



SUNDARAM MUTUAL
UNEARTHING OPPORTUNITIES

SCHEME INFORMATION DOCUMENT

Sundaram Overnight Fund

An open ended debt scheme investing in overnight securities

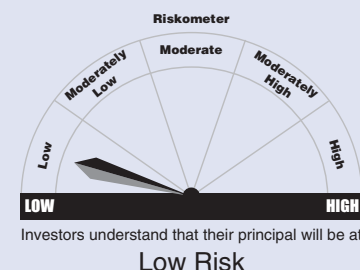
Offer of units at Rs 1,000 per unit during the new fund offer period.

New Fund Offer opens	15/03/2019
New Fund Offer closes	20/03/2019
Scheme Reopens for Ongoing Subscription/Redemption	25/03/2019

This product is suitable for investors who are seeking*

- Investment over very short term periods
- 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.

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



Mutual Fund	Sundaram Mutual Fund
Trustee Company	Sundaram Trustee Company Limited
Asset Management Company	Sundaram Asset Management Company Limited
Address	Sundaram Towers, I & II Floor, 46, Whites Road, Chennai - 600 014. India

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) 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 should be read in conjunction with the SAI and not in isolation

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 Centres/Distributors/Brokers or visit 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 and 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.

This Scheme Information Document is dated 05/03/2019.

Contact No. 1860 425 7237 (India)
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www.sundarammutual.com

Sundaram Mutual Fund

Trustee**Sundaram Trustee Company Limited**

CIN: U65999TN2003PLC052058

Corporate Office: Sundaram Towers, I & II Floor, 46 Whites Road, Chennai 600 014 India

Phone : 044 28583362 Fax : 044 28583156

Investment Manager**Sundaram Asset Management Company Limited**

CIN: U93090TN1996PLC034615

Corporate Office: Sundaram Towers, I & II Floor, 46 Whites Road, Chennai 600 014 India

Phone : 044 28583362 Fax : 044 28583156

www.sundarammutual.com**Sponsor****Sundaram Finance Limited**

CIN: L65191TN1954PLC002429

Registered Office: 21, Patullos Road,
Chennai 600 002

India

www.sundaramfinance.in

If you wish to reach indicated telephone number from outside India, please use +91 or 0091 followed by 44 and the eight number.

Sponsor

The Sponsor of Sundaram Mutual Fund is Sundaram Finance Limited. Sundaram Finance owns a 100% stake in Sundaram Asset Management Company Limited and Sundaram Trustee Company Limited. A detailed background of the sponsor-Sundaram Finance Limited-is available in the Statement of Additional Information, which can be accessed at www.sundarammutual.com.

Name of the Scheme

Sundaram Overnight Fund.

Scheme Type (*Fundamental Attribute*)

An open ended debt scheme investing in overnight securities.

New Fund Offer Period

The Scheme will open for subscription on 15/03/2019 and close on 20/03/2019. The Trustee reserves the right to extend the new fund offer period within the prescribed limit. The NFO period shall not exceed 15 days in accordance SEBI regulation. The Trustee also reserves the right to close the subscription list at an earlier date that indicated by giving a prior notice of at least one day in one daily newspaper.

Offer Price

Rs. 1,000 per unit

Investment Objective (*Fundamental Attribute*)

To generate income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity / maturing in one business day

No Guarantee: 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.

Indicative Asset Allocation (*Fundamental Attribute*)

Scheme/Instrument	% of the investible funds (indicative)	Risk profile
Debt, Money Market instruments, Cash and Cash equivalents with overnight maturity / maturing in one business day	upto 100%	Low

The Scheme may invest in Repo / Reverse Repo transactions in Corporate Debt Securities in accordance with guidelines issued by SEBI from time to time.

The Scheme may invest in the liquid schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.

The scheme shall not invest in foreign securities / ADRs/ GDRs. or undertake Securities lending/short selling.

The scheme shall not enter into any type of derivative transaction or invest in Credit Default Swaps.

The Scheme shall not invest in securitised debt.

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

The Scheme shall commence investment only on completion of the New Fund Offer period according to its objective. But the Scheme is permitted to invest in TREPS during the NFO period.

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

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

Investment in Triparty Repo Trades (TREPS) in Government Securities before the closure of NFO: The scheme may deploy the NFO proceeds in TREPS in G Sec's before the closure of NFO period. The appreciation received from investment in TREPS shall be passed on to investors. In case if the scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in TREPS shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.

Portfolio rebalancing: Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/applicable regulations/political & economic factors, the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders.

In the event of deviations, the fund manager will carry out rebalancing within 7 days. Where the portfolio is not rebalanced within 7 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee, shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

Investment Strategy

The investment objective of the Scheme is to generate income by investing in debt, money market instruments, and cash & cash equivalent with overnight maturity / maturing in one business day. Investments under the Scheme would be made mainly in Triparty Repo Trades, debt and money market instruments and cash and cash equivalents with overnight maturity / maturing in one business day.

Benchmark**NIFTY 1D Rate Index**

The Trustee reserves the right to change the benchmark if due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of fund performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis.

Fund Managers

Mr. Siddharth Chaudhary and Mr. Sandeep Agarwal

The Trustee reserves the right to change the fund managers of the scheme.

Liquidity (Fundamental Attribute)

Purchase / Switch In: On any business day, at NAV.

Redemption / Switch Out: On any business day at NAV.

The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption.

Risk Factors

Potential investors should not rely solely on the information contained in this Scheme Information Document. They should read the risk factors presented in this document though the list is not exhaustive. The Trustee accepts no responsibility for any unauthorised information.

Summary of Indicative Scheme-Specific Risks

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- The returns of the Scheme will be affected by changes in interest rates.
- Debt market while fairly liquid can at times experience lack of liquidity which may restrict the ability of the Scheme to sell securities resulting in the Scheme incurring losses.
- Investments in debt instruments exposes the Scheme to credit risk i.e. the possibility of non repayment by the issuer of the debt instrument. This can lead to the Scheme incurring losses.
- Various types of fixed income securities carry varying levels and types of risk. So the risk may increase or decrease

depending upon the investments made e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds.

- The AMC may invest in lower rated / unrated securities offering higher yields. This may increase the absolute level of risk of the portfolio.
- Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon resulting in losses.

Suitability

Investor who are seeking investment over very short term periods, and seeking income in line with overnight call / money market rates by investing in debt, money market instruments, cash and cash equivalents with overnight maturity / maturing in one business day.

