other securities/assets as may be permitted by SEBI should not exceed 100% of the net assets of the scheme. In accordance with Clause 12.24 of SEBI Master Circular dated June 27, 2024, the cumulative gross exposure through units of Arbitrage Funds, Debt Funds, and money markets instruments will not exceed 100% of the net assets of the scheme.

Pending deployment and in line with the investment objective, the funds of the Scheme may be invested in short-term deposits with scheduled commercial banks, liquid schemes or schemes that invest predominantly in money market instruments/ securities and TREPS in accordance with applicable MF Regulations from time to time.

Pursuant to SEBI Letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities

having residual maturity of less than 91 days:

- Government Securities;
- T-Bills; and
- Repo on Government securities.

**Rebalancing of deviation due to short term defensive consideration:**

Subject to MF Regulations, , the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable MF regulations, and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager; the intention being always to seek to protect the interests of the Unit holders. As per Clause 1.14.1.2.b and Clause 2.9 of SEBI Master Circular dated May 19, 2023, such changes in the investment pattern will be for short term and for defensive consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days in such cases.

**Portfolio rebalancing in case of passive breach:**

In case of any deviation (due to passive breaches) from the asset allocation of the scheme, the fund manager will carry out rebalancing within 30 business days. Where the portfolio is not re-balanced within 30 business days, justification in writing which would include details of efforts taken to rebalance the portfolio shall be placed before the Internal Investment Committee. The Internal Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. However, always the portfolio will adhere to the overall investment objectives of the Scheme.

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

S.no	Type of instrument	% of exposure	Circular references
1	Securities Lending	Nil	Clause 12.11 of the SEBI Master Circular
2	Equity derivatives instruments both for hedging & non hedging purpose (including writing covered call options)	Nil	Clause 12.25 of the SEBI Master Circular
3	Debt derivative instruments (both for hedging and non-hedging purposes)	Nil	Clause 12.25 of the SEBI Master Circular
5	Repo/ reverse repo transactions	Nil	Clause 12.18.1.1 of the SEBI Master Circular
6	Short Term Deposit	Nil	Clause 12.16 of the SEBI Master Circular
7	REITs and InVITS	Nil	Clause 13 in the Seventh Schedule of MF Regulations
8	Unrated debt and money market instruments	Nil	Clause 12.1.5 of the SEBI Master Circular
9.	Units of mutual funds	100%	---

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

## B. WHERE WILL THE SCHEME INVEST?

The Scheme shall invest in the following securities as per the limits specified in the asset allocation table / investment strategy of the Scheme, subject to MF Regulations

1. Units of Liquid/Debt oriented mutual fund schemes and Arbitrage mutual fund schemes.
2. Money market instruments including Triparty repos, repos, reverse repo, cash & cash equivalents

## C. WHAT ARE THE INVESTMENT STRATEGIES?

### Investment Strategy:

#### Sundaram Income Plus Arbitrage Active FoF (SIPAFOF)

SIPAFOF will aim to generate steady income through a combination of investments in equity and debt.

The equity component of the fund will aim to generate returns through investment in Arbitrage Funds. Overall investment in arbitrage positions will not exceed 65% of the funds' AUM.

The non equity portion of the Fund is proposed to be invested in debt funds comprising a mix of all or any of the following categories of funds like Overnight, Liquid, Ultra Short Duration, Low Duration, Money Market Fund, Short Duration, Medium Duration, Long Duration, Corporate Bond, Dynamic Bond, Credit Risk, Banking & PSU, Gilt and Floater Funds. Selection of debt funds in investing in the debt component of SIPAFOF will be guided by Sundaram AMC's broad investment philosophy governing risk viz. liquidity, Credit and market (interest rate).

Broad filters in choosing debt will stipulate among others, that 100% of the underlying debt portfolio of the chosen funds comprise investment grade securities at the time of investment.

Initial allocation and alteration in the mix will depend on prevailing market conditions and be guided in a manner to optimize returns and limiting risk.

Allocation and management of the mix of funds will be driven by the fund manager's tactical and medium-term views on yields, general market outlook, credit spreads and relative value on the yield curve. The over-riding objective in managing the mix of debt funds will be to optimize risk-return in a manner that helps the fund limit volatility while delivering steady ongoing returns.

The combination of low volatility arbitrage investments and investment grade debt securities of varying maturities should help the fund achieve steady overall returns in the medium to long run.

**Product Differentiation:** This is an open ended Hybrid FoF scheme in the Hybrid category by Sundaram Mutual Fund which will be investing in Other Debt and Arbitrage Mutual Funds. We don't have any funds in this category.

## D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The scheme would be benchmarked to the **60% Nifty Short Duration Debt A-II Index + 40% Nifty 50 Arbitrage TRI**. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme.

### Benchmark Rationale:

The benchmark selected aligns with the prescribed policy framework for the composition of the benchmark as outlined in the "Framework for Launching FoF Schemes with Multiple Underlying Funds by SEBI vide circular No. SEBI/HO/IMD/IMD-RAC-1/P/OW/2025/4102/1 dated February 06, 2025.

The benchmark intends to track the returns of a portfolio consisting of 40% arbitrage opportunities alongside 60% in debt instruments, similar to the Scheme's proposed investments. Hence the Scheme's performance will be compared with this Index. The performance will be benchmarked to the Total Returns Variant of the Index. The Trustees reserve the right to change the benchmark in future, in accordance with applicable MF regulations and guidelines if a benchmark better suited to the investment objective of the Scheme is available.

#### E. WHO MANAGES THE SCHEME?

Name, Age & Tenure^	Educational Qualifications	Experience (last 10 years)	Name of the Scheme(s)
<b>S. Bharath</b> Age 45,  <b>Experience in Sundaram MF</b>  20 years and 5 months	B.Com, MBA, FRM, ICWA	Sundaram Asset Management Co. Apr 2018 to till date Head Equities & Senior Fund Manager Jan 2016 to Apr 2018 SPM Fund Manager, Jul 2012 – Dec 2015 Fund Manager, Aug 2004 – Jul 2012 Research Analyst, May 2002 – Jul 2004	<b>Joint Fund Managed</b> Sundaram Flexi Cap* , Sundaram ELSS Tax Saver *,Sundaram Midcap*, Sundaram Large and Midcap*, Sundaram Multi-Factor Fund* *,Sundaram Aggressive Hybrid *(Equity Portion), Sundaram Balanced Advantage Fund * (Equity Portion),Sundaram Conservative Hybrid Fund *(Equity Portion)
<b>Sandeep Agarwal</b> Age 41,  <b>Experience in Sundaram MF</b>  14 Years and 3 months	B.Com, ACA,CS	<b>Sundaram Asset Management Co Ltd.</b> Sep 2012 – till date Head - Fixed Income -Retail Business, Oct 2010 – Sep 2012 Dealer – Fixed Income <b>Deutsche Asset Management India Pvt. Ltd.</b>  Apr 2008 – Oct 2010 Management Trainee - Fixed Income	<b>Joint Fund Managed</b> Sundaram Corporate Bond Fund, Sundaram Medium Duration Fund, Sundaram Short Duration Fund, Sundaram Money Market Fund, Sundaram Ultra Short Duration Fund, Sundaram Overnight Fund, Sundaram Liquid Fund, Sundaram Low Duration Fund, Sundaram Banking & PSU Fund and Fixed Income portions of Sundaram Conservative Hybrid Fund, Sundaram Aggressive Hybrid Fund, Sundaram Multi Asset Allocation Fund
<b>Kumaresh Ramakrishnan</b> Age 54  <b>Experience in Sundaram MF</b> 7 months	B.E, MMS Finance	<b>Sundaram Asset Management Co Ltd.</b> <b>Apr 2025 to till date</b> <b>Head – Credit &amp; Fund Manager</b>  <b>PGIM India Asset Management</b> <b>2016 to 2021</b> <b>CIO – Fixed Income</b>  <b>Deutsche Asset Management</b> <b>2005 – 2016</b> <b>Head – Fixed Income</b>	<b>NA</b>
^ Cut-off date considered for calculation of tenure is Dec 2025			

## F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Name of the Scheme	Asset Allocation Pattern	Investment Objective	Differentiation
Sundaram Overnight Fund	Up to 100% Debt, Money Market instruments, Cash and Cash equivalents with overnight maturity / maturing in one business day	To generate income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity / maturing in one business day	Sundaram Overnight Fund generates income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity and seeking returns in line with overnight call / money market rates
Sundaram Money Market Fund	Upto 100% Money Market Instruments* as defined by RBI/SeBI from time to time and Cash Money Market Instruments includes Certificate of Deposits, Commercial Papers, T Bills, Government Securities having an unexpired maturity up to 1 Year	The investment objective of the scheme is to generate income by investing in a portfolio comprising of Money Market instruments having maturity up to one year.	Sundaram Money Market Fund is a debt scheme investing in money market instruments having maturity upto 1 year
Sundaram Low Duration Fund	Debt securities / Money Market instruments and Cash & Cash equivalents 0 - 100%	To provide a level of income consistent with liquidity through investments made primarily in money market and debt securities. ensuring that the Macaulay duration of the portfolio will be maintained between 6 & 12 months:	Sundaram Low Duration Fund invests in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6-12 months. This fund will be categorised under Low Duration Category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category
Sundaram Banking & PSU Fund	Money market and debt securities issued by Banks, Public Sector undertakings (PSUs) and Public Financial Institutions PFIs) and Municipal Bonds 80%-100% • other Debt and Money Market Securities* upto 20% (Investment in securitised debt will be up to 50% of the net assets)	To generate income and capital appreciation by predominantly investing in debt instruments of Banks, Public Sector undertakings, Public Financial Institutions and Municipal Bonds.	The fund seeks to invest at the short end of the fixed-income market. It may also have a sizeable mark-to-marked component in line with what is permitted by the Asset Allocation Pattern.
Sundaram Medium Duration Fund	Up to 100% Debt, Money Market instruments, Cash and Cash equivalents	To generate income and capital appreciation by investing in Fixed Income Securities and Money Market Instruments. ensuring that the Macaulay duration of the portfolio will be maintained between 3 years and 4 years. Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years.	This is a Medium term debt scheme investing in instruments with Macaulay duration between 3 years and 4 years

Sundaram Liquid Fund	Debt securities / Money Market instruments and Cash & Cash equivalents 0 - 100%	To provide a level of income consistent with the preservation of capital, liquidity and lower level of risk, through investments made primarily in money market and debt securities with maturity of up to 91 days only.. The aim is to optimize returns while providing liquidity	Sundaram Money Fund invests primarily in money market and debt security with maturity of up to 91 days only. This fund will be categorised under Liquid Category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category
Sundaram Short Duration Fund	Debt instruments & Money Market instruments, cash and cash equivalents: upto 100%	To generate income and capital appreciation by investing primarily in fixed income securities & money market instruments. ensuring that the Macaulay duration of the portfolio will be maintained between 1 & 3 years	Sundaram Short Duration Fund invests in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year – 3 years. This fund will be categorised under Short Duration Category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category.
Sundaram ultra Short Duration Fund	up to 100% Debt, Money Market instruments, Cash and Cash equivalents	The investment objective is to generate regular income by investing predominantly in debt and money market instruments. ensuring that the Macaulay duration of the portfolio will be maintained between 3 months and 6 months	Sundaram Ultra Short Duration Fund invests in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 – 6 months. This fund will be categorised under Ultra Short Duration Category as per SeBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category.
Sundaram Conservative Hybrid Fund	Debt Securities, Money Market instruments & Cash and Cash Equivalents - 75-90%; Equity & Equity related instruments - 10-25%; Investment in REITs & InvITs - Upto 10%	To generate income and capital appreciation through investments predominantly in fixed income securities and in equity and equity related instruments	Differentiating aspect of Sundaram Debt Oriented Hybrid Fund: The fund seeks to invest at the short end of the fixed-income market. It may also have a sizeable mark-to-marked component in line with what is permitted by the Asset Allocation Pattern.
Sundaram Aggressive Hybrid Fund	Equity & Equity Related Instruments: 65-80%; Debt and Money Market Instruments including Cash and Cash Equivalents and units of Liquid/ Money Market/ Debt Mutual Fund Schemes and Securitised Debt* 20-35%; units issued by REITs & InvITs : 0-10%	An open ended hybrid scheme investing predominantly in equity and equity related instruments. To provide long-term appreciation and current income by investing in a portfolio of equity, equity related securities and fixed income securities	Invests in an open ended hybrid scheme investing predominantly in equity and equity related instruments. This fund will be categorised under Aggressive Equity Hybrid Category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category
Sundaram Equity Savings Fund	<b>Under Normal Circumstances:</b> Equity & Equity related instruments (Including	The Scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related	Sundaram Equity Savings Fund is an open ended fund providing capital appreciation and income distribution to the investors by



	Derivatives) : 65-90% • Derivatives includes Index Futures, Stock Futures, Index options, Stock options, etc., backed by underlying equity (only arbitrage opportunities)* : 15-75%; unhedged Equity position : 15-40%; Fixed Income and money market**10-35%; units issued by REITs/InvITs:0-10%	instruments, arbitrage opportunities, and investments in debt and money market instruments.	using equity and equity related instruments, arbitrage opportunities, and investments in debt and money market instruments. This fund will be categorised under Equity Savings Category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category.
Sundaram Arbitrage Fund	Under Normal Circumstances: Equity and equity related instruments: 65-100%; @ Derivatives including Index Futures, Stock Futures, Index options and Stock options, etc.: 65-100%; Debt securities, Money Market Instruments & cash and cash equivalents : 0-35%	An open ended scheme investing in arbitrage opportunities. To generate income with minimal volatility by investing in equity, arbitrage strategies which fully offset the equity exposure and investments in debt instruments	Sundaram Arbitrage Fund invests in an open ended scheme investing in arbitrage opportunities. This fund will be categorised under Arbitrage Category as per SeBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category.
Sundaram Balanced Advantage Fund	Equity & Equity Related Instruments: 0-100%; Fixed Income, Money Market Instruments and Government, Securities Cash and Cash Equivalents: 0-100%; Units issued by REITs/InvITs: 0-10%	The investment objective of the Scheme is to provide accrual income and capital appreciation by investing in a mix of equity, debt, REITs/InvITs and equity derivatives that are managed dynamically	Sundaram Balanced Advantage Fund is an open ended dynamic asset allocation fund. This fund is being categorized under Dynamic/Balanced Advantage Category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category
Sundaram Multi Asset Allocation Fund	Equity and equity related instruments^ 65-80%; Debt and Money Market Securities: 10-25%; Gold ETFs as permitted by SEBI from time to time: 10-25%	The investment objective of the scheme is to generate long term capital appreciation by investing in Equity & Equity related Securities, Debt & Money Market Instruments and Gold ETFs.	Sundaram Multi Asset Allocation Fund is an Open Ended Scheme investing in Equity, Debt & Money Market Instruments and Gold ETFs. The fund is being categorized under Multi Asset Allocation category as per SEBI Categorization. Sundaram Asset Management Company Limited do not have any other fund in this category

#### Differentiating aspect of Sundaram Income Plus Arbitrage FoF:

This Fund is the only actively managed domestic Fund of Fund scheme under Income Plus Arbitrage category. *This strategy / methodology is not employed by other Sundaram funds.*



## G. HOW HAS THE SCHEME PERFORMED

### i) Performance of the Scheme (in %):

This is a new scheme and does not have any performance track record

## H. ADDITIONAL SCHEME RELATED DISCLOSURES:

### i) Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)

Not Applicable as it is a new scheme.

For complete details and latest monthly portfolio, investors are requested to visit [www.sundarammutual.com/Statutory Disclosures/Monthly Portfolios](http://www.sundarammutual.com/Statutory-Disclosures/Monthly-Portfolios)

**Financial Year Wise Performance:** This is a new scheme and does not have any performance track record

### ii) Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description.

Not Applicable.

### iii. Portfolio Disclosure – As it is a New Fund Offer – Portfolio details are not available

### iv. Portfolio Turnover Ratio -Last 1 Year: N.A

Aggregate of equity securities and debt instruments held by the Scheme at issuer level/sectors are as of the date indicated.

### v. Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value ( in Rs.)
1.	Concerned scheme's Fund Manager(s)	Units	NAV per unit	NA
		NA	NA	

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

### vi. Investments of AMC in the Scheme

Please refer to our website- <https://www.sundarammutual.com/Statutory-Disclosures>

In accordance with MF Regulations 25(16A), the asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board from time to time. But the AMC shall not be entitled to charge any management fees on this investment in the scheme. Investments by the AMC will be in accordance with Regulation 25(17) of the MF Regulations which states that:

The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment

## Part III- OTHER DETAILS

### COMPUTATION OF NAV

The Net Asset Value (NAV) is the most widely accepted yardstick for measuring the performance of any Scheme of a Mutual Fund. NAV calculations shall be based upon the following formula:

$$\frac{\text{Market value of the Scheme's investments + other current assets + deposits} - \text{all liabilities except unit capital, reserves and Profit \& Loss Account}}{\text{Number of units outstanding of the Scheme}}$$

Valuation of Securities will be according to the valuation norms, as specified in Schedule VIII of the MF Regulation and will be subject to such rules or Regulation that SEBI may prescribe. The Debt and Money market securities are valued based on the prices provided by AMFI approved agencies such as CRISIL & ICRA. Please refer the valuation policy on our website [https://www.sundarammutual.com/pdf2/2020/common/Valuation\\_Norms\\_February\\_2020.pdf](https://www.sundarammutual.com/pdf2/2020/common/Valuation_Norms_February_2020.pdf)

NAV of the Scheme – Plan/Option wise - will be calculated and disclosed up to four decimals. As required under the MF Regulations, the asset management company shall ensure that the repurchase price of an open ended scheme shall not be lower than 93% of the Net Asset Value.

### Methodology of calculating the sale and repurchase price of units

**Sale Price:** Applicable NAV subject to Stamp Duty

**Repurchase Price:** The exit fee is usually a percentage of the Net Asset Value (NAV) of the mutual fund held by investors. Once the AMC deducts the exit load from the total Net Asset Value, the remaining amount gets credited to the investor's account.

Suppose, an investor has invested Rs.10,000 in mutual fund schemes in January 2023 at the NAV of Rs. 100 and allotted 100 units. The exit fee for redeeming before one year is 1%. In March 2023, the investor opt for an additional investment of 50 units at Rs 105 in the same fund. He redeems all his investments in the fund in November 2023, when the NAV is Rs. 110 in scenario 1 and Rs 115 in scenario 2 (February 2024)? His exit load is as follows:

100 Units bought in January 2023 @ Rs 100 = Rs 10,000

50 units bought in March 2023 @ Rs 105 = Rs 5,250

Scenario 1 (Full Redemption before completion of 1 year)

Exit charges on redemption in November 2023.

**Exit Load:** 1% of [(100 units x Rs. 110) + (50 units x Rs. 110)] = Rs 165.

The amount credited the investor Rs. 16,500 (Rs. 110\*150 units) – Rs. 165 = Rs. 16,335 (Total NAV – Exit fee & STT)

In scenario 1 exit load is applicable on 150 units purchased in January and March 2023 as the holding period is less than 1 year

Scenario 2 (Full Redemption after completion of 1 year)

Investor redeems 150 units

Exit charges on redemption in February 2024.

Exit Load: 1% of (50 units x Rs. 115) = Rs 57.5

The amount credited the investor: Rs.17,250 (Rs. 115\*150 units) – Rs.57.5= Rs.17,192.5 (Total NAV-Exit fee)

In scenario 2 exit load is not applicable on 100 units purchased in January 2023 as the holding period is more than year.

The Mutual Fund shall ensure that the Redemption Price is not lower than 93% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Unit shall not exceed the permissible limit of 7% of the Purchase Price, as provided under SEBI MF Regulations.

### NEW FUND OFFER (NFO) EXPENSES:

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.

The entire New Fund Offer expenses for the launch the Scheme will be borne by the AMC.

## ANNUAL SCHEME RECURRING EXPENSES

1. The total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of MF Regulations. Expenses incurred in excess of the permitted limits shall be borne by the Investment Manager or the Trustee or the Sponsor.

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

Expense Head	Reference to Mutual Fund	% of daily Net Assets
Investment Management and Advisory Fees	52(2)	Upto 2.00% @ [As per MF Regulation 52(6)(a)(iii)]
Trustee fee & expenses	52(4)(b)(iv)	
Audit fees & expenses	52(4)(b)(v)	
Custodian fees & expenses	52(4)(b)(vi)	
Registrar & Transfer Agent Fees	52(4)(b)(iii)	
Marketing & Selling Expenses including Agents Commission	52(4)(b)(i)	
Cost related to investor communications	52(4)(b)(vii)	
Cost of fund transfer from location to location	52(4)(b)(viii)	
Cost of providing account statements and dividend redemption cheques and warrants	52(4)(b)(ix)	
Costs of statutory Advertisements	52(4)(b)(xii)	
Cost towards investor education & awareness (at least 2 bps)	SEBI Master Circular 10.1.16.	
Brokerage & transaction cost <sup>^</sup> over and above 12 bps and 5 bps for cash and derivative market trades resp.	52(6A)(a)	
Goods and Service tax on expenses other than investment management and advisory fees	SEBI Master Circular	
Goods and Service tax on brokerage and transaction cost	SEBI Master Circular	
Other Expenses	52(4)(b)(xiii)	
Maximum total expense ratio (TER) permissible	52(6)(a)(iii)	Upto 2.00%
Additional expenses <sup>#</sup>	52(6A)(c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities [Note: B30 (Specified cities) incentive shall be kept in abeyance till further notice.]	52(6A)(b)	Upto 0.30%

"The current expense ratios will be updated on the website viz. <https://www.sundarammutual.com/TER> at least three working days prior to the effective date of change".

Daily TER and proposed changes, if any, are available under the link: <https://www.sundarammutual.com/TER>.

<sup>^</sup> Direct Plan under the Scheme shall have a lower expense ratio than Regular Plan, excluding distribution expenses, commission, etc., and no commission shall be paid from Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan. The investors of the Scheme will bear dual recurring expenses,

if any, viz, those of the Scheme and those of the underlying scheme.

@As per MF Regulation 52 (6) (a) in case of the scheme, being a fund of funds scheme, the maximum total expenses including weighted average of charges levied by the Underlying Schemes shall not exceed 2.00 per cent of the daily net assets of the scheme. Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying schemes shall not exceed two times the weighted average of the total expense ratio levied by the underlying schemes, subject to the overall ceiling as stated above Weighted expense ratio of the underlying schemes. Note: The scheme invests only in the Direct Plan of the underlying schemes.

# In terms of clause 10.1.7 of Master Circular, in case exit load is not levied / not applicable, the AMC shall not charge the said additional expenses.

#### Notes:

1. **Trustee Fees and Expenses** In accordance with the Trust Deed constituting the Mutual Fund, the Trustee is entitled to receive, in addition to the reimbursement of all costs, charges and expenses, a quarterly fee computed at a rate not exceeding 0.10% per annum of the daily net assets of the Scheme(s) or a sum of Rs. 15,00,000 per annum, whichever is higher. Such fee shall be paid to the Trustee within seven working days from the end of each quarter every year, namely, within 7 working days from June 30, September 30, December 31 and March 31 of each year. The Trustee may charge expenses as permitted from time to time under the Trust Deed and MF Regulations.
2. **GST** As per clause 10.3 of Master Circular, GST shall be charged as follows:
  1. GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6) of the MF Regulations.
  2. GST on other than investment management and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6) of the MF Regulations.
  3. GST on exit load, if any, shall be paid out of the exit load proceeds and exit load net of GST, if any, shall be credited to the Scheme.
  4. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the MF Regulations.
3. There shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) viz. Investment Management and Advisory Fees and various sub-heads of recurring expenses, respectively.
4. **Additional Expenses under MF Regulation 52 (6A):**
  - a. Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under MF Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions (if permitted under the scheme) respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under MF Regulation 52.
  - b. To improve the geographical reach of the Scheme in smaller cities / towns as may be specified by SEBI from time to time, expenses not exceeding 0.30% p.a. of daily net assets, if the new inflows from retail investors from such cities are at least (a) 30% of gross new inflows in the Scheme or (b) 15% of the average assets under management (year to date) of the Scheme, whichever is higher. In case inflows from retail investors from beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged on a proportionate basis as follows:

Daily net assets X 30 basis points X New inflows from retail investors from beyond top 30 cities

365\* X Higher of (a) or (b) above

\* 366, wherever applicable.

The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from retail investors from such cities. However, the amount incurred as expense on account of inflows from retail investors from such cities shall be credited back to the Scheme in case the said inflows are redeemed within a period of one year from the date of investment. Currently, SEBI has specified that the above additional expense may be charged for inflows from retail investors from beyond 'Top 30 cities'. Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. Inflows from "retail investors" shall mean inflows of amount upto Rs 2 lakhs per day, from individual investors. Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice. Accordingly, the B-30 incentive structure shall be implemented as per SEBI / AMFI directions from time to time.

- c. Expenses not exceeding 0.05% p.a. of daily net assets towards Investment Management and Advisory Fees and the various sub-heads of recurring expenses mentioned under MF Regulation 52 (2) and (4) respectively of MF Regulations. Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable.

#### A. Transparency in TER

1. All scheme related expenses including commission paid to distributors, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.
2. MFs/ AMCs shall adopt full trail model of commission in all schemes, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting of trail commission will be allowed only in case of inflows through Systematic Investment Plans (SIPs).
3. In respect of inflows by new investors (to be identified based on PAN) through SIPs into MF schemes, the upfronting of trail commissions, based on SIP inflows, shall be up to 1% payable yearly in advance, for a maximum period of three years subject to the following:
  - (i) The upfronting of trail commission may be for SIP of upto Rs. 3000 per month, per scheme, for an investor who is investing for the first time in Mutual Fund schemes.
  - (ii) For a new investor, as identified above, only the first SIP(s) purchased by the investor shall be eligible for up-fronting. In this regard, if multiple SIP(s) are purchased on different dates, the SIP(s) in respect of which the instalment starts on the earliest date shall be considered for upfronting.
  - (iii) The upfront trail commission will be paid from AMC's books.
  - (iv) The said commission shall be amortized on daily basis to the scheme over the period for which the payment has been made.
  - (v) The said commission will be charged to the scheme as 'commissions' and will also account for computing the TER differential between regular and direct plans in each scheme.

(vi) The commission paid shall be recovered on pro-rata basis from the distributors, if the SIP is not continued for the period for which the commission is paid.

4. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee will not exceed the fees and expenses charged under such heads in a regular plan.
5. No pass back, either directly or indirectly, shall be given by MFs/ AMCs/ Distributors to the investors.
6. Training sessions and programmes conducted for distributors should continue and should not be misused for providing any reward or non-cash incentive to the distributors.

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

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

The Investment Manager will comply with the above circular.

**Illustration on Total Expense Ratio**

**Value of Rs.10,000/- invested pre and post expenses after one year for Regular and Direct Plan.**

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000.00	10,000.00
Returns before Expenses (Rs.)	1,500.00	1,500.00
Expenses other than Distribution Expenses (Rs.)	150.00	150.00
Distribution Expenses (Rs.)	50.00	-
Returns after Expenses at the end of the year (Rs.)	1,300.00	1,350.00
Returns (%)	13.00%	13.50%

**Note:** Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the MF Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions. Payment towards brokerage and transaction cost in excess of 0.12% and 0.05% for cash market transactions and derivatives transactions respectively shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the MF Regulations. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.

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

**2. GST:**

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

Any circular/clarification issued by SEBI / AMFI in regard to expenses chargeable to the Scheme/Plan(s) will automatically



become applicable and will be incorporated in the SID/SAI/KIM accordingly.

## LOAD STRUCTURE

**Entry Load:** Nil.

**Exit Load:** Nil

The Board of Trustee reserves the right to prescribe or modify the exit load structure with prospective effect, subject to MF Regulations.

Investors/Unit holders should note that the AMC/Trustee has the right to modify existing Load structure and to introduce Loads subject to a maximum limits prescribed under the MF Regulations. Any change in Load structure will be effective on a prospective basis and will not affect the existing Unit holder in any manner.

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

### Applicability

- (a) Units issued on reinvestment of dividend shall not be subject to exit load.
- (b) Prescribed exit load will be applicable for switch out and every instalment under a Systematic Transfer Plan and Systematic Withdrawal Plan. The period indicated for exit load shall be reckoned from the date of allotment.

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

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

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

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

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

For the applicable structure, please refer to the website/offices of the Investment Manager/Registrar or call at (toll no 1860 425 7237) or your distributor.



## SECTION II

### I. Introduction

#### A. Definition

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

**Benchmark:** The index for evaluating the performance of the Scheme.

**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 an 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 which falls within a book closure period announced by the Trustee / Investment Manager and

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.

**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) MF Regulations and includes any entity appointed to act as custodian in respect of foreign securities (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 dated August 24, 1996, executed between the Trustee and the Investment Manager as amended from time to time.

**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. AMC is also called as Investment Manager alternatively.

**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 Investment Manager or its registrars from time to time.

**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 the Scheme, calculated in the manner provided in the Scheme Information Document, as may be prescribed by SEBI from time to time.

**MF Regulations:** Securities and Exchange Board of India (Mutual Funds) Regulation 1996 as amended from time to time.

**Trustee:** Sundaram Trustee Company Limited, as incorporated under the Provisions of the Companies Act, 1996, and approved by SEBI to act as Trustee to the Scheme 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:** The term unit holder and investor has been used interchangeably in this document.

## Abbreviation & Interpretation

### Abbreviation

In this document, an investor may find the following abbreviations.

AMC	Asset Management Company
AMFI	Association of Mutual Funds in India
AML	Anti-Money Laundering
AUM	Assets Under Management
BSE	Bombay Stock Exchange Limited
CCC	Customer Care Centrex
CDSC	Contingent Deferred Sales Charge
ECS	Electronic Clearing System
EFT	Electronic Funds Transfer
FATCA	Foreign Account Tax Compliance Act
FPI	Foreign Portfolio Investor
FRA	Forward Rate Agreement
HUF	Hindu Undivided Family
IDCW	Income Distribution cum Capital Withdrawal
IMA	Investment Management Agreement
IRS	Interest Rate Swap
KIM	Key Information Memorandum
KYC	Know Your Customer
MFU	Mutual Fund Utility
NAV	Net Asset Value
NRI	Non-Resident Indian
NSE	National Stock Exchange of India Limited
PAN	Permanent Account Number
PIO	Person of Indian Origin
PMLA	Prevention of Money Laundering Act, 2002
POS	Points of Service
RBI	Reserve Bank of India
RTGS	Real Time Gross Settlement
SAI	Statement of Additional Information
SEBI	Securities and Exchange Board of India
SEBI Act	Securities and Exchange Board of India Act, 1992
SEFT	Special Electronic Funds Transfer
SI	Standing Instructions
SID	Scheme Information Document
SIP	Systematic Investment Plan
STP	Systematic Transfer Plan
SWP	Systematic Withdrawal Plan
TREPS	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 MF Regulations.

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;
- Rs 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.

## B. Risk factors

### Standard Risk Factors

- Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved
- As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets.
- The NAV may be affected by factors such as market conditions, level of interest rates, market-related factors, trading volumes, settlement periods, transfer procedures, price/interest rate risk, credit risk, government policy, volatility and liquidity in markets, exchange rate, geo-political development, to name a few.
- Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme. The tax benefits available under the Scheme is as available under the present taxation laws and subject to relevant conditions.
- As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely.

In view of the individual nature of tax consequences, each Investor/Unit holder is advised to consult his/her own professional tax advisor.

- FATCA imposes tax withholding upto 30% on any payments (including redemption and Income distribution is suffice proceeds) made by the Fund/AMC to a US Person classified as recalcitrant account holder in respect of whom the applicable documentation and reporting requirements are not met.
- The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments
- As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances
- At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Scheme. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements

- This is only an illustrative list and not an exhaustive list of risk factors that could affect the NAV, performance and liquidity of the Scheme

**Scheme Specific Risk Factors:****Risk associated with Fund of Fund schemes:**

- The Scheme's performance will depend upon the performance of the Underlying schemes.
- Any change in the investment policy or the fundamental attributes of the Underlying Fund in which the Scheme invests may affect the performance of the Scheme.
- The portfolio disclosure of the Scheme will be largely limited to the particulars of the relevant Underlying Fund and investments by the Scheme in debt and money market instruments.
- The scheme specific risk factors of the underlying scheme become applicable where a fund of funds invest. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which Fund of Funds scheme invest in. Details of the underlying funds would be available in their respective website
- Dependence on the Investment Managers of the underlying scheme: The success of the underlying scheme depends on the ability of the respective Investment Managers to develop and implement investment strategies that achieve their investment objective. Moreover, subjective decisions made by the Investment Manager may cause an underlying scheme to incur losses or to miss profit opportunities.
- As the investors are incurring expenditure at both the Fund of Funds level and the scheme into which the Fund of Funds invests, the returns that they may obtain may be materially impacted or may at times be lower than the returns that investors may obtain by directly investing in such schemes.
- As the Fund of Funds scheme will invest into an underlying scheme, the expense charged being dependent on the structure of the underlying scheme (being different), it may lead to a non-uniform charging of expenses over a period of time
- The fund of fund scheme may have different returns/performance than the underlying scheme due to various reasons. The return of the Fund of Funds may be adversely impacted by total expense ratio, cash drag, timing and pricing difference between the subscription/redemption in the Fund of Funds v/s underlying scheme, operational and transactional reasons etc.
- The subscription and redemption in the Fund of Fund scheme is also dependent on the liquidity of the underlying scheme. The illiquidity of the same may affect the performance of the Fund of Fund scheme.
- Investments in underlying schemes carry risks such as performance of securities, derivative investments, credit rating changes, trading volumes, settlement periods, price/interest rate risk, volatility, and liquidity issues.
- Risks associated with Arbitrage Schemes: The primary objective of arbitrage schemes is to identify and exploit price discrepancies in various markets. However, price differences may narrow or disappear before the arbitrage opportunity is executed, thus reducing or eliminating potential profits. Security prices are fluctuating and therefore timing discrepancies or delays in executing trades may impact profits. Identification and exploitation of the discrepancies involve uncertainty as the fund managers may not be able to recognize the opportunities or may not be able to take advantage of the same in time. In addition, insufficient liquidity in one or more markets may make it difficult to execute trades at desired prices, impacting the effectiveness of the arbitrage strategy. Errors in trade execution, technology failures, or problems with the trading platform may impact returns. In case the trade is entered with a counterparty rather than an exchange, there is a counterparty risk that the trading partner defaults or fails to honor the trade which may

result in a loss.