Investors looking for high level of liquidity and low credit risk for their investments.

Investment horizon: One day to a fortnight (typically) .

Dividend Policy

The Trustee Company reserves the right to distribute dividend subject to availability of distributable surplus. Any dividend distribution and frequency of dividend distribution will be entirely at the discretion of the Trustee.

The AMC shall issue notice to the public, communicating the decision about the dividend including the record date in one English daily newspaper having nation wide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

However, the requirement of giving notice shall not be applicable for Dividend Options having frequency up to one month.

Transparency: NAV & Portfolio Disclosure

The Investment Manager will calculate and disclose the first NAV of the scheme not later than five business days from the allotment of units. 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) and the Association of Mutual Funds of India (www.amfiindia.com) Sundaram Asset Management shall update the NAVs on the website of Association of Mutual Funds in India before 9.00 p.m. every business day. 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.

The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month for all the schemes in its website www.sundarammutual.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format, preferably a spreadsheet in line with SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012

Applicable NAV

For Purchase transaction

- Valid Applications received at the designated official point of acceptance up to cut-off time of 2.00 p.m. and the entire subscription amount credited to bank account of respective scheme before the cut-off time of 2.00 p.m. i.e. the subscription amount shall be available for utilisation before cut-off time - the closing NAV of the day immediately preceding the day of receipt of the application shall be applicable.
- Valid Applications received at the designated official point of acceptance post cut-off time of 2.00 p.m. and the entire subscription amount credited to bank account of respective scheme on the day of receipt of application i.e. the subscription amount shall be available for utilisation on the same day as day of receipt of application - The closing NAV of the day immediately preceding the next business day shall be applicable.
- Irrespective of the time of receipt of valid application at the designated official point of acceptance and the entire subscription amount is not credited to respective scheme account. i.e. the subscription amount is not available for utilisation before the cut-off time - The closing NAV of the day immediately preceding the day on which the funds are available for utilisation shall be applicable.

For Switch Ins:

- Application for switch-in is received before the applicable cutoff time i.e. 2.00 p.m.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in scheme before 2.00 p.m.
- The funds are available for utilisation before 2.00 p.m. by the respective switch-in Scheme.

For Redemptions / Switch Outs:

Applicable NAV in respect of valid applications received up to 3:00 p.m., by the Mutual Fund, is a closing NAV of the day

immediately preceding the next business day. In respect of valid applications received after 3:00 p.m. by the Mutual Fund, is closing NAV of the next business day.

Plans/Options

Regular Plan & Direct Plan

Options: • Growth • Dividend Pay-out (Monthly) • Dividend Sweep • Dividend Reinvestment (Daily, Weekly, Fortnightly & Monthly)

If the investor does not choose Plan/Option or Frequency at the time of submitting the application form, the following default Plan/Option/Frequency shall be applicable:

Default Option: Growth. Default frequency if dividend payout option is chosen: Monthly; Default frequency if dividend reinvestment option is chosen: Daily.

If an investor chooses the Dividend Option but fails to indicate a sub-option, the default sub-option shall be Dividend Re-Investment.

All plans and options available for offer under the scheme shall have a common portfolio

Direct Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

All categories of investors as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.

Commission expenses will not be charged in Direct Plan and no commission for distribution shall be paid from 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.

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
Not mentioned	Direct	Direct
Not mentioned	Regular	Direct
Mentioned	Direct	Direct
Direct	Not Mentioned	Direct
Direct	Regular	Direct
Mentioned	Regular	Regular
Mentioned	Not Mentioned	Regular

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

The Investment Manager shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

MF Utility Platform

All financial and non-financial transactions pertaining to Schemes of Sundaram Mutual Fund can be done through MFU either electronically on www.mfuonline.com as and when such a facility physically through the authorized Points of Service ("POS" of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.

International Security Identification Number (ISIN)

The Investor has 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 shall be created in National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL) at the time of launch of the scheme.

Load Structure

Entry Load: Nil.

Exit Load: Not applicable.

Please note that buying and selling the units of the scheme from/ to the market (after closure of the NFO) will not entail any entry / exit load. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.

Application for subscription may be sent directly to Sundaram Asset Management or through distributors.

Mode of initial allotment

All Applicants whose monies towards purchase of Units have realised will receive a full and firm allotment of Units, provided also the applications are complete in all respects and are found

to be in order. The Trustee retains the sole and absolute discretion to reject any application. Applicants under the scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form. On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS will be sent to the Unit holder's registered e-mail address and/or mobile number within 5 Business Days from the date of closure of NFO. Subject to SEBI Regulations, Statement of Accounts in physical form will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, Unless otherwise required Money would be refunded in respect of applications rejected, within five business days from the closure post NFO period.

Transaction Charge to Distributors

- 1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above per subscription basis.
- 2 For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above.

For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above.

- 3 The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will only be invested in the scheme. Thus units will be allotted against the net investment.
- 4 No Transaction charges shall be levied:
 - a) Where the distributor/agent of the investor has not opted to received any Transaction Charges;
 - b) Where the investor purchases the Units directly from the Mutual Fund;
 - c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-;
 - d) On transactions other than purchases / subscriptions relating to new inflows.

Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.
 - e) Purchases / subscriptions carried out through stock exchange(s).

The distributors can opt-in / opt-out of levying transaction charges

based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

However, the distributor shall not be able to opt-in or opt-out at the investor-level i.e. a distributor shall not charge one investor and choose not to charge another investor.

The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor.

Any circular/clarification issued by SEBI/AMFI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.

Initial Issue Expenses

Initial issue expenses shall be borne by the Investment Manager/AMC and not by the scheme of mutual fund.

DD charges shall be borne by Investment Manager as per prevailing SBI norms, where there are no collection centers.

Annual Fee & Recurring Expenses

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

Details are available in Part IV of the Scheme Information Document. The Investment Management Fees and other recurring expenses will be calculated on the basis of daily net assets.

Repatriation basis

NRIs may invest in the Scheme on full repatriation basis, subject to necessary RBI approvals, if any.

Minimum Investment Amount

Rs 5,000 and in multiples of Rs 1/- thereafter per application. (applicable for both Regular and Direct Plan). **Additional Purchase:** Rs 1,000 and in multiples of Rs 1/- thereafter per application. (applicable for both Regular and Direct Plan)

Minimum Redemption Limit

The minimum amount for redemption/switch out will be:

Regular Plan / Direct Plan: 1 unit or Rs. 1,000 or account balance, whichever is lower.