- **Redemption and Liquidity:** High redemption requests and market conditions may cause delays in unit redemptions. Portfolio rebalancing may lead to higher transaction costs and exit loads or redemption charges may impact performance.
- A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for any underlying schemes.
- There exists a possibility that the investment policy and/or fundamental attributes of the underlying scheme change over time. In such circumstances, the fund manager will seek to continue remain invested in such underlying scheme as long as it does not challenge the investment strategy of the Scheme.
- **Right to Limit Redemptions:** The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with paragraph 1.12 of the Master Circular.

#### **Risk associated with investment in units of mutual funds:**

The scheme may make investments in units of mutual funds. Investments in schemes of mutual funds are subject to market risks and there is no assurance or guarantee that the objectives of the scheme will be achieved. Further, any investment in mutual funds is also subject to risk factors outlined in the offer document of the mutual fund and an adverse performance of a mutual fund scheme in which the scheme has made investments could adversely impact the scheme's performance and NAV of the scheme.

#### **Risks associated with Arbitrage Schemes :**

The primary objective of arbitrage schemes is to identify and exploit price discrepancies in various markets. However, price differences may narrow or disappear before the arbitrage opportunity is executed, thus reducing or eliminating potential profits. Security prices are fluctuating and therefore timing discrepancies or delays in executing trades may impact profits. Identification and exploitation of the discrepancies involve uncertainty as the fund managers may not be able to recognize the opportunities or may not be able to take advantage of the same in time. In addition, insufficient liquidity in one or more markets may make it difficult to execute trades at desired prices, impacting the effectiveness of the arbitrage strategy.

- Errors in trade execution, technology failures, or problems with the trading platform may impact returns. In case the trade is entered with a counterparty rather than an exchange, there is a counterparty risk that the trading partner defaults or fails to honor the trade which may result in a loss.

#### **Risks associated with Debt/Money Markets Instruments**

**Interest Rate Risk** As with debt/money instruments, changes in interest rate may affect the price of the money market instrument(s) and ultimately Scheme's net asset value. Generally, the prices of instruments increase as interest rates decline and decrease as interest rates rise. Prices of long-term securities fluctuate more in response to such interest rate changes than short-term securities. Indian debt and government securities markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.

**Credit Risk** Credit risk or Default risk refers to the risk that an issuer of a fixed income security may default (i.e. the issuer will be unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of fixed income securities will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of

default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.

**Reinvestment Risk** This risk refers to the difference in the interest rate levels at which cash flows received from the securities in the scheme is reinvested. The additional income from reinvestment is the “interest on interest” component. The risk is that the rate at which interim cash flows are reinvested may be lower than that originally assumed. Risks associated with Segregated Portfolio Investors holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. Security comprises of segregated portfolio may not realize any value. Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

**Risks associated with investing in Securities Segment and Tri-party Repo trade settlement:**

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

**Risks associated with transaction in Units through stock exchange(s):** In respect of transactions in Units of the Scheme through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

**Risk associated with potential change in Tax structure:** This summary of tax implications given in the taxation section (Units and Offer Section III) is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. The current taxation laws may change due to change in the ‘Income Tax Act 1961’ or any subsequent changes/amendments in Finance Act/Rules/Regulations. Any change may entail a higher outgo to the scheme or to the investors by way of securities transaction taxes, fees, taxes etc. thus adversely impacting the scheme and its returns.

**C. Risk Mitigation Strategies:**

The Scheme’s portfolio broadly comprises Arbitrage and Debt Schemes of Mutual fund. Thus, the mitigation policies applicable to those Arbitrage and Debt Mutual Fund Schemes will be applicable to this Scheme.

**Risk mitigation measures for portfolio volatility:** The fund invests in multiple schemes thereby ensuring greater diversification at the stock, sector and investment style level.

**Risk mitigation measures for managing liquidity:** Reasonable investments are made in money market instruments and / or money market mutual fund schemes for liquidity purposes.

Security Type	Risks & measures to Mitigate risks
Debt and Money Market instruments	<b>Credit Risk:</b> Management analysis will be used for identifying company specific risks. Management’s past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer’s



	<p>financial statements will be undertaken.</p> <p><b>Price-Risk or Interest-Rate Risk:</b> The Scheme may primarily invest the debt portion of the portfolio in short term debt &amp; money market instruments, units of Liquid and Overnight schemes thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities.</p> <p><b>Risk of Rating Migration:</b> The Scheme may primarily invest the debt portion of the portfolio in short-term debt &amp; money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of rating migration generally associated with long-term securities</p> <p><b>Basis Risk:</b> The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short-term interest rate hence investment is done in short term debt and money market instruments.</p> <p><b>Spread Risk:</b> The Scheme may primarily invest the debt portion of the portfolio in short-term debt &amp; money market instruments, units of Liquid and Overnight schemes thereby mitigating the risk of spread expansion which is generally associated with long-term securities</p> <p><b>Reinvestment Risk:</b> The debt allocation of scheme is primarily as a cash management strategy and such strategy returns are expected to reflect the very short term interest rate hence investment is done in short term debt and money market instruments. Reinvestment risks will be limited to the extent of debt instruments, which will be a very small portion of the overall portfolio value.</p> <p><b>Liquidity Risk:</b> The Scheme may, however, endeavor to minimize liquidity risk by primarily investing the debt portion of the portfolio in relatively liquid short term debt &amp; money market instruments, units of Liquid and Overnight schemes.</p>
Repo Transactions	<p>This risk is largely mitigated, as the choice of counterparties is largely restricted and their credit rating is taken into account before entering into such transactions. Also operational risks are lower as such trades are settled on a DVP basis. In the event the counterparty is unable to pay back the money to the scheme as contracted on maturity, the scheme may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the counterparty</p>
Government securities and Triparty repo on Government securities or treasury bills:	<p>As a member of securities segment and Triparty repo segment, maintenance of sufficient margin is a mandatory requirement. CCIL monitors these on a real time basis and requests the participants to provide sufficient margin to enable the trades etc. Also there are stringent conditions / requirements before registering any participants by CCIL in these segments. Since settlement is guaranteed the loss on this account could be minimal though there could be an opportunity loss.</p>
Units of mutual fund schemes	<p>Mutual Fund portfolios are generally well diversified and typically endeavor to provide liquidity on a T+1/T+2 basis and aim to mitigate</p>



	any risks arising out of underlying investments.
--	--

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

The measures mention above is based on current market conditions and may change from time to time based on changes in such conditions, regulatory changes and other relevant factors.

Accordingly, our investment strategy, risk mitigation measures and other information contained herein may change in response to the same.

#### **The scheme got the approval from the AMC and Trustee to enable the segregation of portfolio in case of credit event**

SEBI vide circular number SEBI/HO/IMD/DF2/CIR/P/2018/160 and dated 28th December 2018 prescribed the procedure for segregation of portfolio in mutual fund schemes. Following is the extract from the circular:

1. Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
  - Downgrade of a debt or money market instrument to 'below investment grade', or
  - Subsequent downgrades, or
  - Similar such downgrades of a loan rating.
2. In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events and implemented at the ISIN level.
3. Creation of segregated portfolio shall be optional and at the discretion of the AMC. It should be created only if the SID of the scheme has provisions for segregated portfolio with adequate disclosures.
4. AMCs shall have a detailed written down policy on creation of segregated portfolio and the same shall be approved by the trustees.
5. Process for creation of segregated portfolio
  - a. AMC shall decide on creation of segregated portfolio on the day of credit event. Once an AMC decides to segregate portfolio, it shall
    - i. seek approval of trustees prior to creation of the segregated portfolio.
    - ii. immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors.
    - iii. ensure that till the time the trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
  - b. Once trustee approval is received by the AMC,
    - i. Segregated portfolio shall be effective from the day of credit event ii. AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
    - ii. An e-mail or SMS should be sent to all unit holders of the concerned scheme.
    - iii. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
  - v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
  - vi. No redemption and subscription shall be allowed in the segregated portfolio. however, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
  - c. If the trustees do not approve the proposal to segregate portfolio, AMC shall issue a press release immediately informing investors of the same.
6. Valuation and processing of subscriptions and redemptions
  - a. the valuation should take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets).

- b. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:
  - i. upon trustees' approval to create a segregated portfolio
    - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
    - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
  - ii. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio (scheme portfolio including the securities affected by the credit event).

### Special Considerations

Prospective investors should review / study this Scheme Information Document carefully and in its entirety and shall not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation, or financial/ investment matters and are advised to consult their own professional advisor(s) as to the legal or any other requirements or restrictions relating to the subscription, gifting, acquisition, holding, disposal (sale, transfer, switch or redemption or conversion into money) of units and to the treatment of income (if any), capitalisation, capital gains, any distribution, and other tax consequences relevant to their subscription, acquisition, holding, capitalisation, disposal (sale, transfer, switch or redemption or conversion into money) of units within their jurisdiction / of nationality, residence, domicile etc. or under the laws of any jurisdiction to which they or any managed Scheme to be used to purchase/gift units are subject, and (also) to determine possible legal, tax, financial or other consequences of subscribing / gifting to, purchasing or holding units before making an application for units.

Neither this Scheme Information Document nor the units have been registered in any jurisdiction outside India. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document in certain jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Neither the delivery of this Scheme Information Document nor any sale made hereunder shall, under any circumstances, create any implication that the information contained herein is correct.

### Details under FATCA/Common Reporting Standards (CRS)/Foreign Tax Laws

Compliance under Foreign Account Tax Compliance Act /Common Reporting Standard requirements: Foreign Account Tax Compliance Act: Foreign Account Tax Compliance Act ("FATCA") is a United States (US) law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. FATCA obligates foreign financial institution (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information on the accounts of to report accounts held by specified US Persons. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts. With respect to individuals, the US reportable accounts would cover those with US citizenship or US residency. The identification of US person will be based on one

or more of following "US indicia" • Identification of the Account Holder as a US citizen or resident; Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • An "in-care of or "hold mail" address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. Since domestic laws of sovereign countries, (including India) may not permit sharing of confidential client information by FFIs directly with US IRS, the U.S. has entered into Inter-Governmental Agreement (IGA) with various countries. The IGA between India and USA was signed on 9th July, 2015, which provides that the Indian FIs will provide the necessary information to

Indian tax authorities, which will then be transmitted to USA automatically. Common Reporting Standard - The New Global Standard for Automatic Exchange of Information: On similar lines as FATCA, the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). The CRS on AEOI was presented to G20 Leaders in Brisbane on 16th November, 2014. On June 3, 2015, India has joined the Multilateral Competent Authority Agreement (MCAA) on AEOI. The CRS on AEOI requires the financial institutions of the "source" jurisdiction to collect and report information to their tax authorities about account holders "resident" in other countries, such information having to be transmitted "automatically" annually. The information to be exchanged relates not only to individuals, but also to shell companies and trusts having beneficial ownership or interest in the "resident" countries. Accordingly with effect from November 1, 2015 all investors will have Sundaram Mutual Fund / the AMC is classified as a 'Foreign Financial Institution' under the FATCA provisions. Accordingly, the AMC / Mutual Fund will be required to undertake due diligence process and identify US reportable accounts and collect such information / documentary evidences of the US and / or non-US status of its investors / Unit holders and disclose such information (directly or through its agents or service providers) as far as may be legally permitted about the holdings / investment returns to US Internal Revenue Service (IRS) and / or the Indian Tax Authorities. The MF has registered with US Internal Revenue Service (IRS) and has obtained a Global Intermediary Identification Number (GIIN): EY9227.99999.SL.356 for the said reporting purposes.

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor) and on being identified as a reportable person / specified US person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to furnish such information as and when sought by the AMC in order to comply with the information reporting requirements stated in IGA and circulars issued by SEBI/Government of India in this regard from time to time. The information disclosed may include (but is not limited to) the identity of the investors and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their tax advisors regarding FATCA/CRS requirements with respect to their situation.

## II. Information about the scheme:

### A. Where will the scheme invest - For Detailed description, please refer to Section I - Part II – B

Detailed description of the instruments mentioned in Section I

- **Investment in Money Market Instruments:** Investment in money market instruments including Triparty Repo on Government Securities or treasury bill, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, etc. will be made to meet the liquidity needs of the scheme and manage desired duration as permitted by SEBI and RBI from time to time.

- **Fixed Income & Money Market instruments in India**

#### Brief note on fixed-income and money market in India

#### Types of Debt Market Instruments:

The Indian Debt market comprises of the Money Market and the Long Term Debt Market.

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Reverse Repo and TREPS etc. They are mostly discounted instruments that are issued at a discount to face value. Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year. Long Term Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities include central, state and local issues. The main instruments in this market are dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). The Central Government securities are generally issued through auctions on the basis of 'Uniform price' method or 'Multiple price'

method while State Govt. are through on- tap sales.

Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. The bonds issued may be fixed or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

Debt derivatives market comprises mainly of Interest Rate Swaps linked to Overnight benchmarks called MIBOR (Mumbai Inter Bank Offered Rate) and is an active market. Banks and corporate are major players here and of late Mutual Funds have also started hedging their exposures through these products.

The following table gives approximate yields prevailing during the month of Jul 2025 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro economic conditions and RBI policy

Issuer	Instruments	Maturity	OTC
GOI	Treasury Bill	91 days	6.47
GOI	Treasury Bill	364 days	6.48
GOI	Short Dated	1-3 Yrs	6.47 - 6.49
GOI	Medium Dated	3-5 Yrs	6.49- 6.51
GOI	Long Dated	5-10 Yrs	6.51 - 6.63
Corporates	Bonds (AAA)	1 - 3 years	7.36 - 7.64
Corporates	Bonds (AAA)	3 - 5 years	7.29 -7.36
Corporates	CPs (A1+)	3 months - 1 yr	7.49 - 7.78
Banks	CDs	3 months - 1 yr	7.69 - 7.72

**Source: Bloomberg. As of July 30, 2025**

#### **Regulators:**

The RBI operates both as the monetary authority and the debt manager to the government. In its role as a monetary authority, the RBI participates in the market through open-market operations as well as through Liquidity Adjustment Facility (LAF) to regulate the money supply. It also regulates the bank rate and repo rate, and uses these rates as indirect tools for its monetary policy. The RBI as the debt manager issues the securities at the cheapest possible rate. The SEBI regulates the debt instruments listed on the stock exchanges.

Fixed Income and money market in India is predominantly a institutional market, the key market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and companies. Provident / pension funds, though present, are not active players.

#### **B. What are the investment restrictions?**

##### **Investment Restrictions**

The investment policy of the scheme complies with the rules, regulations and guidelines laid out in MF Regulations. As per the MF Regulations, specifically the Seventh Schedule, the following investment limitations are currently applicable:

a) Save as otherwise expressly provided under the MF regulations, the mutual fund shall not advance any loans for any purpose.

(b) Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds and

such deposits shall abide by the following guidelines: • “Short Term” for parking of funds shall be treated as a period not exceeding 91 days. • Such short-term deposits shall be held in the name of the Scheme. • The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee. • Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits. • The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries. • Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank. • The AMC shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks. • The above shall not apply to Term Deposits placed as margins for trading in cash and derivatives market.

(c) The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction unless allowed by SEBI.

(d) The Mutual Fund shall get the securities purchased by a fund transferred in the name of the fund, wherever investments are intended to be of long term nature.

(e) A scheme shall not make any investment in any unlisted security of an associate or Group Company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.

(f) Investment in non-publicly offered debt: Depending upon the available yields the fund, may invest in non-publicly offered debt securities to the extent to which such investment can be made by the fund.

(g) Based upon the liquidity needs, a fund may invest in Government of India Securities to the extent to which such investment can be made by the scheme.

(h) The scheme shall not make any investment in any fund of fund scheme.

(i) IST (Inter Scheme Transfer) - Transfer of investments from one Scheme to another Scheme in the same mutual fund, shall be allowed only if:-

- such transfers are made at the prevailing market price for quoted Securities on spot basis. Explanation: spot basis shall have the same meaning as specified by Stock exchange for spot transactions. Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.
- the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made
- ISTs shall take place in compliance with various conditions as specified by provision no. 12.30.1 to 12.30.2.2 (a) of para 12.30 under Chapter 12 of SEBI Master Circular for Mutual Funds. In case of Open Ended Schemes, ISTs may be allowed in the following scenarios: For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure: AMCs shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted: I. Use of scheme cash & cash equivalent II. Use of market borrowing III. Selling of scheme securities in the market
- After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward ISTs of the optimal mix of low duration paper with highest quality shall be effected. The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders. The option of market borrowing or selling of security as mentioned at para (r) II & (r) III above may be used in any combination and not necessarily



in the above order. In case option of market borrowing and/or selling of security is not used, the reason for the same shall be recorded with evidence. (j) Valuation of money market and debt securities with respect to Inter-scheme transfer (IST) in accordance with provision no. 9.11.1 to 9.11.5 of para 9.11 under Chapter 9 of SEBI Master Circular for Mutual Funds is as follows: i. AMCs shall seek prices for IST of any money market or debt security (irrespective of maturity), from the valuation agencies. ii. AMFI, in consultation with valuation agencies shall decide a turn-around-time (TAT), within which IST prices shall be provided by the agencies. iii. If prices from the valuation agencies are received within the pre-agreed TAT, an average of the prices so received shall be used for IST pricing. iv. If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing.