Valuation of Assets

The assets of the Scheme will be valued in conformity with SEBI

Regulations / Guidelines as applicable from time to time. For more details regarding valuation policy, please refer the Statement of Additional Information or the website of the Investment Manager www.sundarammutual.com

Illustrative List of Tax Implications

This summary of tax implications is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. Investors should also refer to the Statement of Additional Information available at www.sundarammutual.com for more details. In view of the individual nature of tax implications, investors are advised to refer the provisions of the Income-Tax Act and/or consult their investment/tax advisor with respect to the specific tax implications arising out of an investment in the scheme.

- **Income of Sundaram Mutual Fund:** Exempt from tax.
- **Dividend Distribution:** The scheme will pay Dividend Distribution Tax at the rate of 25.00% to the Individual & HUFs and 30% on distribution made to others (plus surcharge and cess as applicable). The amount of distributed income shall be increased to such an amount as would, after reduction of the additional income tax (DDT) on such increased amount at the rate specified shall be equal to the amount of income distributed by the mutual fund.
- No wealth tax is payable on the units of the scheme.
- Units will be treated as a long-term capital asset if held for more than 36 months. If the units are held for less than or equal to 36 months, they will be treated as short-term capital asset.
- Long-term capital gains are taxable at 20% (plus surcharge and cess will be payable) with indexation of the cost of acquisition.
- In case of Non Resident Indians (NRIs), on unlisted schemes, long term capital gain will be taxed at 10% without indexation and foreign currency fluctuation benefits (plus applicable surcharge and cess).
- Short-term capital gains are taxable at normal rates applicable to the investor as per the provisions of the Income Tax Act.
- Capital loss resulting from sale of units would be available for setting off against other capital gains made. Losses on transfer of long-term capital assets would however be allowed to be set-off only against gains from transfer of long-term capital assets. LTCL from debt funds can be set off against LTCG of all assets. LTCL from debt funds cannot be set off against STCG. The balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long term capital gains.

Investors should also refer to the Statement of Additional Information available at www.sundarammutual.com for more but not exhaustive details.

Information Access

Investors may access NAV, performance charts, portfolio details, Scheme features, fact sheet, product note/guide, offer document, FAQs and any relevant Scheme-specific material on www.sundarammutual.com.

Investor Relations Manager

Dhiren H Thakker

Head- Customer Services

Sundaram Asset Management Company Limited

Satellite Gazebo, Unit no. 101/102, B Wing,

B D Sawant Marg, Chakala,

Andheri-Ghatkopar Link Road,

Andheri (East), Mumbai – 400 093.

Contact No. 1860 425 7237 (India) +44 28310301 (NRI)

Email us at : customerservices@sundarammutual.com

(NRI): nriservices@sundarammutual.com

Custodian

HDFC Bank, Mumbai registered with SEBI, has been appointed custodian for the securities in the Scheme. The responsibilities of the custodian include:

- to keep in safe custody all the securities and instruments belonging to the Scheme;
- to ensure smooth inflow/outflow of securities and instruments as and when necessary in the best interest of the investors;
- to ensure that the benefits due on the holdings are received;
- 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.

The Trustee reserve the right to appoint any other custodian(s) approved by SEBI.

Fund Accountant:

Fund Accounting has been operationally outsourced to

Sundaram BNP Paribas Fund Services Limited

Unit: Sundaram Mutual Fund,

Central Processing Center,

23, Cathedral Garden Road,

Nungambakkam,

Chennai-600034. Tel: 044 - 2830 9100

The activities inter-alia include:

- Record accounting entries to the fund.
- Reconcile account balances for the fund.
- Establish policies and procedures to assure proper fund accounting.

- Maintain proper documentation.
- Update computer system records.
- Perform fund valuations of unit trusts and custodian accounts.
- Prepare schedules and tailor-made client reports.
- Coordinate preparation of annual accounts and audit unit trusts and custodian accounts.

However, the Fund administration part would continue to be handled by the Operations Department of the Investment Manager.

Registrar

Sundaram BNP Paribas Fund Services Limited,

Registrar and Transfer Agents,

SEBI Registration No. INR 000004066

Unit: Sundaram Mutual Fund,

Central Processing Center, 23, Cathedral Garden Road,

Nungambakkam, Chennai-600034. Tel: 044 - 2830 9100

Email us at : customerservices@sundarammutual.com

The Trustee reserves the right to appoint any other entity registered with SEBI as the registrar.

Information to Unit Holders

NFO: 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 will be sent to the Unit holder's registered e-mail address and/or mobile number within 5 Business Days from the date of closure of NFO .

Post NFO: On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS will be sent to the Unitholders registered e-mail address and/or mobile number within 5 business days from the date of receipt of transaction request.

- Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address.
- The Unitholder may request for a physical account statement by writing / calling the AMC / ISC / RTA. The AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder.
- Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a transferable Unit certificate to the applicant within 5 Business Days of the receipt of request for the certificate.

Unit certificate, if issued, must be surrendered along with the request for Redemption / Switch or any other transaction of Units covered therein.

Consolidated Account Statement:

- 1) A consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction**(s) has/have taken place during the month shall be sent on or before 10th of the succeeding month by mail/e-mail.

^Consolidated Account Statement (CAS) shall contain details relating to all the transactions** carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor, if any.

**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

- 2) 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.
- 3) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
- 4) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- 5) 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.
- 6) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by email to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- 7) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.
- 8) Pursuant to SEBI circular CIR/MRD/DP/31/2014 dated November 12, 2014 Investors having Mutual Fund investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation of account statement

shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.

- 9) Pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, the following points have been incorporated to increase the transparency of information to the investors.
 - A Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
 - B Further, CAS issued for the half-year (ended September/ March) shall also provide:
 - (i) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc.
 - (ii) The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
 - C. 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.

Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever applicable.

The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month / half-year for all the schemes in its website www.sundarammutual.com and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.

In case of unitholders whose e-mail addresses are registered, the

Investment Manager will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

The Investment Manager will publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

The Investment Manager will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.

Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular No. Cir/IMD/ DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second Amendment) Regulation 2018, the Scheme-wise annual report or an abridged summary thereof shall be provided by AMC/Mutual Fund within four months from the date of closure of relevant accounting year in the manner specified by the Board.