- If prices are not received from any of the valuation agencies within the agreed TAT, AMCs may determine the price for the IST, in accordance with Clause 3 (a) of Seventh Schedule of MF Regulations. (k) Prudential limits in sectoral exposure and group exposure of the Scheme: The exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Triparty Repo on Government Securities or treasury bill, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme; Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs). Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the Scheme as per SEBI Guideline contained in the provision no. 12.9.1 of para 12.9 under Chapter 12 of SEBI Master Circular for Mutual Funds.

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

#### **Group Exposure**

Mutual Funds/AMCs shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.

The investments by the scheme in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined under regulation of MF Mutual Funds and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

(l) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or IDCW to the unitholders: Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months

The Trustee Company / AMC may alter these above stated limitations from time to time, and also to the extent the MF Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments in order to achieve its investment objectives & policies. As such, all investments of the Scheme will be made in accordance with the MF Regulations, including Schedule VII thereof and the Fundamental Attributes of this Scheme. At Sundaram, to ensure robust risk management and adequate portfolio diversification internal Investment policy for various debt schemes has been framed. The investment policy at Sundaram specifies limits both on overall basis (across all schemes) as well as on individual scheme level. Guidelines for following parameters for liquid as well as

non liquid schemes have been specified in the policy:

1. **Eligible Instruments:** Defines the eligible instruments where the scheme can invest
2. **Minimum Liquidity:** Defines the instruments considered as liquid instruments and the minimum investments in these instruments as a percentage of total net assets
3. **Maximum Illiquid component:** Defines the instruments considered as illiquid and the maximum investment that can be made in these instruments as a percentage of net assets.
4. **Rating:** Defines minimum and/ or maximum investment in a particular rating as a percentage of total portfolios.
5. **Maturity:** Defined the weighted average maturity of a portfolio. Also defines the weighted average maturity, maximum and maturity for certain asset types like corporate bond, PTCs, Gilts etc. Investment by the AMC in the Scheme: In line with MF Regulations and circulars issued by SEBI from time to time, the AMC may invest its own funds in the scheme(s). Further, the AMC shall not charge any fees on its investment in the Scheme (s), unless allowed to do so under MF Regulations in the future.

### C. Fundamental Attributes

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the MF Regulation:

- (i) **Type of a scheme:** An open-ended fund of funds investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes.
- (ii) **Investment Objective:** The scheme shall seek to generate long-term capital appreciation by investing in units of debt oriented mutual fund schemes and arbitrage mutual fund schemes. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.
- (iii) **Investment pattern:** As indicated in this Scheme Information Document (Indicated in Highlights & Scheme Summary and Part II of this document).
- (iv) **Terms of Issue:** Provisions in respect redemption of units, fees and expenses: As indicated in this Scheme Information Document.
  - Liquidity provisions such as listing, repurchase/redemption: As indicated in this Scheme Information Document (Indicated in Highlights & Scheme Summary and Part III of this document).
  - Aggregate fees and expenses charged to the scheme. As indicated in this Scheme Information Document (Indicated in Highlights & Scheme Summary and Part IV of this document).
  - Any safety net or guarantee; There is no such safety net/Guarantee (The Schemes covered in this document does not offer safety net or guarantee).

In accordance with Regulation 18(15A) of the MF Regulation, the Trustee shall ensure that no change in the fundamental attributes of the Scheme the Trustee, fee & expenses and any other change which would modify the Scheme and affect the interests of unit holders is carried out unless:

- A written communication about the proposed change is sent to each unit holder
- 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 for a period of 30 days to exit at the prevailing Net Asset Value without any exit load



## D. Scheme Specific Disclosures:

<b>Minimum Target amount</b> (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Rs.10 crore
<b>Maximum Amount to be raised (if any)</b>	No upper limit
<b>Allotment (Detailed procedure)</b>	<p>Allotment will be made to all eligible applicants in the New Fund Offer provided the applications are complete in all respects and are in order and funds are realised. The allotment will be completed within 5 business days after the closure of New Fund Offer by sending allotment confirmation by way of email and / or Short Messaging Service (SMS) (if the mobile number is not registered under Do Not Call Registry) specifying the number of units. The said allotment confirmation will be sent to the investors / unit holders registered email address and / or mobile number. The allotment details will be reflected in the Consolidated Account Statement (CAS), which will be sent by email or mail on or before the 12th of the following month, and on or before the 15th of the following month for investors who have opted to receive the CAS in physical form.</p> <p>Application for issue of Units will not be binding on the fund and may be rejected on account of failure to fulfill the requirements as specified in the application form. Dispatch of Unit statements of account will be made as soon as possible and in accordance with the MF Regulations.</p>
<b>Refund</b>	If application is rejected, full amount will be refunded within 5 business days from the closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC
<b>Ongoing offer period</b>	Not Applicable
<b>Ongoing price for subscription</b> This is the price you need to pay for purchase / switch-in.	At applicable NAV
<b>Ongoing price for redemption</b> This is the price you will receive for redemptions/switch outs.	<p>At the applicable NAV subject to prevailing exit load.</p> <p>Net Asset Value - Applicable Exit Load.</p> <p>Example regarding Redemption price:</p> <p>Redemption Price = Applicable NAV * (1–Sales Load, if any) Applicable</p> <p>NAV is Rs. 10.00</p> <p>Exit Load: 1% if redeemed/Switched out /SWP within 1 year from the date of allotment</p> <p>Redemption Price = 10*(1–.01) = Rs. 9.90.</p>
<b>Cut off timing</b> This is the time before which your application (complete in all respects) should reach	<p>Pursuant to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2020/175 dated September 17, 2020,</p> <p>Investors are requested to note the revised provisions for applicability of NAV, with effect from January 1, 2021:</p> <p>Applicable NAV for Subscriptions / Switch-ins (irrespective of application amount):</p>

<p>the official points of acceptance.</p>	<ol style="list-style-type: none"> <li>1. In respect of valid applications received upto 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Schemes before the cut-off time of the same day i.e., available for utilization before the cut-off time - the closing NAV of the day shall be applicable.</li> <li>2. In respect of valid applications received after 3.00 p.m on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase (including switch ins) as per the application are credited to the bank account of the respective Schemes before the cut-off time of the next Business Day i.e available for utilization before the cut-off time of the next Business Day - the closing NAV of the next Business Day shall be applicable.</li> <li>3. Irrespective of the time of receipt of application at the official point(s) of acceptance, where funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective Schemes before the cut-off time on any subsequent Business Day - i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.</li> <li>4. For Switch-ins of any amount:  For determining the applicable NAV, the following shall be ensured: <ul style="list-style-type: none"> <li>• Application for switch-in is received before the applicable cut-off time.</li> <li>• Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.</li> <li>• The funds are available for utilization before the cut-off time.</li> <li>• In case of 'switch' transactions from one scheme to another, the allocation and settlement shall be in line with redemption payouts.</li> </ul> <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP) and Transfer IDCW, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization before the cut-off time by the Target Scheme irrespective of the instalment date of the SIP, STP or record date of Income Distribution.</p> <p>While subscribing to an option under Direct Plan which does not have a NAV, units shall be allotted based on the NAV of corresponding option/ sub-option under the regular Plan. In case of non-availability of NAV in the corresponding option / sub-option (due to NIL investors under the option/sub-option) in the regular plan, the applicable NAV shall be that of the corresponding Growth option under the regular Plan.</p> </li> </ol>
---	---

<p><b>Where can the applications for purchase / redemption / switches be submitted</b></p>	<p>Subscription/redemption request can be submitted on any business day at branches of Sundaram Asset Management, the Registrar and at Investor Service Centres of the registrar.</p> <p><b>Registrar &amp; Transfer Agent</b>  <b>KFin Technologies Limited</b>  CIN: L72400TG2017PLC117649  Unit: Sundaram mutual Fund,  Tower- B, Plot No. 31 &amp; 32, Selenium building, Gachibowli Road, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad 500032.  Contact No. 1860 425 7237 (India) +91 40 2345 2215 (NRI)  Email us at: <a href="mailto:customerservices@sundarammutual.com">customerservices@sundarammutual.com</a></p> <p>Applications can be submitted at branches of Sundaram Asset Management Company Ltd, details of which are furnished on back cover page of this document.  Applications can also be submitted at the authorised POS of MF Utility India. Please refer section on MF Utility Platform under Highlights &amp; Scheme Summary Section for further information in this regard.</p> <p>The Investment Manager may modify, from time to time, the places for acceptance of applications in the interest of investors. For details investors may also refer to the website of the Asset Management Company / use the Toll Number provided in this document.</p>
<p><b>Allotment on on-going basis</b></p>	<p>For subscription to units by the investors, the units shall be allotted to them, provided the application is complete in every respect and in order. Failing which the application will be rejected.</p>
<p><b>How to apply</b></p>	<p>Please refer to the Statement of Additional Information and Key Information Memorandum, which is a part of the Application Form (available free of cost with the offices of the Investment Manager and can be downloaded from the Website of the Investment Manager (<a href="http://www.sundarammutual.com">www.sundarammutual.com</a>)).</p>
<p><b>Minimum investment amount</b></p>	<p><b>Regular Plan &amp; Direct Plan Options:</b> For first investment – Rs. 5000/- and multiples of Re.1/- thereafter and for additional purchase - Rs. 500/- &amp; multiples of Re.1/- thereafter. For switch-ins – Rs.5000/- and multiples of any amount thereafter</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of <b>Weekly</b> - Rs.1000 (6 instalments); <b>Monthly</b> - Rs.250 (6 instalments); <b>Quarterly</b> - Rs.750 (6 instalments)</p> <p><b>SIP Dates:</b> Any Day (1st to 31st); Weekly (Any day from Monday to Friday)</p> <p>SIP Top-up facility – Half yearly/Annual Minimum Rs.500 and in multiples of Rs. 500.</p> <p><b>Systematic Transfer Plan: Daily:</b> Rs.1,000/- (6 Instalments); <b>Weekly:</b> Rs.1,000/- (6 Instalments)</p> <p><b>Monthly:</b> Rs.250/- (6 Instalments); <b>Quarterly:</b> Rs.750/- (6 Instalments)</p> <p><b>STP Dates:</b> Any Day (1st to 31st); Weekly (Any Day from Monday to Friday)  In case the investor has not selected any day, the default day for processing shall be every Wednesday.  If the chosen date is not a business day, the SIP/STP instalment will be processed on the next business day.</p> <p><b>Systematic Withdrawal Plan:</b> Monthly / Quarterly / : Rs.500/- (6 instalments)</p> <p><b>Any Day Systematic Withdrawal Plan (Any day SWP)</b></p>

	<p>In addition to the existing provision of SWP facility, “Any Day SWP” facility is launched with the following details.</p> <p>SWP Frequency Choice of the Date* Any Day (1st to 31st);</p> <p>*In case the chosen date falls on a Non-Business Day, then the SWP will be processed on the immediate next Business Day.</p> <p>*In case the SWP date is not specified or in case of ambiguity, the SWP transaction will be processed on 1st of the subsequent month after completion of 7 business days’ registration period. In case the end date is not specified, SWP will be registered for a period of 3 years. The SWP registration will stand terminated when the unit balance in the scheme becomes NIL.</p> <p>Please note that SWP installment will be processed under active folio having free units in the scheme where SWP is registered.</p> <p>All other terms and conditions pertaining to SWP shall remain the same.</p> <p>Any day SWP is eligible for cycle dates of 1st to 31st as under:</p> <p>i. For the dates from 1 to 28:</p> <ul style="list-style-type: none"> <li>• SWP shall be processed on the given the day if that day is business day. If it is a nonbusiness day, it shall be processed on the next business day.</li> </ul> <p>ii. For the dates from 29 to 31:</p> <ul style="list-style-type: none"> <li>• If the date is available in that month and business day, SWP shall be processed on the specified date. In case, the chosen date is available in that month, but it is a non-business day, SWP shall be processed on the next business day.</li> <li>• If the chosen SWP date itself not available in that month, SWP shall be processed on its previous business day.</li> </ul> <p>o For example, if 29th is not available in the month of February, SWP shall be triggered on last business day of the month.</p> <p>o For example, if 31 is not available in any of the months, SWP shall be triggered on 30th of that month, if it is a business day, else the last business day of the month shall be considered for SWP processing.</p> <p><b>Stamp Duty:</b> Pursuant to Notification No. S.O. 1226(e) and G.S.R. 226(e) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value of units would be levied on applicable mutual fund inflow transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including IDCW reinvestment and switch-in) to the unit holders would be reduced to that extent.</p>
<b>Minimum amount for Redemption/Switches</b>	The minimum amount for redemption/switch out will be: <b>Regular &amp; Direct Plan:</b> Rs.500/- or 50 unit or account balance, whichever is lower.

<b>s</b>	If after processing the redemption request, the available unit balance in the folio is below the minimum required for redemption, the balance unit in the folio will be automatically redeemed.
<b>Minimum balance to be maintained</b>	Nil
<b>Special facilities / products available</b>	<p>(1) <b>Systematic Investment Plan (SIP):</b> Investors can also benefit by investing specified amounts periodically. Weekly, monthly and quarterly frequencies are available for choice.</p> <p>Weekly SIP, the minimum 6 instalments of an amount of Rs 1000 per week.</p> <p>Monthly SIP, the minimum 6 instalments of an amount of Rs 250 per month and Quarterly SIP, the minimum 6 instalments of an amount of Rs 750 per quarter.</p> <p><b>Any Day SIP:</b> Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day, the SIP will be processed on the immediate next business day.</p> <p>In case chosen date is not available in a particular month, the SIP will be processed on the last business day of the month.</p> <p>The weekly SIP requests shall be processed on any days between Monday to Friday. If that day is not a business day, the SIP instalment will be processed on the next business day. At the time of registration of SIP, if the 'default' end date is not mentioned by the investor, it will be registered for a default period up to 40 years from the date of application or the end date of NACH period specified in the OTM. The SIP instalments shall continue 40 years from the date of application or the end date of NACH period specified in the OTM unless the investor instructs Sundaram Mutual Fund to discontinue the SIP. SIP default date is 7th of every month if no specific date is mentioned. The minimum amount of SIP and the load structure will all remain the same. If the investor does not mention the period/instalments of SIP in the application form, the SIP will be deemed to be registered up to 40 years from the date of application or the end date of NACH period specified in the OTM unless and until the investor communicates his intention otherwise.</p> <p>SIP will be terminated automatically if there are three consecutive failures in debiting the money from investor account. This will apply for SIP through Auto Debit and NACH/OTM. The Fund reserves the right to recover the related bank charges incurred.</p> <p><b>SIP Top-up feature</b></p> <p>The top-up feature under the Systematic Investment Plan is to enable the investors increase their contribution in an SIP at pre-determined intervals by a fixed amount during the tenure of SIP. This feature is optional. The terms &amp; conditions of the Top-Up feature are stated below:</p> <p>1. Frequency for Top-up: Monthly &amp; Quarterly</p> <p>a. For monthly SIP, the top-up options are:</p> <p><b>Half Yearly Top-up:</b> Under this option, the amount of investment through SIP instalment shall be increased by an amount chosen by the Investor post every 6th (sixth) SIP instalment.</p>

**Yearly Top-up:** Under this option, the amount of investment through SIP instalment shall be increased by an amount chosen by the Investor post every 12th (twelfth) SIP instalment.

b. For Quarterly SIP, the top option is

**Yearly Top-up:** Under this option, the amount of investment through SIP instalment shall be increased by an amount chosen by the Investor post every 4th (fourth) SIP instalment. In case the investor who has registered under quarterly SIP has opted for half yearly Top-up, the SIP will be registered and processed as Yearly Top up.

The Top-up feature shall not be available for weekly SIPs.

2. Minimum Top-up Amount: Rs. 500 and in multiples of Rs. 500 thereafter.

3. Default Top-up Frequency and amount:

a. In case the investor does not specify either the frequency or the amount for Top-up, the applications shall be processed with following default options: Default frequency - Yearly Default Amount – Rs. 500

b. In case the investor does not specify the frequency for Top-up and amount for Top-up, the application form may be processed as SIP without Top-up feature, subject to it being valid and complete in all other aspects.

4. The SIP period has to be for a minimum of seven complete months in case of half-yearly top up and thirteen complete months for yearly top up.

5. SIP instalment amount has to be a minimum of Rs. 500/- in order to avail the top-up feature under monthly SIP. Otherwise, the transaction would be processed as a SIP without Top-up feature subject to it being valid and complete in all other aspects.

6. The Top-up option must be specified by the investors while enrolling for the SIP facility. The top-up feature can be availed only at the time of registration or renewal of SIP.