The scheme wise annual report will be hosted on the websites of the Investment Manager and AMFI. The Investment Manager will display the link on its website and make the physical copies available to the unitholders, at its registered offices at all times.

The Investment Manager will e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.

In case of unitholders whose email addresses are not registered with the Mutual Fund, the Investment Manager will communicate to the unitholders, through a letter enclosing self-addressed envelope enabling unitholders to 'opt-in' within 30 days, to continue receiving a physical copy of the scheme-wise annual report or abridged summary thereof.

The Investment Manager will conduct one more round of similar exercise for those unitholders who have not responded to the 'opt-in' communication as stated above, after a period of not less than 30 days from the date of issuance of the first communication. Further, a

period of 15 days from the date of issuances of the second communication will be given to unitholders to exercise their option of 'opt-in' or 'opt-out'.

The Investment Manager will publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

The Investment Manager will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.

Due Diligence by Sundaram Asset Management Company

It is confirmed that:

- The Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- All legal requirements connected with the launch of the scheme as also the guidelines, and instructions issued by the Government of India and any other competent authority in this behalf, have been duly complied.
- The disclosures made in this Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding an investment in the scheme.
- The intermediaries named in this Scheme Information Document and the Statement of Additional Information are registered with SEBI and the registration is valid as on date.

This Scheme Information Document was approved by the Trustee of Sundaram Mutual Fund vide letter dated 21/11/2018.

Chennai

P Sundararajan

05/03/2019

Head-Compliance & Company Secretary

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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, Mumbai 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
- A day which falls within a book closure period announced by the Trustee / Investment Manager.
- A day on which normal business cannot be transacted due to storms, floods, bandh, strikes or such other events as the Investment Manager may specify from time to time.

The Investment Manager reserves the right to declare any day as a business day or otherwise at any or all branches / Investor Service Centres. The expressions "Business Day" and "Working Day" have been used interchangeably.

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) Regulation, 1996 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. Consequent to the change in the ownership & name of the Asset Management Company and Trustee Company, the agreement stands modified with the name of the Sundaram Asset Management Company Ltd, as Investment Manager and Sundaram Trustee Company, as the Trustee.

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 Scheme 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 regulation from time to time

The Regulation: 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

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
SBNPPFS	Sundaram BNP Paribas Fund Services Limited
TREPS	Triparty Repo Trades
CCC	Customer Care Centre
CDSC	Contingent Deferred Sales Charge
CKYC	Central Know Your Customer
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
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

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

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

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

Standard Risk Factors:

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down.
- Past performance of the Sponsor/Investment Manager/Mutual Fund does not guarantee future performance of the Scheme.
- The names of each Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs 1 lakh made towards setting up the Fund.
- The Scheme is not a guaranteed or assured return Scheme.

Scheme-Specific Risks

Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- The returns of the Scheme will be affected by changes in interest rates.
- Debt market while fairly liquid can at times experience lack of liquidity which may restrict the ability of the Scheme to sell securities resulting in the Scheme incurring losses.
- Investments in debt instruments exposes the Scheme to credit risk i.e. the possibility of non repayment by the issuer of the debt instrument. This can lead to the Scheme incurring losses.
- Various types of fixed income securities carry varying levels and types of risk. So the risk may increase or decrease depending upon the investments made e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, AAA rated bonds are comparatively less risky than AA rated bonds.
- The AMC may invest in lower rated / unrated securities offering higher yields. This may increase the absolute level of risk of the portfolio.
- Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are uninvested and no return is earned thereon resulting in losses.

General 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.

- The main types of risks to which the Scheme is exposed are risk of capital loss, market risk, currency risk, liquidity risk, credit risk, counter party default risk, to name a few.
- 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.
- Trading volumes in the securities in which the Scheme invest may inherently restricts the liquidity of the Scheme.
- 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 based on the present taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the Investment Manager has received regarding the law and the practice that is now in force in India.
- Unit holders should be aware that the relevant fiscal rules and their interpretation might change. 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.
- Investors/unit holders are also urged to read the detailed clause(s) titled 'Special considerations'.
- FATCA imposes tax withholding upto 30% on any payments (including redemption and dividend 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.

This is only an illustrative list and not an exhaustive list factors that could affect the NAV of the Scheme. They should read the risk factors presented in this document though the list is no way exhaustive. Potential investors should not only rely on the information contained in this Scheme Information Document and are advised to consult their investment advisors before taking investment decisions.

Risk of Capital Loss

The Net Asset Value (NAV) of the Scheme is exposed to market fluctuations, and its value can go up as well as down. Investors may lose their entire principal.

Risk Factors - Debt Markets

- **Market Risk:** The Scheme may also be subject to price volatility due to such factors as interest sensitivity, market perception or the creditworthiness of the issuer and general market liquidity. As long as the Scheme remains invested, its Net Asset Value (NAV) would be exposed to market fluctuations, and its value can go up as well as down. The portfolio of fixed-income securities that the Scheme invests in would be exposed to price changes on a day-to-day basis.
- These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. In general, price of fixed-income securities go up when interest rates fall, and vice versa.
- **Liquidity Risk:** A lower level of liquidity affecting an individual security (ies) or an entire market may have an adverse bearing on the value of the Scheme's assets. This may more importantly affect its ability to sell particular securities with minimal impact cost as and when necessary to meet requirement of liquidity or to sell stocks in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few of the investments.
- **Credit Risk:** Credit Risk refers to the risk of failure of interest (coupon) payment and /or principal repayment. All debt instruments carry this risk. Government securities carry sovereign credit risk. The assets of the Scheme may be partly invested in fixed income securities issued by a corporate entity, bank, financial institution and/or a public sector undertaking owned by the Government of India or by a government in any state. The credit risk associated with the aforementioned issuers of debt is higher than that of government securities.
- **Interest Rate Risk:** Changes in the prevailing rates of interest may affect the value of the Scheme's holdings and consequently the value of the Scheme's Units. Increased rates of interest, which frequently accompany inflation and /or a growing economy, may have a negative effect on the value of the Units. The value of debt securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates.

While it is the intent of the fund manager to invest primarily in high rated debt securities, the Scheme may from time to time invest in higher yielding, low rated securities. As a result, an investment in the Scheme may be accompanied by a higher degree of risk relative to an investment consisting exclusively of high rated, lower yielding securities.

- **Risk relating to investment pattern:** Different types of securities in

which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate debt carry credit risk unlike Government securities. Further even among corporate debt, AAA rated debt is comparatively less risky (in credit risk terms) than those rated lower (say AA or A).