7. The Top-up feature shall be available for SIP Investments through OTM and enabled in NSE and BSE platform.

8. The top-up feature shall not be available in the following cases: (i) SIP registration under perpetual mode. (ii) SIP registrations which are received through Channel Partners, Exchanges and ISIPs. (iii) Registrations under COMBO SIP facility.

9. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enrol for a fresh SIP with the revision in Top-up details. For further details please refer the Key Information Memorandum cum Application Form.

#### **SIP Pause Facility**

The existing investor who has an ongoing SIP will have an option to pause the SIP with effect from 23rd April 2020. The investor will have to submit the signed SIP Pause facility form duly complete in all respects to avail this facility.

1. The SIP Pause Facility is available for SIP registration with monthly frequency only.

2. The request for SIP Pause should be submitted at least 21 days prior to the subsequent SIP date.

3. The request for SIP Pause can be for minimum 1 instalment and maximum 6 instalments

4. Investor can opt for the SIP Pause facility only once during the tenure of particular SIP.

5. The SIP shall continue from the subsequent instalment after the completion of Pause period automatically.

- (2) **Systematic Withdrawal Plan (SWP)** SWP may be appropriate for those seeking regular inflow of funds for their needs. the minimum amount, which the unit holder can withdraw, is Rs.500/-. the unit holder may avail himself of this plan by sending a written request to the Investment manager or the Registrar. Withdrawals through SWP are effected on the specified redemption dates, at an interval of the investor's choice ( monthly or quarterly). the amount thus withdrawn by this option will be converted into units at the applicable redemption price on that date and will be subtracted from the units balance to the credit of the unit holder. unit holders may change the amount indicated in the SWP, subject to the minimum amount specified above. the SWP may be terminated on written notice from the unit holder, and it will terminate automatically when all the units of the unit holder are liquidated or withdrawn from the account. the unit holders can opt for either fixed or variable amount withdrawal under this facility. The unit holder can withdraw a fixed amount (subject to a minimum amount of Rs.500/- on the Specified Redemption Dates. In this case, the withdrawal could affect the capital, reducing it or enhancing it based on the amount withdrawn and returns generated by the fund.

**Example:** Amount Invested: Rs.50,000/- in a Scheme of Sundaram mutual Fund – Growth Option. If the unit holder decides to withdraw Rs. 5,000/- every month, and the appreciation in a month is Rs. 1750/-, then such redemption proceeds will comprise of Rs. 1750/- from the capital appreciation and Rs.3250/- from the unit holder's capital account.

#### **Any Day Systematic Withdrawal Plan (Any day SWP)**

In addition to the existing provision of SWP facility, "Any Day SWP" facility is launched with the following details.

#### **SWP Frequency Choice of the Date\* (1-31)**

Monthly SWP Any Date of the Month

Quarterly SWP Any Date of the month on rolling quarter basis

*\*In case the chosen date falls on a Non-Business Day, then the SWP will be processed on the immediate next Business Day.*

*\*In case the SWP date is not specified or in case of ambiguity, the SWP transaction will be processed on 1st of the subsequent month after completion of 7 business days' registration period. In case the end*

*date is not specified, SWP will be registered for a period of 3 years. The SWP registration will stand terminated when the unit balance in the scheme becomes NIL.*

Please note that SWP installment will be processed under active folio having free units in the scheme where SWP is registered.

All other terms and conditions pertaining to SWP shall remain the same.



**Any day SWP** is eligible for cycle dates of 1st to 31st as under:

i. For the dates from 1 to 28:

- SWP shall be processed on the specified date if that day is business day. If it is a nonbusiness day, it shall be processed on the next business day.

ii. For the dates from 29 to 31:

- If the date is available in that month and business day, SWP shall be processed on the specified date. In case, the chosen date is available in that month, but it is a non-business day, SWP shall be processed on the next business day.

- If the chosen SWP date itself not available in that month, SWP shall be processed on its previous business day.

o For example, if 29th is not available in the month of February, SWP shall be triggered on last business day of the month.

o For example, if 31 is not available in any of the months, SWP shall be triggered on 30th of that month, if it is a business day, else the last business day of the month shall be considered for SWP processing.

(3) **Systematic Transfer Plan (STP)** STP is a facility wherein a unit holder of a Sundaram Mutual Fund scheme can opt to transfer a fixed amount or capital appreciation amount at regular intervals to another scheme of Sundaram Mutual Fund. The amount transferred under the STP from the Transferor scheme to the Transferee scheme, shall be effected by redeeming units of Transferor scheme and subscribing to the units of the Transferee scheme.

The last date for registration of fresh request for STP would be 30<sup>th</sup> July 2028 and the last execution date would be 30<sup>th</sup> Jan 2029. If the investor specifies end date beyond the date of maturity of the scheme, it will be registered up to 30<sup>th</sup> January 2029

Daily: Rs.1,000/- (6 Instalments).

Weekly: Rs.1,000/- (6 Instalments)

Monthly: Rs.250/- (6 Instalments).

Quarterly: Rs.750/- (6 Instalments)

STP Dates: Any day STP is eligible for cycle dates of 1st to 31<sup>st</sup>

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

ii. For the dates from 29 to 31: If the selected date is available in that month and it is a business day, any day STPs should be triggered for processing on that date. If the selected date is not a business day, any day STP shall be triggered for processing on the next business date. If the selected date itself is not available in that month, any day STP shall be triggered for processing on its previous business day.

- For example, if 29 is not available in the month of February, any day STP shall be triggered for processing on the last business day of February.

- For example, if 31 is not available in any of the months, any day STP shall be triggered for processing on 30th of that month, provided it is a business day, else last business day of the month shall be considered for any day STP processing.

**Discontinuation of STP, for all frequencies**

- a) When the balance in “transferor Scheme” is less than the specified STP amount then the said residual balance will be transferred to the “transferee scheme” subject to the transfer amount satisfying the minimum investment criteria in the transferee scheme.
- b) Further In case of nil balance in the “transferor Scheme”, STP for that particular due date will not be processed. STP will cease to be active upon five consecutive unsuccessful transactions.
- c) STP will be terminated if all units from the Transferor Scheme are pledged or upon receipt of intimation of death of first/sole unit holder.
- d) Investors can also choose to terminate the STP by giving a written notice of at least 7 Business Days in advance to the Official Points of Transactions and accordingly, termination of STP shall be effected on receipt of valid request.

**3A) Daily Systematic Transfer Plan (Daily STP) facility** Daily STP is a facility provided wherein the unit holder(s) of “Transferor Scheme(s)” can opt to transfer a fixed amount at daily intervals (Business days) from their existing investments under “Transferor Scheme(s)” to eligible “Transferee Scheme(s)” which is available for investment at that time. Investors are requested to note the following terms and conditions with respect to availing Daily STP facility:

- i. Date of transfer Daily Interval (on all business days). Investors should note that in case of Daily STP, the commencement date for transfers shall be the 5th working day from the date of receipt of a valid request and thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load. Thus, in the event of an intervening non-business day (e.g. Saturday and Sunday), STP triggers will not take place and consequently the total number of Daily STP instalments opted by the investor will be adjusted to that extent i.e., For e.g. if the investor has opted for 20 instalments and if 5 non business days happen to occur in the intervening period, then only 15 Daily STP instalments shall be triggered. In view of the intervening non business days, investors are advised to extend the period by including possible non business days during the transfer period for covering the intended instalments.
- ii. Minimum amount of transfer Investors are required to instruct for a minimum of 20 transfers of Rs.1000/- and in multiples of Rs.100/- thereafter.
- iii. Load Structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
- iv. The provision of ‘Minimum redemption amount’ specified in the SID of Transferor Scheme and ‘Minimum application amount’ specified in the SID of the Transferee Schemes will not be applicable for Daily STP.
- v. The Trustee / AMC reserve the right to change / modify the terms of the Daily STP or withdraw this facility from time to time.

**Capital Appreciation Option under Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP) facility.**

Investors can now choose the Capital Appreciation options with the Monthly or Quarterly frequency under Systematic Withdrawal Plan (SWP) / Systematic Transfer Plan (STP).

**Features of Capital Appreciation Option:**

- Capital appreciation in the scheme can be withdrawn/transferred to the specified Destination Scheme at prescribed frequency.
- The Capital Appreciation option will be available only under the Growth option of the eligible schemes.
- Investor opting for STP with capital appreciation, will have to choose Growth as scheme option under destination scheme.
- The minimum investment or current value in the scheme should be Rs. 1,00,000/- on the day of application of SWP/STP with capital appreciation option.
- Minimum 6 instalments required for registration of SWP/STP facility with capital appreciation option.
- SWP/STP registration will take minimum 5 Business Days'.
- The respective NAV on the date of registration of SWP/STP facility in the scheme will be considered as base NAV for the purpose of calculating the capital appreciation amount for the first installment.
- For subsequent installments, the NAV of the previous instalment will become the base NAV for the purpose of calculating the capital appreciation amount.
- In case of any additional inflows (including SIP instalments) between two STP/SWP instalments, the capital appreciation amount will be identified by the difference in NAV of creation of such additional units and the NAV of the scheme on the date of SWP/STP instalment. (refer illustration)
- In case the specified date is a non-business day for either of the schemes, the STP instalment will be processed on the following business day of both the schemes.
- **Discontinuation of SWP**, for all frequencies
  - SWP will stand terminated after the balance in the scheme becomes NIL.
  - SWP will be terminated if all units of the Scheme are under lock-in period or pledged or upon receipt of intimation of death of first/sole unit holder.
  - Investors can also choose to cancel/terminate the SWP by giving a notice of at least 7 Business Days in advance to the Official Points of Transactions and accordingly, termination of SWP shall be effected on receipt of valid request.
- The criteria for minimum application amount/minimum additional application amount in case of Target Schemes and minimum redemption amount in case of Source Schemes shall not be applicable.
- Capital Appreciation under SWP Facility in any manner whatsoever is not an assurance or promise or guarantee on part of Scheme/ AMC to the Unit holders in terms of returns or capital appreciation or minimization of loss of capital or otherwise. Please read the respective SID/KIM before investing.

#### Illustration –

#### Capital appreciation option:

Let us assume that Mr. ABC invested Rs. 1,00,000 in Scheme on 1<sup>st</sup> March at NAV of Rs. 10 per unit and he would like to redeem/transfer capital appreciation on a monthly basis for a period of 6 months.

Date of SWP/ STP Registration – 3<sup>rd</sup> March

NAV on 3<sup>rd</sup> March– 10.5000

SWP/STP Date – 15<sup>th</sup> of every month

Date of first SWP/STP transaction – 15<sup>th</sup> March

Transaction Date	Transaction type	Amount (Rs.)	NAV	Units	Closing Balance
		(a)	(b)	(c)=a/b	(d)
1 <sup>st</sup> March	Purchase	1,00,000.00	10.0000	10000.000	10000.000
15 <sup>th</sup> March	SWP/STP – Capital Appreciation – 1/6	15,000.00	12.0000	1250.000	8750.000
15 <sup>th</sup> April	SWP/STP – Capital Appreciation – 2/6	8750.00	13.0000	673.077	8076.923
5 <sup>th</sup> May	Purchase	1000.00	15.0000	66.667	8143.59
15 <sup>th</sup> May	SWP/STP – Capital Appreciation – 3/6	25926.15	16.2000	1600.379	6543.211

#### Calculation of Capital Appreciation amount

SWP/STP Date	SWP/STP Date NAV	Registration Date NAV/Previous SWP(STP) Additional Purchase NAV	NAV Appreciation on per unit	Unit Balance	Capital Appreciation Amount
	(e)	(f)	(g)=e-f	(h)	
15 <sup>th</sup> March	12.0000	10.5000	1.5000	10000.000	0.000
15 <sup>th</sup> April	13.0000	12.0000	1.0000	673.077	0.000
15 <sup>th</sup> May	16.2000	13.0000 (for 8076.923 units) and 15.0000 (for 66.667 units)	3.2 (for 8076.923 units) and 1.2 (for	8143.59	8076.923)+ (1.2*66.667) = 25926.15

			66.667 units)		
<p><b>4)</b></p> <p><b>A</b> As per SEBI Circular SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 as on November 25, 2022.</p> <p>a. In partial modification of paragraph II(c) of SEBI Circular SEBI/IMD/CIR No.1/64057/06 dated April 4, 2006, the record date shall be two working days from the issue of public notice, wherever applicable, for the purpose of payment of IDCW</p> <p>b. The payment of IDCW to the unitholders shall be made within seven days from the record date</p> <p><b>B IDCW Transfer Facility (DSO)</b></p> <p>Sundaram Trustee Company Limited, the Trustee to Sundaram Mutual Fund has introduced Transfer IDCW into all open ended schemes from any schemes (open ended and close ended) of Sundaram Mutual Fund.</p> <p><b>The terms and conditions of the Transfer IDCW are as follows:</b></p> <p>1) Transfer IDCW is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as "Source Scheme(s)"] of Sundaram Mutual Fund can opt to automatically invest the IDCW (as reduced by the amount of applicable statutory levy, if any) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as "Target Scheme(s)"] of Sundaram Mutual Fund.</p> <p>2) DSO facility is available to unit holder(s) only under the IDCW Plan / Option of the Source Scheme(s). However, the DSO facility will not be available to unit holder(s) under the Daily IDCW Option in the Source Scheme(s). Unit holder's enrolment under the DSO facility will automatically override any previous instructions for 'IDCW Payout' or 'IDCW Reinvestment' facility in the Source Scheme.</p> <p>3) The enrolment for DSO facility should be for all units under the respective IDCW Plan / Option of the Source Scheme. Instructions for part IDCW Transfer and part IDCW Payout / Reinvestment will not be accepted. The Income Distribution amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.</p> <p>4) The enrolment to avail of DSO facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.</p> <p>5) Under DSO, IDCW declared (as reduced by the amount of applicable statutory levy and deductions, if any) in the Source scheme (subject to minimum of Rs.500/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load as specified under paragraph 8 below and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the Target Scheme.</p>					

- 6) The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document (SID) will not be applicable under DSO.
- 7) **Load Structure:** The Income Distribution amount to be invested under the DSO from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV.
- Entry Load (Target Scheme):** Nil for all type of plans
- Exit Load (Target Scheme):** As per the relevant SID(s) The Trustee/AMC reserves the right to change the load structure at any time in future on a prospective basis.
- 8) The account statement will be issued by Email or by post/courier (if opted by the unitholder) to the unit holder once in a month, in case of any transactions made during the month.
- 9) Unitholders who wish to enrol for DSO facility are required to fill DSO Enrolment Form available with the ISCs, distributors/agents and also displayed on the website [www.sundarammutual.com](http://www.sundarammutual.com). The DSO Enrolment Form should be completed in English in Block Letters only. Please tick ( ) in the appropriate box, where boxes have been provided. The DSO Enrolment Form complete in all aspects should be submitted at any of the Investor Services centre (ISCs) of Sundaram Mutual Fund.
- 10) The request for enrolment for DSO must be submitted at least 10 days prior to the Record Date for the Income Distribution. In case of this condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the Income Distribution.
- 11) Unitholder(s) are advised to read the SID(s) of Target Scheme(s) carefully before investing. The SID(s) / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs of Sundaram Mutual Fund, brokers / distributors and also displayed on the Sundaram Mutual Fund website i.e. – [www.sundarammutual.com](http://www.sundarammutual.com)
- 12) Unit holders will have the right to discontinue the DSO facility at any time by sending a written request to the ISC. Notice of such discontinuance should be received at least 10 days prior to the Income Distribution Record Date. On receipt of such request, the DSO facility will be terminated. At the time of discontinuation of DSO facility, the Unit holders should indicate their choice of option i.e. IDCW reinvestment or IDCW payout. In the event the Unitholder does not indicate his choice of IDCW option, the Income Distribution, if any, will be reinvested (compulsory payout if IDCW reinvestment option is not available) in the Source Scheme. Once the request for DSO is registered, then it shall remain in force unless it is terminated as aforesaid.
- 13) The Trustee reserves the right to change/ modify the terms and conditions of the DSO at a later date on a prospective basis.
- IDCW Sweep Option will be available for enrolment with effect from July 07, 2017.
- (5) Pledge**
- Pledge of units will be recognised. For details please contact our Investor Service Centres. In case of Pledge of Units held in Demat Form , the prescribed

procedures of DP will have to be followed. Transfer/Withdrawal facility will not be available in respect of Units which are subject to Lock-in or pledge

#### **Loan Against Mutual Fund Units (LAMF)**

Loan Against Mutual Funds (LAMF) is a financial solution that allows you to create an overdraft facility against your mutual fund units. This facility is provided by many Banks/Fin tech companies/Financial Institution/NBFC through Offline/Online i.e., through their Web portal. Investors based on their requirement can avail this facility.

Disbursement of such loans will be at the entire discretion of the bank/financial institution/NBFC or any other body concerned and the Mutual Fund/ AMC assumes no responsibility thereof. The Pledgor will not be able to redeem Units that are pledged until the entity to which the Units are pledged provides authorisation to the Mutual Fund that the pledge/lien charge may be removed. As long as, the units are under pledge, the Pledgee will have complete authority to redeem such units requesting for redemption proceeds to be credited to their account, AMC will be obliged to honour such request. In case the units pledged are of close ended scheme and if the units are under pledge at the time of maturity of the scheme, then the AMC reserves the right to pay the maturity amount to the person / bank / financial institution/non-banking finance companies (NBFCs)/any other body in whose favour the lien has been marked. An intimation of such payment will be sent to the investor. The AMC thereafter shall not be responsible for any claims made by the investor/third party on account of such payments.

#### **(6) Online Transaction**

Investors desirous of using online services can do so by logging into [www.sundarammutual.com](http://www.sundarammutual.com). For more details please refer to Statement of Additional Information and website [www.sundarammutual.com](http://www.sundarammutual.com).

**Investors are allowed to perform transaction through MF utility, MF central and Exchange platform (NSE and BSE)** Investors are allowed to perform transaction through the infrastructure of the MFSS of NSE / BSE Star MF Platform introduced by NSE & BSE for transacting in units of the scheme.

Investor are also allowed to transact through MF Utility and MF central.

For details please refer Statement of Additional Information of Sundaram Mutual Fund.

The investor has the option of receiving Account Statement/Physical Certificate or having the Units credited to his Demat Account.

In case the Investor desires credit of the Units to his Demat Account, details of the Demat Account (DP & Client ID) must be provided. The names/order of names of the Investors in the Application Form must match with that of the Demat Account. In case such details are incorrect/incomplete, Account statement will be issued, as the default option. For further details please refer to the Instructions in the Application Form.



	<p>The Trustee reserves the right to amend, add or withdraw any special features/conditions in the interest of investors. The Trustees reserve the right to add other Stock Exchanges also to the list to facilitate transactions through their platform.</p>
<b>Account statement</b>	<p><b>Consolidated Account Statement:</b></p> <p>Under Regulation 36(4) of MF Regulations, 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.</p> <p>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:</p> <p><b>I. Investors who do not hold Demat Account</b></p> <p>Consolidated account statement<sup>^</sup>, 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.</p> <p>Consolidated account statement<sup>^</sup> 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.</p> <p><sup>^</sup>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.</p> <p><b>II. Investors who hold Demat Account</b></p> <p>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<sup>^^</sup>, 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.</p> <p>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.</p>

	<p>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 MF regulations applicable to the depositories.</p> <p>^^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.</p> <p>(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.</p> <p>(2) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.</p> <p>(3) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).</p> <p>(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.</p> <p>(5) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.</p> <p>(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.</p> <ol style="list-style-type: none"> <li>a) Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</li> <li>b) Further, CAS issued for the half-year (ended September/ March) shall also provide: <ol style="list-style-type: none"> <li>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.</li> <li>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.</li> </ol> <p>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.</p> </li> </ol> <p>(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</p>
--	---

	<p>disclose, income distribution (appreciation in NAV) and capital distribution (Equalisation Reserve) in the Consolidated Account Statement provided to the investors.</p> <p>For Non demat investors having email ID, the industry-level E-CAS shall be sent by MF Central through email.</p>
<b>IDCW</b>	<p>The IDCW warrant/cheque shall be dispatched to the unit holders within 7 working days of the date of declaration of the IDCW. The Investment Manager shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum. In case of delay, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. It may be noted that the Mutual Fund is not guaranteeing or assuring any IDCW. IDCW payment may also be done by Direct Credit subject to availability of necessary facility at each location. For further details please refer to the Application Form.</p>
<p><b>Policy on distribution of income to unitholders of IDCW options.</b></p> <p>Further this table is not covering the recent circular on delegation of powers to CEO/committee etc. for frequencies upto monthly.</p>	<p>Income may be declared by the Trustee at its discretion subject to the availability of distributable surplus as calculated in accordance with the MF Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of income (Dividend) distribution. The decision on whether to declare a Dividend or not will depend on the performance of the scheme and availability of distributable surplus. The rate of such income distribution may also vary from time to time. The decision of the Trustee will be final in this regard. It will be declared on the face value of Rs 10 per unit.</p> <p>Unit holders opting for the IDCW Option only will be eligible to receive the income distributed.</p> <p>All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the distribution. The payment will be subject to the statutory levy, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.</p> <p>Effect of distribution of income: In the IDCW option, after the record date for distribution of income, the NAV per unit will decline to the extent of the pay out and statutory levy, if any. the income so distributed shall be will be paid within 7 days from date of declaration.</p> <p>Post declaration of income distributed the NAV of the units under the in IDCW option will stand reduced by the amount of Income Distribution declared and applicable statutory levy.</p> <p>In case of delay, the Investment Manager will be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum. However if Bank Details are not properly provided by the Investor, the provision regarding payment of interest for delay will not apply.</p> <p><b>Quantum of IDCW:</b></p> <p>For declaration of IDCW upto monthly frequency, as may be determined/approved by the CEO of AMC, subject to availability of distributable surplus on the record date. The policy for determining the quantum of IDCW is as detailed below:</p> <p>IDCW of other frequencies will be approved by Trustees and notified separately through notice to the public communicating the decision including the record date. The record date shall be 5 calendar days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region, whichever is</p>

	<p>issued earlier”.</p> <p>Parameters for Deciding the quantum of the IDCW will as follows:</p> <p><b>Frequency Quantum Record date</b></p> <p>Daily Base NAV will be fixed. Available surplus over and above the base NAV will be distributed. In case of Liquid &amp; Overnight Fund - All Business days and in case of series of holidays IDCW will be declared on the calendar day before the next business day.</p> <p><b>In case of Other schemes – On Business days</b></p> <p>Weekly Base NAV will be fixed. Available surplus over and above the base NAV will be distributed. Every Friday</p> <p>Fortnightly Base NAV will be fixed. Available surplus over and above the base NAV will be distributed. 2nd and Last Friday of the Month</p> <p>Monthly Base NAV will be fixed. Available surplus over and above the base NAV will be distributed. 17th of every month</p> <p>Whenever any new option is introduced upto Monthly frequency, the BASE NAV shall be fixed based on the approval of CEO of AMC. Also, any change in BASE NAV needs to be approved by the CEO of the AMC.</p> <p>If the record date falls on a non-business day, then the previous business day to the record date will be considered for declaration of IDCW. For example, in case of Friday is a holiday, the record date will be considered as Thursday.</p> <p><b>Effect of income distribution:</b> In the IDCW option, after the record date for distribution of income, the NAV per unit will decline to the extent of the pay out and statutory levy, if any. The income so distributed shall be paid within 7 days from the record date.</p> <p>Post declaration of income distributed the NAV of the Units under the in IDCW option will stand reduced by the amount of Income Distribution declared and applicable statutory levy.</p> <p>In case of delay, the Investment Manager will be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum. However if Bank Details are not properly provided by the Investor, the provision regarding payment of interest for delay will not apply.</p>
<b>Redemption</b>	<p>SEBI has clarified that the AMCs are required to obtain PAN and KYC documentation before processing any redemption requests. The redemption or redemption proceeds shall be dispatched to the unit holders within 3 business days from the date of maturity/redemption. During circumstances such as market closure / breakdown / calamity / strike / violence / bandh, extreme price volatility/SEBI Directives etc, the Trustee can stop/suspend sale/redemption of Units.</p>
<b>Delay in payment of repurchase / redemption proceeds</b>	<p>The Investment Manager shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum.</p>

<b>Policy on unclaimed redemption and IDCW amounts</b>	<p>The treatment of unclaimed redemption &amp; 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 <a href="https://mfs.kfintech.com/mfs/sundaram_unclaimed">https://mfs.kfintech.com/mfs/sundaram_unclaimed</a> or <a href="https://app.mfcentral.com/links/inactive-folios">https://app.mfcentral.com/links/inactive-folios</a>. 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.</p>
<b>Bank account details</b>	<p>As per the directives issued by SEBI, it shall be mandatory for the Unitholders to mention their bank account numbers in their applications. Unitholders are requested to give the full particulars of their CBS (Core Banking Solutions) Bank Account i.e. nature and number of account, name, IFSC code for NEFT a 11 digit number, branch address of the bank at the appropriate space in the application form. Proceeds of any redemption will be sent only to a bank account that is registered and validated in the Investor's folio at the time of redemption transaction processing.</p> <p>With a view to monitor, as part of Standard KYC Norms, that third party payment Instruments are not be accepted for subscription, the Mutual Funds will be providing a facility for investors to do a one-time registration of all their bank accounts (subject to a maximum of 5 accounts) where they are one of the holders and from where they expect to make a payment for mutual fund subscription. For further details please refer to the instructions in the Application Forms/SAI and the Website of the Mutual Fund.</p>
<b>Registration of Bank Account</b>	<p>The Unitholders may choose to receive the redemption/dividend is suffice proceeds in any of the bank accounts, the details of which are registered with the AMC by specifying the necessary details in the "Bank Accounts Registration form" which will be available at our office/Kfintech Pvt Ltd. and on the website of <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>. Individuals, HUFs, Sole proprietor firms can register up to five bank accounts and other type of investors can register up to ten bank accounts in a folio. The unitholder can choose anyone of the registered bank accounts as default bank account. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number.</p> <p>If unit holder(s) provide a new unregistered bank mandate/ a change of bank mandate request with a specific redemption proceeds such bank account may not be considered for payment of redemption proceeds, or the Fund may withheld the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. Duly filled and valid change of bank mandate requests with proof of Old Bank account and other supporting documents will be processed within five business days of necessary documents reaching the head office of the RTA and any financial transaction request received in the interim will be carried based on previous details only.</p> <p>For more details please refer our websites <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>. For any queries and clarifications that you may have, please get in touch with us at our office or call our toll number 1860 425 7237.</p>
<b>Non Acceptance of Third Party Instruments</b>	<p>Applications accompanied by a Third Party Instrument will be rejected. Applications accompanied by pre-funded instruments (such as demand drafts, pay order etc.) will also be rejected unless accompanied by a banker's certificate evidencing the source of</p>

	<p>the funds. In case such pre-funded instruments are purchases through cash for value of Rs 50,000/- and above the same shall also be rejected irrespective of being supported with banker's certificate.</p> <p>Following are the exceptional situations when Third-Party Payments can be made with relevant declaration and KYC/PAN of such Third Party:</p> <p>(i) Payment made by an Employer on behalf of employee under Systematic Investment Plans through Payroll deductions;</p> <p>(ii) Custodian on behalf of an FII or a client.</p> <p>The above list is not a complete list and is only indicative in nature and not exhaustive. Any other method of payment, as introduced by the Fund will also be covered under these provisions. The AMC may also request for additional documentation as may be required in this regard from the investor/person making the payment. When payment is made through pre-funded instruments (such as Pay Order, Demand Draft, Banker's cheque, etc.), a certificate from the issuing banker must accompany the application stating the account holder's name and the account number which has been debited for the issue of the instrument. If payment is made by RTGS, NEFT, ECS, bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the application. The AMC may, at its discretion, reject any application which is incomplete or not accompanied with valid documents.</p>
<b>Investment through UPI:</b>	<p>Based on SEBI circular dt. June 11, 2025, a structured Unified Payment Interface (UPI) address mechanism has now been put in place by Sundaram MF. This mechanism provides investor with the option to transfer funds directly to the bank account of Sundaram MF when making payments for investment through UPI mode.</p> <p>The following UPI ID has been validated with SEBI for receipt of investment through UPI</p> <p>Sundarammf.XXXX.mf@validicici</p> <p>Sundarammf.XXXX.mf@validhdfc</p> <p>The above UPI ID will be displayed next to an icon "thumbs – up inside a green triangle" in the payment gateway page.</p>
<b>Plans / Options offered</b>	<p><b>Regular Plan &amp; Direct Plan</b></p> <p>Options/Sub-Options:</p> <ul style="list-style-type: none"> <li>• Growth</li> <li>• Income Distribution cum Capital Withdrawal Option (IDCW): <ul style="list-style-type: none"> <li>• IDCW Payout</li> <li>• IDCW Reinvestment</li> <li>• IDCW Transfer</li> </ul> </li> </ul> <p>If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Transfer (Default destination Scheme-Sundaram Liquid Fund -Growth Option), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500 in the respective sub option.</p> <p>In case of IDCW payout option, where the IDCW payable is Rs.500/- or more, the IDCW will be paid to the Investor registered Bank account in the folio and will be reinvested when the IDCW payable is less than Rs.500/- All plans and options available for offer under the scheme shall have a common portfolio</p> <p>Direct Plan is only for investors who purchase /subscribe units into the Scheme directly with the Fund and is not available for investors who invest through a Distributor.</p> <p>Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund.</p>



If an investor has opted for IDCW payout and is found to be KYC non-compliant or without a valid PAN, the IDCW amount will be automatically swept into the Sundaram Unclaimed Fund.

The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expenses like commission, etc. No commission for distribution of units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV.

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

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

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

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

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

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

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

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

**International Security Identification Number (ISIN)**

The Investor have an option to hold the units either in the physical or demat mode in accordance with his/her own choice. International Security Identification Numbers (ISIN) in respect of the plans/options of the schemes have been created in National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL). The details of ISIN are provided in Highlights and Scheme Summary section of this document.



In case the unitholder desires to hold the units in Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-DEMAT form into DEMAT (electronic form) or vice-versa should be submitted along with a DEMAT/REMAT request form to their Depository Participants.

**Growth Option:** Investors who prefer to accumulate the income and also do not have a need to receive the cash flow to meet specific financial goals can opt for the growth option. The income earned on the units will remain invested in the Scheme and will be reflected in the Net Asset Value. No IDCW will be declared under this option. If units of this option are held as a capital asset, irrespective of the holding period, any gain over the cost of acquisition will be treated as short-term capital gains for tax purposes.

**IDCW Option:** Income distribution may be declared by the Trustee at its discretion from time to time subject to the availability of distributable surplus calculated in accordance with the MF Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The dividend pay out may also vary from time to time. The decision of the Trustee will be final in this regard.

Unit holders opting for the IDCW Option only will be eligible to receive the dividend. Considering the date and value of the eligible units, the income so distributed shall be construed as Income from reserves or from capital invested and such bi-furcation would be provided in the CAS. All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the IDCW. The Income Distribution payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.

After the record date for distribution of income, the NAV per unit will decline to the extent of the pay out and distribution tax, if any.

Investors can opt either for income Pay-Out Option or the dividend. Transfer or Re-investment Option.

**IDCW Pay-Out:** The Investment Manager shall dispatch the dividend for IDCW option holders cheque/warrant to unit holders within 7 working days of declaration of income distribution. The cheques/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form. Investors are required to provide bank account details - the name of the bank, branch and account number - in the application form. such payment may also be done by Direct Credit subject to availability of necessary facility at each location.

**IDCW Re-Investment:** Investors have the option to re-invest the by way of buying additional units of the scheme. Additional units will be allotted based on the ex NAV of the IDCW Option on the next business day after the Record date for the IDCW. No entry load will be charged for such re-investment of such income. The re-investment of such income shall automatically be deemed to be constructive payment of income distributed to the unit holder and constructive receipt by the unit holder.

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

If additional units issued under this option are held as a capital asset, irrespective of the holding period, any gain over the cost of acquisition will be treated as short-term capital

	<p>gains for tax purposes.</p> <p><b>Transfer IDCW:</b> This option will be available only when the amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs.500/-. The distributed income so payable will be automatically swept into the Target Scheme (Open ended schemes) as opted by the unitholder, on the immediate Business Day (DSO form available in the website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>) after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be allotted in the Target Scheme (Open ended schemes), subject to the terms and conditions of the Target Scheme depending upon whether the investment was registered with or without broker code of the chosen scheme at the applicable NAV. The Transfer out date shall be the processed on the record date.</p> <p>Investors should indicate the Plan and Option in the application form by ticking the appropriate box provided for this purpose. The chosen Plan and Option can be changed by sending a request in writing signed by all the unit holder(s) to the Registrar.</p>
<b>Know Your Customer (KYC) / CKYC</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• KYC acknowledgement is mandatory for all investors.</li> <li>• An application without acknowledgement of KYC compliance will be rejected</li> <li>• 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 <a href="http://www.sundarammutual.com">www.sundarammutual.com</a></li> <li>• 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).</li> <li>• 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 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.</li> <li>• The KRA shall send a letter to the investor within 10 business days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.</li> <li>• 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.</li> <li>• Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.</li> <li>• Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice.</li> </ul> <p>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</p>

	<p>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:</p> <p>a) Father's/Spouse Name,</p>
	<p>b) Marital Status,</p> <p>c) In-Person Verification (IPV).</p> <p>To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only available at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> or <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Section B of the form highlights 'Mandatory fields for KYCs done before 1 January 2012' which has to be completed.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Ultimate Beneficial Owner 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 are requested to refer to the 'Declaration for UBO' available in the website of the Investment Manager for detailed guidelines on identification of UBO. The provisions relating to UBO are not applicable where the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority owned subsidiary of such a company.</p> <p><b>Central KYC</b></p> <p>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 procedure 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.</p> <p>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</p>

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 (Pol/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.