Risk Factors - Repo in Corporate Bond

Participation of scheme of Sundaram Mutual Fund in repo of corporate debt securities. Presently, the Scheme invests in repo on Government Securities, Treasury Bills and other money market instruments. It is also proposed to invest in the repo of corporate debt securities.

In accordance with SEBI circular no. CIR / IMD / DF / 19 / 2011 dated November 11, 2011 and CIR/IMD/DF/23/2012 dated November 15, 2012; scheme of Sundaram Mutual Fund (SMF) shall participate in the corporate bond repo transactions w.e.f. June 21, 2013 as per the guidelines issued by Reserve Bank of India (RBI) from time to time.

Currently the applicable guidelines are as under:

- The gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net assets of the concerned scheme.
- The cumulative gross exposure through repo transactions in corporate debt securities along with debt & money market shall not exceed 100% of the net assets of the concerned scheme.
- Mutual Funds shall participate in repo transactions only in AA and above rated corporate debt securities.
- In terms of Regulation 44 (2) mutual funds shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months.

The investment restrictions applicable to the Scheme's participation in the corporate bond repos will also be as prescribed or varied by SEBI or by the Board of Sundaram Trustee Company Limited (subject to SEBI requirements) from time to time.

The following guidelines shall be followed by Sundaram Mutual Fund for participating in repo in corporate debt securities, which have been approved by the Board of AMC and Trustee Company.

- (i) Category of counterparty to be considered for making investment:
All entities eligible for transacting in corporate bond repos as defined by SEBI and RBI shall be considered for repo transactions.
- (ii) Credit rating of counterparty to be considered for making investment

The schemes shall participate in corporate bond repo transactions with counterparties having a minimum investment grade rating and is approved by the Investment Committee on a case-to-case basis. In case there is no rating available, the Investment Committee will decide the rating of the counterparty, and report the same to the Board from time to time.

- (iii) Tenor of Repo and collateral As a repo seller, the scheme will borrow cash for a period not exceeding 6 months or as per extant regulations.

As a repo buyer, the Scheme are allowed to undertake the transactions for maximum maturity upto one year or such other terms as may be approved by the Investment Committee.

There shall be no restriction / limitation on the tenor of collateral.

- (iv) Applicable haircuts As per RBI circular RBI/2012-13/365 IDMD.PCD. 09/14.03.02/2012-13 dated 07/01/2013, all corporate bond repo transaction will be subject to a minimum haircut given as given below:

(1) AAA : 07.50%

(2) AA+ : 08.50%

(3) AA : 10.00%

The haircut will be applicable on the prevailing market value of the said security on the prevailing on the date of trade.

However, the fund manager may ask for a higher haircut (while lending) or give a higher haircut (while borrowing) depending on the market prevailing liquidity situation.

Risk envisaged and mitigation measures for repo transactions:

Credit risks could arise if the counterparty does not return the security as contracted or interest received by the counter party on due date. 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 of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to us. Thus the scheme may in remote cases suffer losses. This risk is normally mitigated.

In addition to the above, the Internal Investment Committee (IIC) or Credit Committee of the AMC shall prescribe limits, restrictions and conditions for the enhancement proposed. The IIC / Credit Committee will also periodically review the limits, restrictions and conditions at its meeting.

Minimum Number of Investors & Single-Investor Limit

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

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. 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 to mandatorily provide the details and declaration pertaining to FATCA/CRS for all new accounts opened, failing which the AMC shall reject the application.

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 AMC 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.

A. Scheme Type (Fundamental Attribute)

An open ended debt scheme investing in overnight securities.

B. Investment Objective (Fundamental Attribute)

To generate income by investing in debt, money market instruments, cash and cash equivalents with overnight maturity / maturing in one business day

No Guarantee: 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.

C. Indicative Asset Allocation (Fundamental Attribute)

Scheme/Instrument	% of the investible funds (indicative)	Risk profile
Debt, Money Market instruments, Cash and Cash equivalents with overnight maturity / maturing in one business day	upto 100%	Low

The Scheme may invest in Repo / Reverse Repo transactions in Corporate Debt Securities in accordance with guidelines issued by SEBI from time to time.

The Scheme may invest in the liquid schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.

The scheme shall not invest in foreign securities / ADRs/ GDRs. or undertake Securities lending/short selling.

The scheme shall not enter into any type of derivative transaction or invest in Credit Default Swaps.

The Scheme shall not invest in securitised debt.

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

The Scheme shall commence investment only on completion of the New Fund Offer period according to its objective. But the Scheme is permitted to invest in TREPS during the NFO period.

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

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

Investment in Triparty Repo Trades (TREPS) in Government Securities before the closure of NFO: The scheme may deploy the NFO proceeds in TREPS in G Sec's before the closure of NFO period. The appreciation received from investment in TREPS shall be passed on to investors. In case if the scheme is not able to garner the minimum subscription amount during the NFO period the interest earned upon investment of NFO proceeds in TREPS shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount. The AMC shall not charge any investment management and advisory fees on funds deployed in TREPS during the NFO period.

Portfolio rebalancing: Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions/applicable regulations/political & economic factors, the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders.

In the event of deviations, the fund manager will carry out rebalancing within 7 days. Where the portfolio is not rebalanced within 7 days, justification for the same shall be placed before the Internal Investment Committee and reasons for the same shall be recorded in writing. The Internal Investment Committee, shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

D. Indicative Investment Universe

In order to achieve investment objectives, the corpus of the Scheme can be invested in any of the following securities:

- Money Market instruments as notified by RBI/SEBI from time to time including Certificate of Deposits, Commercial Papers, T Bills, Government Securities Call or notice Money, Commercial Bills, Bills Rediscounting, TREPS etc having an overnight maturity / maturing in one business day
- The Scheme is permitted to invest in securities which could be listed, unlisted, secured, unsecured, rated or unrated bearing fixed-rate or floating coupon rate.
- The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights

offers or negotiated deals. The Scheme may also enter into Repo and Reverse Repo obligations on Gsecs held by it as per the guidelines and regulation applicable to such transactions

- Fixed Income Securities of the Government of India, State and local Governments, Government agencies, Statutory bodies, Public Sector Undertakings, Scheduled Commercial Banks, Non-Banking Finance Companies, Development Financial Institutions, Corporate entities and Trusts having unexpired maturity of one day / maturing in one business day
- The Scheme shall invest in Repo in Corporate debt subject to applicable limits and regulations.
- Liquid schemes of Mutual Funds as may be permitted by Regulation.
- The Scheme shall invest in instruments rated as investment grade or above by a recognised rating agency. In case the instruments are not rated, specific approval of the Board of Directors of the Investment Manager or a Committee approved by the Trustee Company shall be obtained.
- Cash, cash equivalents, liquid investments, Deposits having a maturity of one day / maturing in one business day
- Pending deployment of funds in terms of investment objectives of the Scheme, the funds may be invested in short term deposits with scheduled Commercial Banks in accordance SEBI Circulars SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003 and SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007.

Brief note on Fixed-Income and Money Market in India

(i) Debt Instrument Characteristics:

A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:

Face Value: Stated value of the paper /Principal Amount

Coupon: Zero, fixed or floating

Frequency: Semi-annual; annual, sometimes quarterly

Maturity: Bullet, staggered

Redemption: FV; premium or discount

Options: Call/Put

Issue Price: Par (FV) or premium or discount

A debt instrument comprises of a unique series of cash flows for each paper, terms of which are decided at the time of issue. Discounting these cash flows to the present value at various applicable discount rates (market rates) provides the market price.

(ii) Types of Debt Market Instruments:

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

Money market instruments are Commercial Papers (CPs),

Certificates of Deposit (CDs), Treasury bills (T-bills), Repos Trades, Inter-bank Call money deposit, instruments as may be notified by RBI 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.

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.

The following table gives approximate yields prevailing during the month of February 2019 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	Yields
GOI	Treasury Bill	91 days	6.40%
GOI	Treasury Bill	364 days	6.50%
GOI	Short Dated	1-3 Yrs	6.57% - 6.88%
GOI	Medium Dated	3-5 Yrs	6.88% - 7.05%
GOI	Long Dated	5-10 Yrs	7.05% - 7.38%
Corporates	Bonds (AAA)	1 - 3 years	7.99% - 8.21%
Corporates	Bonds (AAA)	3 - 5 years	8.21% - 8.51%
Corporates	CPs (A1+)	3 months - 1 yr	7.63%-8.43%
Banks	CDs	3 months - 1 yr	7.25%-7.82%

Source: Bloomberg.

As on February 28, 2019

(iii) 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.

(iv) Fixed income and money market segments

The market for fixed-income securities in India can be briefly divided into the following segments:

- The money market – The market for borrowing / lending money;
- The securities market – The market for trading in securities and

In this predominantly 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.

The Money Market

The money market can be classified into two broad categories. The market for clean borrowing/lending without backing of any collateral:

- Call Money: The market for overnight borrowing/lending.
- Notice Money: The market for borrowing/lending from 2 days to a fortnight.
- Term Money: The market for borrowing/lending for fortnight to six months.

The market for collateralised borrowing/lending:

- Repo transactions: These are redemption-obligation transactions in which the borrower tenders securities to the lender; these securities are bought back by the borrower on the redemption date. The price difference between the sale and redemption of the securities is the implicit interest rate for the borrowing/lending. The eligible underlying securities for these transactions are Government Securities and Treasury Bills. Corporate bonds are not allowed as eligible securities for Repo transactions. The minimum repo term (lending /borrowing period) is one day.
- TREPS: TREPS stands for Triparty Repo Transaction. TREPS is a discount instrument introduced by the Clearing Corporation of India Limited (CCIL). They can be traded like any other discount instrument. Lenders buy TREPS and borrowers sell TREPS. CCIL manages the risks inherent in issuing these securities through a system of margins and deposits that it takes from both lenders and borrowers. CBLOs can be issued/bought/sold for a minimum of one day to a maximum of 364 days.

The Securities Market

The market for fixed-income securities can be broadly classified into

- The market for money market (short-term) instruments: Money-market securities are generally discount securities maturing within

one year from the date of issuance. Instruments satisfying this criterion are treasury bills (obligations of the government), commercial paper (obligations of the corporate sector) and certificate of deposit (obligations of banks).

- The market for Government Securities: Government securities are medium-/long-term Fixed Income Securities of the government. The market for government securities is the most liquid segment of the fixed-income market in India. Most of the secondary market trading is concentrated in government securities. Trading in government securities is now done mostly through an electronic trading, reporting and settlement platform developed by the Reserve Bank of India (RBI) called Negotiated Dealing System. The role of brokers, which was an important element of the Indian bond market, is now less significant in this segment than in the past.
- The market for corporate bonds: Trading in corporate bonds is relatively subdued (in comparison to government securities). Price discovery and trading in this segment are still through the telephone. Attempts at improving the trading, settlement and risk-management practices for trading corporate bonds are currently underway.
- The market for floating-rate securities: The coupon rate in floating-rate securities is linked to an acceptable benchmark. Floating-rate securities generally have a coupon rate, which is reset over a regular period depending on the benchmark chosen. The market widely uses the MIBOR benchmarks announced by Independent agencies such as NSE and Reuters. When benchmark interest rate rises, the income generated on these floating-rate securities may also rise. When the benchmark interest rates decline, the income generated on these floating-rate securities may decline. Increasingly more companies are raising resource through floating-rate securities. Most of such securities are in the form of floating-rate debentures at a spread over NSE MIBOR. The other popular benchmark is the Indian Government securities benchmark yield (known as INBMK). The reset in such cases happen after a period of time, generally six months. The Government of India has also started issuing floating-rate securities using INBMK 1 year as the benchmark.

(v) Market Participants:

Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers

Primary Dealers (PDs) act as underwriters in the primary market, and as market makers in the secondary market.

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

Banks, Insurance Companies, Mutual Funds are important players in the debt market. Other players are Trusts, Provident and pension funds.

(vi) Trading Mechanism:

Government Securities and Money Market Instruments

Negotiated Dealing System (NDS) is an electronic platform for facilitating dealing and online reporting of transactions. Government Securities (including State Development Loans), T-bills, notice/term money, repos in eligible securities, etc. are available for negotiated dealing through NDS, as well as deals are done telephonically and reported via online platform.

Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

E. Investment Strategy

The investment objective of the Scheme is to generate income by investing in debt, money market instruments, and cash & cash equivalent with overnight maturity / maturing in one business day.