<p><b>Who can invest</b></p>	<p>This is an indicative list and investors are requested to consult a financial/investment/tax/legal advisor to ascertain whether the Scheme is suitable to their risk profile. Investors need to comply with KYC/PAN verification norms, as elaborated in Statement of Additional Information. The following persons, subject to subscription to units of mutual funds being permitted under respective constitution and relevant statutory regulation, are eligible and may apply for subscription to the units of the Scheme:</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three)</li> <li>2. Minors through parents/ lawful guardians</li> <li>3. Companies/Bodies Corporate/Public Sector Undertakings registered in India</li> <li>4. Religious and Charitable Trusts under the provisions of 11(5)(xii) of Income Tax Act 1961 read with Rule 17C of Income Tax Rules, 1962.</li> <li>5. Wakf Boards or endowments and Registered societies (including registered co operative societies) and private trusts, authorised to invest in units.</li> <li>6. Partnership firm/Limited Liability Partnership</li> <li>7. Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed</li> <li>8. Karta of Hindu Undivided Family (HUF)</li> <li>9. Banks, including Co-operative Banks and Regional Rural Banks, and Financial Institutions</li> <li>10. Non-Resident Indian (NRI) and Persons of India Origin on full repatriation basis subject to RBI approval, if any</li> <li>11. A mutual fund subject to SEBI regulation</li> <li>12. Foreign Institutional Investors (FIIs) registered with SEBI and sub-accounts of FIIs on full repatriation basis subject to RBI approval, if any</li> <li>13. Army/Air Force/Navy/Para-Military Funds and other eligible institutions</li> <li>14. Non-Government Provident/Pension/Gratuity and such other funds as and when permitted to invest</li> <li>15. Scientific and/or industrial research organisations authorised to invest in mutual fund units</li> <li>16. International Multilateral Agencies approved by the Government of India</li> <li>17. Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</li> <li>18. A Scheme of the Sundaram Mutual Fund, subject to the conditions and limits prescribed by SEBI, Trustee, the Investment Manager and the Sponsor. The Investment Manager shall not charge any fees on such investments.</li> <li>19. Other associations and institutions authorised to invest in mutual fund units.</li> <li>20. Any individual, being a foreign national who meets the residency tests as laid down in Foreign Exchange Management Act, 1999 or such other act / guidelines / regulations as issued by the RBI / SEBI from time to time.</li> <li>21. Qualified Foreign Investors (QFI) as may be permitted by SEBI from time to time</li> <li>22. Any other category of persons who are permitted to invest in the Schemes of Mutual Fund as per the guidelines and / or directions issued by the Government of India / SEBI / RBI from time to time.</li> <li>23. Foreign Portfolio Investor registered under SEBI (Foreign Portfolio Investor) Regulations, 2014</li> </ol> <p>As per Notification No. LAD-NRO/GN/2014-15/01 dated May 06, 2014 on SEBI (Mutual Funds) (Amendment) Regulations, 2014 the sponsor of Sundaram Mutual Fund or Sundaram Asset Management Company Limited shall invest not less than one percent of the assets under management of each of the scheme covered in this document as on date of notification of these regulations i.e., May 06, 2014 or fifty lakh rupees, whichever</p>
------------------------------	--

is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up. Such amount shall be invested within one year from the date of notification of these regulations.

In addition, Sundaram Asset Management may invest in the Scheme depending upon its cash flows and investment opportunities. In such an event, the Investment Manager will not charge management fees on its investment for the period it is retained in the Scheme. Such investment shall not exceed 25% of the net assets of the Scheme on the date of investment.

The Trustee/Mutual Fund reserves the right to include/exclude a category of investors, subject to SEBI Regulation and other prevailing statutory regulation, if any.

- it is expressly understood that the investor has the necessary legal authority and has complied with applicable internal procedures for subscribing to the units.

The Investment Manager/Trustee will not be responsible in case any transaction made by an investor is ultra vires the relevant constitution/internal procedures.

- Non-Resident Indians, Persons of Indian Origin residing abroad and Foreign Institutional Investors (FIIs) have been granted a general permission by the Reserve Bank of India [Schedule 5 to the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulation, 2000] for investing in/redeeming units of mutual funds subject to conditions set out in the aforesaid regulation.
- In the case of an application under a power of attorney or by a limited company, other corporate body, an eligible institution, a registered society, a trust fund, the original power of attorney or a certified true copy duly notarised or the relevant resolution or authority to make the application, as the case may be, or a duly notarised copy along with a certified copy of the memorandum and articles of association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration should be submitted. The officials should sign the application under their official designation. A list of duly certified/attested specimen signatures of the authorised officials should also be attached to the application. In case of a trust/fund, it shall submit a resolution from trustee(s) authorising the purchase.
- The Investment Manager/Trustee/Registrar may need to obtain documents for verification of identity or such other details relating to a subscription for units as may be required under any applicable law, which may result in delay in processing the application. It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per SEBI requirement. Any Application Form without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/Investment Manager may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
- Unitholder information (mandatory): In terms of SEBI circular PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction. However in the case of investments under Micro SIP simplified alternative identification documents are allowed as per SEBI Circular. For further details please refer to Statement of Additional Information.
- Subject to provision of PEKRN obtained investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers can invest in the scheme through the mode of cash payment for fresh purchases/additional purchases upto Rs.50,000/- per investor, per mutual fund, per financial year subject to:



	<ul style="list-style-type: none"> <li>(i) Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under;</li> <li>(ii) SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines; and</li> <li>(iii) Sufficient systems and procedures put in place by the AMC / Mutual Fund. <ul style="list-style-type: none"> <li>• However, payment to such investors towards redemptions, Income Distribution, etc. with respect to aforementioned investments shall be paid only through banking channel. Sundaram Mutual Fund / Investment Manager is yet to set up appropriate systems and procedures for the said purpose</li> </ul> </li> </ul>
<b>Who cannot invest</b>	<ol style="list-style-type: none"> <li>1. Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction.</li> <li>2. Citizens of US/Canada</li> <li>3. Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory.</li> <li>4. Overseas Corporate Bodies as specified by RBI in its A.P. (DIR Series) Circular No. 14 dated September 16, 2003,</li> <li>5. Such other persons as may be specified by AMC from time to time.</li> </ol>
<b>Allotment</b>	Allotment is assured to eligible applicants as long as applications are subject to realization of investment amount into the schemes and in order.
<b>Refund</b>	The refund should be made within five business days from the date of receipt of application and realisation of money into the credit of the schemes bank account whichever is later and money failing which an interest @15% shall be paid for the belated refunds.
<b>Restrictions, if any, on the right to freely retain or dispose of unit being offered.</b>	The Trustee may, in the general interest of the unit holders of the Scheme and when considered appropriate to do so based on unforeseen circumstances/unusual market conditions limit the total number of units that may be redeemed on any Business Day to 5% of the total number of units then in issue in the Scheme, plan (s) and option(s) thereof or such other percentage as the Trustee may determine. Any units that are not redeemed on a particular Business Day, will be carried forward for redemption to the next Business Day in order of receipt. Redemption of such carried forward units will be priced on the basis of the applicable NAV, subject to the prevailing load, of the Business Day on which redemption is processed. under such circumstances, to the extent multiple redemption requests are received at the same time on a single Business Day, redemptions will be made on a pro-rata basis based on the size of each redemption request; the balance amount will be carried forward for redemption to the next Business Day. In addition, the Trustee reserves the right, in its sole discretion, to limit redemption with respect to any single account to Rs.1 lakh on a single business day.
<b>Allotment Advice (for DEMAT holders)</b>	<p>On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of valid application / transaction to the Unit holder's registered e-mail address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications that are rejected.</p> <p>The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form.</p>

<b>Dematerialisation</b>	If any investor, who holds the units in physical form, wishes to convert the same to DEMAT form, he shall do so in accordance with the provisions of SEBI (depositories and participants). MF Regulations and procedure laid down by NSDL or CDSL, which may be amended time to time.
<b>Rematerialisation</b>	If the applicant desires to hold the units in physical form (statement of account mode), the Investment Manager shall issue the statement subject to rematerialization of Units in accordance with the provisions of SEBI (Depositories & Participants) MF Regulations as may be amended from time to time. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of income distributions, if any, as may be declared by the Trustee.
Listing and transfer of units	<p><b>Listing:-</b> Being an open-ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. However, the Trustee reserves the right to list the units as and when open-end Schemes are permitted to be listed under the MF Regulations, and if the Trustee considers it necessary in the interest of unitholders of the Scheme.</p> <p><b>Transfer of units:-</b> If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund subject to production of satisfactory evidence.</p> <p><b>Demat Mode:</b> Units held in Demat form are transferable in accordance with the provisions of SEBI (Depositories and Participants) MF Regulations, as may be amended from time to time. Transfer can be made only in favor of transferees who are eligible of holding units and having a Demat Account. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / MF regulations as may be in force governing transfer of securities in dematerialized mode.</p> <p><b>Non-Demat (Statement of Account) mode:</b> <b>Transfer of units held in non-Demat [Statement of Account ('SoA')] mode:</b> For units held in paper / physical form, if an applicant so desires to transfer units, the same can be done post conversion of units from paper / physical form to demat form. The AMC, upon submission of documents which will be prescribed from time to time, shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unitholder. In addition, pursuant to AMFI Best Practices Guidelines Circular No.135/BP/116/2024-25 dated August 14, 2024, following 'Individual Unitholders' holding units in SoA form can also transfer units through online mode via the transaction portals of the RTA and the MF Central:</p> <ul style="list-style-type: none"> <li>i Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li> <li>ii A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.</li> <li>iii A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).</li> </ul>

- iv. transfer to siblings - Brother / Sister
- v. Gifting of units to Father / Mother / Son / Daughter / Spouse
- vi. Transfer of units to third party
- vii. addition/deletion of unit holder
- viii. Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. To mitigate the risk, redemption under the transferred units shall not be allowed for 10 days from the date of transfer.

Unitholders are advised to read the below instructions carefully.

- 1) Investors under the Individual category (RI / NRI excluding Minors) are eligible to transfer the units
- 2) KYC of all the holders should be "KYC Validated", both in the Transferor and Transferee folios.
- 3) Addition / Deletion of holder is allowed only when the First holder is the same in the Source and Target folios.
- 4) For NRI customers TDS will not be computed and deducted by RTA during the transfer process and the same needs to be handled by the transferor while filing his Tax returns.
- 5) Stamp duty is calculated at 0.005% and is rounded off to Rs.1/- if it is less than Rs.1/-.
- 6) If the units are transferred to a different holder(s), then OTP confirmation is required from both the Transferor and Transferee within a stipulated timeline, to submit the request.

Note: Investor can transfer units using the following link <https://mfs.kfintech.com/transferofUnits/>

Pre-requisites:

1. The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SoA mode.
2. There should be no "lien" or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period.
3. The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable.
4. The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor's Folio shall remain unchanged upon transfer of units in the transferee folio.

Payment of Stamp duty on Transfer of Units:

1. The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor.
2. For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request).
3. The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the

	<p>bank account registered in the folio.</p> <p>If an applicant desires to transfer Units held in physical mode for e.g. in statement of account form, the AMC shall, upon receipt of valid and complete request for transfer together with the relevant documents, register the transfer within 30 days. Provided that the transferor(s) and the transferee(s) will have to comply with the procedure for transfer as may be laid down by the AMC or as required under the prevailing law from time to time including payment of stamp duty for transfer of Units, etc.</p>
--	--

### III. Other Details

**A. In case of Fund of Funds Scheme, Details of Benchmark, Investment objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 holding/ link to Top 10 holding of the underlying fund should be provided**

NA

### B. Periodic Disclosures such as half yearly disclosures, half yearly results, annual report

<p><b>Half yearly Disclosures: Portfolio</b></p> <p>This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month / half-year for all the schemes in its website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.</p> <p>In case of unitholders whose e-mail addresses are registered, the Investment Manager will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.</p> <p>The Investment Manager will publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p><b>Go Green Services: Save the Future</b></p> <p><b>Go Green E-Update/Mobile Services:</b> 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.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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 fraudulent transactions.</li> <li>• Provide e-mail ID of either Self or Family Member with Relationship.</li> <li>• '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</li> <li>• The Investment Manager will provide a physical copy of the statement of its</li> </ul>
---	--

	scheme portfolio, without charging any cost, on specific request received from a unitholder.
<b>Half Yearly Results</b>	Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.
<b>Annual Report</b>	<p>Pursuant to Regulation 56 of MF Regulations read with SEBI circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, read with (Second Amendment) MF Regulation 2018, the Scheme-wise annual report or an abridged summary thereof shall be provided by AMC/Mutual Fund within four months from the date of closure of relevant accounting year in the manner specified by the Board.</p> <p>The scheme wise annual report will be hosted on the websites of the Investment Manager and AMFI. The Investment Manager will display the link on its website and make the physical copies available to the unitholders, at its registered offices at all times.</p> <p>The Investment Manager will e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.</p> <p>In case of unitholders whose email addresses are not registered with the Mutual Fund, the Investment Manager will communicate to the unitholders, through a letter enclosing self-addressed envelope enabling unitholders to 'opt-in' within 30 days, to continue receiving a physical copy of the scheme-wise annual report or abridged summary thereof. The Investment Manager will conduct one more round of similar exercise for those unitholders who have not responded to the 'opt-in' communication as stated above, after a period of not less than 30 days from the date of issuance of the first communication. Further, a period of 15 days from the date of issuances of the second communication will be given to unitholders to exercise their option of 'opt-in' or 'opt-out'.</p> <p>The Investment Manager will publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement will be published in all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>The Investment Manager will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.</p>

### C. Transparency/NAV Disclosure (Details with reference to information given in Section I)

Investment manager calculates and discloses the NAVs of the scheme on all business days after NFO allotment. The Investment Manager will prominently disclose the NAVs of all schemes under a separate head on its website and on the website of Association of Mutual Funds in India (AMFI).

Further, the Investment Manager will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

NAV will be updated on the websites of Sundaram asset Management ([www.sundarammutual.com](http://www.sundarammutual.com)) and the association of Mutual Funds of India ([www.amfiindia.com](http://www.amfiindia.com)) by 10.00 a.m. on next business day basis.

Disclosure to the effect that NAV shall be published at least in two daily newspapers at intervals of not exceeding

one week in case of close ended schemes and on daily basis in case of open ended schemes (along with sale and repurchase prices).

In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.

#### D. Transaction charges and stamp duty

##### Initial Issue Expenses

Not applicable as this document covers an existing Scheme.

##### Stamp Duty:

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

#### E. Associate Transactions

Please refer to Statement of Additional Information (SAI)

#### F. Taxation

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

##### For the Mutual Fund:

Income of Sundaram Mutual Fund: Exempt from Tax

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

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

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

\* Tax not deductible if income in respect of units of a mutual fund is below 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**

- The resident individual (not being a company or firm) can submit Form No. 15G to Mutual Fund for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is NIL and the aggregate income shall not exceed the maximum amount which is not chargeable to tax i.e Rs.2,50,000/- for investor opting for the Old Tax Regime or Rs.4,00,000/- for investor opting for New Tax Regime (Section 115BAC). However, on account of practical difficulties involved due to unique nature of mutual fund investments and different schemes involved, Sundaram Mutual Fund shall deduct TDS from each dividend declared once the cumulative dividend exceeds 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.
- Form 15H to be submitted by a resident individual (aged 60 years or more) for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is NIL.
- Certificate from ITO for lower deduction/NIL deduction of TDS under section 197,
- Entities falling under Circular 18/2017 dated 29th May 2017.

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

It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form15G or Form 15H or Certificate from ITO and any tax deducted and remitted to the government on or before that date cannot be refunded under any circumstances. Fresh Form 15G or Form 15H to be submitted again when there is a change in the estimated total income already declared, even though the investors might have already furnished the forms for the current financial year.

\*\* Surcharge to be levied at:

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

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

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

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



\*\*\* Tax treaty benefit can be claimed subject to fulfillment of stipulated conditions as well as interpretation of Article of relevant tax treaty.

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

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

Capital Gain Taxation			
	Individual/HUF <sup>\$</sup>	Domestic Company <sup>@</sup>	NRI <sup>\$</sup>
<b>Equity Oriented schemes <sup>+</sup></b>			
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 <sup>\$\$</sup> Other than Equity Oriented Schemes			
Short Term Capital Gains	30%^	30%^/25%^/22%^	30%^

Tax Deducted at Source (Applicable only to NRI Investors <sup>#</sup> )		
	Short term capital gains <sup>\$</sup>	Long term capital gains <sup>\$</sup>
Equity Oriented Scheme <sup>+</sup>	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 on units of equity oriented mutual fund schemes and long-term capital gains on mutual fund schemes.

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

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

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

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

**^** Assuming the investor falls into highest tax bracket.

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

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

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

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

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

**Taxability of segregated portfolios of a mutual fund scheme**

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

- The period of holding for units in the segregated portfolio to be reckoned from the period for which the original units in the main portfolio were held by the taxpayer.
- Acquisition cost of units in segregated portfolio to be proportionate to the NAV of assets transferred to the segregated portfolio to the NAV of the total portfolio immediately before the segregation. The cost of acquisition of the original units in the main portfolio to be reduced by the acquisition cost of units in the segregated portfolio.

### Stamp Duty

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, with effect from July 1, 2020, mutual fund units issued against Purchase transactions (whether through lump-sum investments or SIP or STP or

switch-ins or dividend reinvestment) would be subject to levy of stamp duty @ 0.005% of the amount invested. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment and switch-in) to the Unit holders would be reduced to that extent. The Stamp duty should be considered for the purpose of cost of the investments while calculating capital gains.