Investments under the Scheme would be made mainly in Triparty Repo Trades, debt and money market instruments and cash and cash equivalents with overnight maturity / maturing in one business day

The scheme is positioned as low-risk, low-volatility fund which aims at offering returns linked to prevailing overnight call / money market rates.

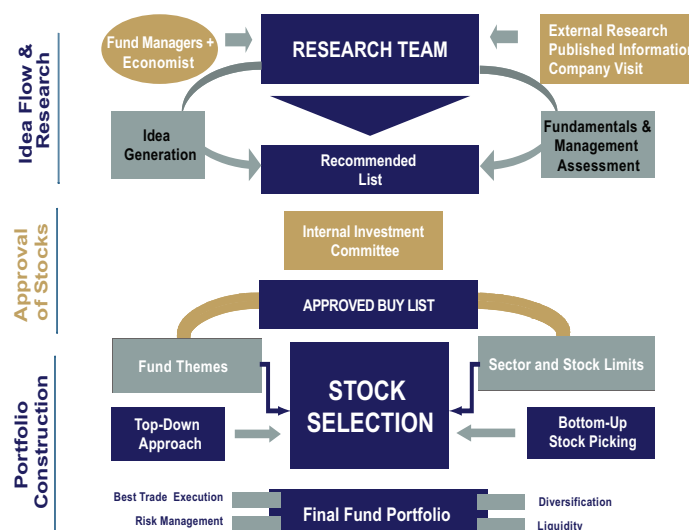
Investments will be made in Money Market instruments as notified by RBI/SEBI guidelines/circulars.

Purchases of securities may be made either through initial public offer, private placement, through rights offerings, purchase on the floor of a recognised stock exchange or through negotiated deals on the secondary market. The scheme may invest in non-publicly offered securities on the merits of the investment proposals. The Scheme does not aim to concentrate investments in any particular industry. The investment shall be made across industries, sector and promoter group. The fund shall invest in the instruments rated as investment grade or above by a recognised rating agency. In case, the instruments are not rated, specific approval of the Board of Directors of the Investment Manager or a Committee constituted by the Board of Directors of Trustees shall be obtained. The focus of the Scheme would be to generate income over the short term on the portfolio,

while maintaining a low risk profile. The Scheme has no specific target relating to portfolio turnover. In case of dealings in PSU bonds and government securities and money market instruments, the portfolio turnover may be substantially higher due to low transaction costs and the scheme may also resort to temporary borrowing within the limits laid down by SEBI.

The Investment Manager will keep in mind the Investment Objective of the Scheme and the applicable Regulations. Though every endeavour will be made to achieve the objective of the Scheme, the Investment Manager/Sponsor /Trustee do not guarantee that the investment objectives of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Summary of Investment Process



Research & Analysis: Research is meant to look at opportunities. The Investment Manager has a research set up that works to identify Investment opportunities through continuous research on sectors and companies that are relevant to the theme and investment objectives of the Scheme. The analysis focuses on the past performance and future prospects of the company and the business, financial health, competitive edge, managerial quality and practices, minority shareholder fairness, transparency. Companies that adequately satisfy the prescribed criteria are included in the portfolio.

Risk Mitigation

The risk of concentration in the portfolio shall be mitigated by having internal fund management guidelines that provide for single- security limits – subject to the SEBI prescribed limit and sector exposure limits. The adherence shall be monitored by the Risk Management team. Deviation, if any, from the limit, together with justification by the Fund Manager, will be placed before Managing Director for approval.

An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and monitored on a daily basis to ensure adherence. Deviation is brought to the notice of the Managing Director and the Fund Manager for corrective action. Follow up actions are made to ensure that the deviation is corrected within the time period prescribed by SEBI and internal risk control guidelines. Adherence to limits from SEBI Regulations as well as stipulations in the Scheme Information Document is monitored jointly by the Compliance & Risk team.

Committee Monitoring Risk Management: There is an internal Investment Committee and a Credit Committee to monitor risk management. The Committees will review the risk guidelines with respect to fixed income funds, check deviations from set limits of investments, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.

The Internal Investment Committee and Credit Committee will approve the:

- Guidelines in the Universe of securities
- Global Issuer limits (including limit per maturity)
- Counterparty limits

- Revised existing issuer and counterparty limits
- Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc.

Risk Guidelines: Sundaram Asset Management has internal investment norms and risk guidelines for debt investments.

Risk Control: Risk control is customized for each scheme according to the level of risk the fund can expose investors to, as specified in the investment mandate of the Scheme Information Document.

As investing requires disciplined risk management, the Investment Manager would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification. With the aim of controlling risk, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the Investment Manager.

Portfolio turnover

Portfolio turnover will be a function of market opportunities. Continuous changes in the market environment expose the fixed-income instruments to systematic and nonsystematic risks. Based on market opportunities the fund manager will endeavour to optimise portfolio turnover and risk-adjusted return, keeping in mind the cost associated with such portfolio turnover. On account of the multiple

factors that affect portfolio turnover, it is difficult to give an estimate with any reasonable amount of accuracy.

F. Fundamental Attributes

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

- Type of Scheme** (*Indicated in Highlights & Scheme Summary and Part II of this document*)
- Investment objective:** Main objective & investment pattern. (*Indicated in Highlights & Scheme Summary and Part II of this document*)
- Terms of Issue:** Provisions in respect redemption of units, fees and expenses as indicated in this Scheme Information Document.
 - o Liquidity provisions such as repurchase, redemption (*Indicated in Highlights & Scheme Summary and Part III of this document*).
 - o Aggregate fees and expenses charged to the Scheme (*Indicated in Highlights & Scheme Summary and Part IV of this document*).
 - o Any safety net or guarantee.

The Scheme does not offer a safety net or guarantee.

In accordance with Regulation 18(15A) of the SEBI 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.

G. Benchmark

NIFTY 1D Rate Index

The Trustee reserves the right to change the benchmark if due to a change in market conditions, a different index appears to be providing a more appropriate basis for comparison of fund performance or if the indicated benchmark ceases to exist or undergoes a substantial change that renders it an ineffective base for performance comparison and analysis.