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

## G. Rights of unitholders

Please refer to SAI for details.

### Penalties & Pending Litigations

No penalties have been awarded by SEBI under the SEBI Act or any of its MF Regulations against the sponsor of the Mutual Fund or any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any of the directors or any key personnel (specifically the fund managers) of the Investment Manager and Trustee. No penalties have been awarded on the Sponsor and its associates by any financial regulatory body, including stock exchanges, for defaults in respect of shareholders, debenture holders and depositors. No penalties have been awarded for any economic offence and violation of any securities laws.

There are no pending material litigation proceedings incidental to the business of the Mutual Fund to which the sponsor of the Mutual Fund or any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any of the directors or key personnel of the Investment Manager is a party. Further, there are no pending criminal cases against the Sponsor or any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any of the directors or key personnel.

There is no deficiency in the systems and operations of the sponsor of the Mutual Fund or any company associated with the sponsor in any capacity, including the Investment Manager which SEBI has specifically advised to be disclosed in the Scheme Information Document, or which has been notified by any other regulatory agency.

There are no enquiries or adjudication proceedings under the SEBI Act and the MF Regulations, which are in progress against any company associated with the sponsor in any capacity including the Investment Manager, Trustee or any directors or key personnel of the Investment Manager.

### Jurisdiction

All disputes arising out of or in relation to the issue made under the Scheme will be subject to the exclusive jurisdiction of courts in India.

### Applicability of MF Regulations

Notwithstanding anything contained in this Scheme Information Document, the provisions of the MF Regulations and the guidelines thereunder shall be applicable.

## H. List of official points of acceptance

### Customer care centres of Sundaram Asset Management Company Limited

Agra, Shop no.9/4, Shanker Point, Sanjay Place, Near Income Tax Building, Pin code: 282002. Ahmedabad, 602, 6th Floor, 323 Corporate Park, Near Samudra Complex, Near Girish Cold Drink, C.G Road, Navrangpura, Ahmedabad 380009. Ajmer, 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer 305001. Akola, C-13, First Floor, Dakshata Nagar, Vyapari Complex, Sindhi Camp Chowk, Akola-444001. Allahabad, Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhant Marg, Allahabad-211001. Amritsar, SCO-25, 1st Floor, District Shopping Complex B Block, Ranjit Avenue Amritsar 143001. Anand, 202 Drashit Arcade, Opp. HDFC Bank, Lambhvel Road. Anand 388001. Aurangabad, Office No-36 Motiwala Trade Center, Nirala Bazar Opp HDFC Bank, Aurangabad-431001. Bangalore, Ground Floor Sana Plaza, 21 / 14-A, M.G. Road, Near Trinity Metro Station, Bangalore-560001. Baroda, Office No. 109, First Floor, Siddharth Complex, R C Dutt Road, Baroda – 390007. Bhagalpur, ANN Tower, 1st Floor, RBSS Road, Bhikhanpur, Bhagalpur 812 001, Bihar. Bhavnagar, F1 Krishna Complex, Near desai nagar petrol pump, Chitra, Bhavnagar-364003. Bhilai, 36/5, 1st Floor, Nehru Nagar, Beside of ING Vysa Bank, Bhilai 490020. Bhopal, Plot no, 6 VNV Plaza 2nd Floor Bank Street, M.P Nagar Zone 2, Bhopal-462011. Bhubaneswar, Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009. Burdwan, 43 G.T.ROAD, EAST END OFFICERS COLONY RAYMONDS BUILDING (2 nd FLOOR), SREEPALLI, BURDWAN, 713103. Calicut, 1st Floor, Karupalli Square, YMCA Cross Road, Calicut-673001. Chandigarh, S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022. Chennai (HO), Sundaram Towers 1st & 2nd Floor, No.46 Whites Road, Royapettah, Chennai-600014. Alamelu Terrace 3rd Floor, No.163 Mount Road, Anna Salai, Thousand Lights, Chennai - 600002. Cochin, Kassim Towers, 36/1899 Door No, D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin-682017. Coimbatore, No. 100 West Periyasamy Road, R S Puram, Coimbatore – 641002. Cuttack, 1st Floor, Kailash Plaza, (In Front of BSNL Office), Link Road, Cuttack-753012. Davangere, #1953/35, "Kamakshi Nivasa", 6th cross, Siddhaveerappa badavane, Davangere-04. Dehradun, 2nd Floor, International Trade Tower, 1 Old Survey Road, Above Bank of Baroda, Adjacent to Cross Road Mall, Dehradun, Uttarakhand – 248001. 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 826 001. Durgapur, A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur-713 216. Goa, F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa-403001. Gorakhpur, Shop No. 20, 2nd Floor, Cross Road The Mall, Bank Road, Gorakhpur-273 001. Gurugram, Unit No 11, Vipul Agora, Agora, Mehrauli-Gurugram Road, Gurugram-122002. Guwahati, 4th Floor, Ganpati Enclave Above Datamation, Bora Service. G.S Road, Guwahati 781007 Gwalior, II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior -474002. Hubli, Shop No. UGF 4/5, Eureka Junction, T.B.Road Hubli, Karnataka – 580029. Hyderabad, 6-3-1085/D/501/B/C, 5th Floor, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500082. Indore, 205 Starlit Tower 29/1 Y N Road, Indore-452001. Jabalpur, No.936 Wright Town 2nd Floor, Digamber Tower, Pandith Bhavani prasad ward, Napir town, , Jabalpur, 482002. 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 144 001. JALGAON, Second Floor, India Plaza Complex, Vivekanand Nagar, Swatantry Chowk, Jilha Peth, Jalgaon-425 001. Jamnagar, 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar -361008. Jamshedpur, Shop No-4, 3rd Floor, Meghdeep Building, Beside Hotel South Park, Q Road, Bistupur, Jamshedpur – 831004. Jodhpur, 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur-342001. Kanpur, Room No. 217/218, Kan Chambers, 14/113 Civil Lines, Kanpur 208001. Kolhapur, Office No:12, 2nd Floor, R.D.Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001. Kolkatta, No. 7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkatta-700017. Kota, Second Floor, (Above Reebok Showroom), 393, Shopping Centre, NR.Ghode Wale Baba Circle, Kota, Rajasthan-324007. Kottayam, CSI ascension Square, Logos Junction, Collectorate .P.O, Kottayam-686002. Lucknow, 104, UGF Sky Hi Chambers, 5- Park Road, Lucknow-226001. Ludhiana, SCO 18, Cabin No.401, 4th Floor, Feroz Gandhi Market, Ludhiana-141001. Madurai, No. 183 C-North Veli Street, Opp Duke Hotel, Madurai-625001. Mangalore, B-2, Souza Arcade, Balmatta Road, Mangalore 575001. Moradabad, Junaid Malik, Near Chakker Ki Milak Chauraha TV Tower Road Moradabad Pin 244001. Mumbai (Andheri East), Unit No. 002, Ground floor, B (West) Wing, Satellite Gazebo, Andheri Ghatkopar Link Road, Chakala, Andheri East, Mumbai – 400093. Mumbai (Port), 5th Floor, City Ice Building, Plot No.298, Perin Nariman Street, Mumbai-400001. Mumbai (Thane West), Shop No 3, Ramrao Sahani Sadan, Kaka Sohoni Road, Behind P.N.Gadgil Jewellers, Off Ram Maruti Road, Thane West-400601. Muzaffarpur, Saroj Complex, Diwan Road, Muzaffarpur-842002. Mysore, 145, 2nd Floor, 5th main, 5th cross, Opposite to Syndicate Bank, Saraswathipuram, Mysore -570009, Karnataka, Phone: 97310-11115. Nagpur, C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur-440010. Nashik, Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Road, Nashik- 422 002. Panipat, No 75 BMK market, Sundaram

finance near Hive Hotel GT above Airtel office, Panipat-132103. Patna, 305 & 306 Ashiana Harniwas, New Dak Bungalow Road, Patna-800001. Pondicherry, Jayalakshmi Complex, Door No.114 & 116, Shop No.: 7,8,9 First Floor, hiruvalluvar Salai, Pondicherry 605 013.. Pune, CTS No. 930 / Final, Plot No.314,1st Floor, Office No. 1, Aditya Centeeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune – 411005. Raipur, Office no. S-8, 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Near Fafadih Square, Jail Road, Raipur, PIN 492001. Rajkot, 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot-360001. Ranchi, Satya Ganga Arcade,205,2nd Floor, Lalji Hirji Road, Ranchi-834001 (Jharkhand). Rourkela: C/O OM PRAKASH PRASAD, PLOT NO - P4/18,GROUND FLOOR, CIVIL TOWNSHIP OPPOSITE GST BHAWAN, ROURLKELA. Raghunathapali, Sundergarh, Odisha - 769004 .Sangli, S1-S2, Second Floor, Shiv Ratna Complex, CST No 1047B, Shiv Ratan Complex, College Corner North Shivaji Nagar, Madhav Nagar, Sangli-416416. Silugiri, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road, P.S-Bhakti Nagar, Siliguri-Dist-Jalpaiguri-734008, West Bengal. Surat, HG-18 International Trade Centre, Majuragate, Surat-395002. Thirunelveli, First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp To Passport Office, Tirunelveli 627005. Thrissur, 2nd Floor, Sri Lakshmi Building, Shornool Road, Near, Thiruvampady Temple, Thrissur-680022. Trichy, 60/2, Krishna Complex, I St Floor, Shastri Road, Thennur, Trichy-620017. Trivandrum, 1st Floor, Bava Sahib Commercial Complex, Ambujavilasam Road, Old GPO, Thiruvananthapuram-695001. Udaipur, C/O Sundaram Finance Ltd, 04th Floor, Plot No-32/1105 Centre Point Building, Opposite- B.N College, Udaipur, Rajasthan-313001. Vapi, Shop No-19 & 20, First Floor, Walden Plaza, Imran Nagar (opp to SBI), Daman-Silvassa Road, Vapi-396191. Varanasi, Shop no. 05, 1st Floor, Kuber Complex, Rathyatra Crossing, Varanasi-221010. State- Uttar Pradesh. Vellore, C/O Sundaram Finance Limited. First floor, 141/3, M P Sarathi Nagar, Vellore District Bus Owners Association Building, Chennai-Bangalore Bye Pass Road, Vellore-632012. Vijayawada, Rajagopala Chari Street, Mahalakshmi Towers, Ist Floor, Shop No 4. Buckinghampet Post Office Road, Vijayawada-520 002. Visakhapatnam, Shop No.2, 3 Rd Floor, Navaratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016. Dubai-Representative Office, Unit No. 714, Level 7, Burjuman Business Tower, Bur Dubai, Dubai UAE

#### Customer care centres of KFin Technologies Limited

Agartala: Ols Rms Chowmuhan Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. Agra: House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002. Ahmedabad: Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009. Ajmer: , Shop no. 2 3rd Floor, Above Raymond Shop, Opp City Power House, Hathi Bhata, Ajmer-305001. Akola: Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001. Aligarh: 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001. Allahabad: Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower, Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj) Uttar Pradesh, Pin Code: 211001. Alwar: Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001. Amaravathi: Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. Ambala: 6349 2Nd Floor Nicholson Road Adjacent Kos Hospital ambala Cant Ambala 133001. Amritsar: Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001. Anand: 203 Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar Anand - 388120. Ananthapur: . #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. Andheri: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069. Asansol: 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303. Aurangabad: Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001. Azamgarh: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Treasury office, Azamgarh, UP-276001. Balasore: 1-B. 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001. Bangalore: No 35 Puttanna Road Basavanagudi Bangalore 560004. Bankura: Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101. Bareilly: 1St Floor rear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001. Baroda: 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007. Begusarai: SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101. Belgaum: Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011. Bellary: Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103. Berhampur (Or): Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001. Bhagalpur: 2Nd Floor Chandralok Complex ghanatghar Radha Rani Sinha Road Bhagalpur 812001. Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. Bhatinda: Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001. Bhavnagar: 303 Sterling Point Waghawadi Road - Bhavnagar 364001. Bhilai: Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020. Bhilwara: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. Bhopal: Sf-13



Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011. Bhubaneswar: A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007. Bikaner: H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. Bilaspur: Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001. Bokaro: City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004. Borivali: Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092. 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: First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022. Chandrapur: C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402. Chennai: 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600 034. Chinsura: No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101. Cochin: Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015. Coimbatore: 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018. Cuttack: Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001. Darbhanga: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004. Davangere: D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002. Dehradun: Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001. Deoria: K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001. Dhanbad: 208 New Market 2Nd Floor Bank More - Dhanbad 826001. Dhule: Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001. Durgapur: Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216. Eluru: Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002. 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: Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfe Bank Gandhidham 370201. Gandhinagar: 138 - Suyesh solitaire, Nr. Podar International School, Kudasani, Gandhinagar-382421. Ghatkopar: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077. Ghaziabad: Ff - 31 Konark Building Rajnagar - Ghaziabad 201001. Ghazipur: House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001. Gonda: H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001. Gorakhpur: Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001. Gulbarga: H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105. Guntur: 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002. Gurgaon: No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001. Guwahati: Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007. Gwalior: City Centre Near Axis Bank - Gwalior 474011. Haldwani: Shoop No 5 Kmvn Shoping Complex - Haldwani 263139. Haridwar: Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410. Hassan: Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201. Hissar: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. Hoshiarpur: Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001. Hubli: R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029. Hyderabad: 2nd floor JBS Station, Lower Concourse 1, Situated in Jubilee Bus Metro Station, Secunderabad 500009. Hyderabad(Gachibowli): Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032. Indore: . 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore - 452001. Jabalpur: 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001. Jaipur: Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001. Jalandhar: Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001. Jalgaon: 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001. Jalpaiguri: D B C Road Opp Nirala Hotel 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 Nr Lal Bunglow Jamnagar 361008. Jamshedpur: Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001. Jhansi: 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001. Jodhpur: Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003. Junagadh: Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001. Kalyan: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. "Kalyani: Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235. Kannur: 2Nd Floor Global Village Bank Road Kannur 670001. Kanpur: 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001. Karimnagar: 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar

505001. Karnal: 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001. Karur: No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. Khammam: 11-4-3/3 Shop No. S-9 1st Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini 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 4th floor Kankaria Centre Kolkata 70001. Kollam: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. Korba: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677. Kota: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007. Kottayam: 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002. Kurnool: Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001. Lucknow: 1st Floor A. A. Complex 5 Park Road Hazratganj Thaper House 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. 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 Dakshina Kannada Karnataka. Margoa: Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601. Mathura: Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001. Meerut: Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001. Mehsana: Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002. Mirzapur: Second Floor, Triveni Campus| Ratanganj, Mirzapur, Uttar Pradesh, 231001. Moga: 1St Floor dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001. Moradabad: Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001. Morena: House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. Mumbai: 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001. Muzaffarpur: First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001. Mysore: No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009. Nadiad: 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001. Nagercoil: Hno 45 1St Floor East Car Street Nagercoil 629001. Nagpur: Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010. Nanded: Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601. Nasik: S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002. Navsari: 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445. Nellore: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. New Delhi: 305 New Delhi House 27 Barakhamba Road - New Delhi 110001. Noida: F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301. Palghat: No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. Panipat: Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana. Panjim: H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001. Pathankot: 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001. Patiala: B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001. Patna: , Flat No.- 102, 2BHK Maa Bhawani Shardaalay, Exhibition Road, Patna-800001. Pondicherry: No 122(10B) Muthumariamman Koil Street - Pondicherry 605001. Pune: Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005. Raipur: Office No- 401, 4th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001. Rajahmundry: D.No: 6-7-7, Sri Venkata Satya Nilayam,1st Floor, Vadrevu vari Veedhi, T - Nagar, Rajahmundry AP- 533101. Rajkot: 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001. "Ranchi: Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001. Ratlam: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. Renukoot: C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217. Rewa: Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001. Rohtak: Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. Roorkee: Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Rourkela: 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012. Sagar: li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002. Saharanpur: 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001. Salem: No.6 Ns Complex Omalur Main Road Salem 636009. Sambalpur: First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001. Satara: G7, 465 A, Govind Park Satar Bazaar, Satara - 415001. Satna: 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001. Shillong: Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001. Shimla: 1St Floor Hills View Complex Near Tara Hall Shimla 171001. Shimoga: Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201. Shivpuri: A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. Sikar: First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. Silchar: N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. Siliguri: Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001. Sitapur: 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001. Solan: Disha Complex 1St Floor Above Axis Bank



Rajgarh Road Solan 173212. Solapur: Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007. Sonepat: Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. Sri Ganganagar: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001. Srikakulam: D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001. Sultanpur: 1St Floor Ramashanker Market Civil Line - Sultanpur 228001. Surat: Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002. Thane: Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602. Tinsukia: 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam. Tirunelveli: 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001. Tirupathi: Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501. Tiruvalla: 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107. Trichur: 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001. Trichy: No 23C/1 E V R Road Near Vekkaiammam Kalyana Mandapam Putthur - Trichy 620017. Trivandrum: , 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001. Tuticorin: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. Udaipur: Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001. Ujjain: Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001. Valsad: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. Vapi: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. Varanasi: D.64 / 52, G – 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010. Vashi: Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703. Vellore: No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001. Vijayawada: Hno26-23 1St Floor Sundaramma street Gandhinagar Krishna Vijayawada 520010. Visakhapatnam: Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp 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.