H. Fund Managers

The details of Fund Manager of Sundaram Overnight Fund are as follows:

Name, Age & Tenure [^]	Educational Qualifications	Total Experience as Fund Manager 8 years	Name of the Scheme(s)
Siddharth Chaudhary 35 years	B.Com, PG Diploma in Securities Market	Sundaram Asset Management Co. Ltd Sep 2010 – till date Fund Manager – Fixed Income Indian Bank Jun 2006 – Sep 2010 Fixed Income & Derivatives Dealer.	Co-fund manager Sundaram Money Fund, Sundaram Low Duration Fund Fund Manager Sundaram Fixed Income Term Fund, Sundaram Banking & PSU Debt Fund Sundaram Capital Protection Oriented Funds, Sundaram Debt Oriented Hybrid Fund Sundaram Hybrid Fund Series (Debt portion)
Name, Age & Tenure [^]	Educational Qualifications	Total Experience as Fund Manager 7 years	Name of the Scheme(s)
Sandeep Agarwal 30 years	B.Com, ACA, CS	Sundaram Asset Management Company Limited Sep 2012 – till date Fund Manager – Fixed Income Oct 2010 – Sep 2012 Dealer – Fixed Income	Co-fund manager Sundaram Corporate Bond Fund Sundaram Medium Term Bond Fund Sundaram Short Term Debt Fund Sundaram Debt Oriented Hybrid Fund Sundaram Short Term Credit Risk Fund Sundaram Fixed Term Plan series.

[^] Cut-off date considered for calculation of tenure is March 31, 2018.

The Trustee reserves the right to change the fund manager.

I. Investment Restrictions

As per the Trust Deed read with the SEBI (MF) Regulations, the following investment restrictions apply in respect of the Schemes at the time of making investments. However, all investments by the Schemes will be made in accordance with the investment objective, asset allocation described earlier, and as per SEBI (MF) Regulations, including schedule VII thereof, as amended from time to time. SEBI vide notification No. SEBI/LADNRO/GN/2015-16/034 dated February 12, 2016 pertaining to Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2016 and vide circular no SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016 made amendment in Investment Restrictions. The modified Investment restrictions as follows:

- 1 The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Provided that such limit shall not be applicable for investments in

Government Securities, treasury bills and collateralized borrowing and lending obligations.

- 2 A mutual fund Scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the Scheme. All such investment shall be made with the prior approval of the Board of Trustees and the Board of AMC.
- 3 Transfer of investments from one Scheme to another Scheme, including this Scheme shall be allowed only if such transfers are made at the prevailing market price for quoted securities on a spot basis and the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
- 4 The Scheme may invest in other liquid schemes of Mutual Funds Schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-Scheme investment made by all the Schemes under the same management or in Schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.
- 5 The Scheme 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.

- 6 The scheme shall get the securities purchased/ transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
- 7 No mutual fund Scheme shall make any investments in;
 - a any unlisted security of an associate or group company of the sponsor; or
 - b any security issued by way of private placement by an associate or group company of the Sponsor; or
 - c the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets.
- 8 No loans for any purpose can be advanced by the Scheme.
- 9 The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and dividend to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.
- 9 A The scheme shall not make any investment in Fund of Funds Scheme
- 10 (i) The scheme shall invest in repo in corporate debt upto 10% of the net assets of the scheme.
- (ii) The scheme shall not engage in securities lending/borrowing subject to applicable limits.
- (iii) The scheme shall not invest in foreign securities / ADRs/ GDRs
- (iv) The scheme shall not invest in securitized debt and Credit Default Swaps

11 SECTOR EXPOSURES

Total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) should not exceed 25% of the net assets of the scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% 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 should not exceed 25% of the net assets of the scheme.

12 GROUP EXPOSURES

- a) Mutual Funds / AMC(s) 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.
- b) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and

shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

The Schemes will comply with any other Regulation applicable to the investments of mutual funds from time to time. Pursuant to SEBI Circular No: SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016.

SHORT TERM DEPOSITS:

Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks in accordance with applicable SEBI guidelines as stated below:

- a) "Short Term" for parking of funds by Mutual Funds shall be treated as a period not exceeding 91 days.
- b) Such deposits, if made, shall be held in the name of the scheme.
- c) The scheme shall not park more than 15% of its net assets in short term deposits of all scheduled commercial banks put together. This limit however may be raised to 20% with prior approval of the Trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of the total deployment by the scheme in short term deposits.
- d) The scheme shall not park more than 10% of the net assets in short term deposits with any one scheduled commercial bank including its subsidiaries.
- e) Trustees shall ensure that funds of a particular scheme are not parked in short term deposit of a bank which has invested in that scheme.
- f) The AMC(s) shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- g) Half Yearly portfolio statements shall disclose all funds parked in short term deposit(s) under a separate heading. Details shall also include name of the bank, amount of funds parked, percentage of NAV.
- h) Trustees shall, in the half Yearly Trustee Reports certify that provisions of the Mutual Funds Regulations pertaining to parking of funds in short term deposits pending deployment are complied with at all points of time. The AMC(s) shall also certify the same in its CTR(s).

The Trustee of the Mutual Fund may alter these limitations/objectives from time to time to the extent the SEBI Regulation change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for the mutual fund in order to achieve its investment objective. All investments of the Scheme will be made in accordance with the SEBI Regulation. All the Investment restrictions will be considered at the point of Investment.

J. Scheme Performance

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

This section provides details you need to know for investing in the scheme.

A. New Fund Offer

New Fund Offer period

This is the period during which a new scheme sells its unit to the investor. The New Fund Offer period shall not exceed 15 days. On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of NFO will be sent to the Unit holder's registered e-mail address and/or mobile number. Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund.

The New Fund Offer for Sundaram Overnight Fund will commence on 15/03/2019 and closes on 20/03/2019.

Extension or termination of NFO period

The Trustee reserves the right to extend the closing date of the New Fund Offer period subject to the condition that the subscription list shall not be kept open for more than 15 days. A notice will be issued for any such extension. The Trustee also reserves the right to close the subscription list at an earlier date that indicated by giving a prior notice of at least one day in one daily newspaper.

New Fund Offer price: This is the price per unit that the investors have to pay to invest during the NFO.	During the New Fund Offer period, units are offered at Rs.1000/- per unit and the entire amount is payable on application.															
Minimum amount for application in the NFO	Rs 5,000/- and in multiples of Rs 1/- thereafter per application. Additional Purchase: Rs 1,000 and in multiples of Rs1/- thereafter per application. (applicable for both Regular and Direct Plan)															
Minimum Target amount This is the minimum amount required to operate the scheme.	The scheme seeks to collect a minimum corpus of Rs 20 crores. In accordance with SEBI Regulations, if the scheme fails to collect the minimum subscription as indicated above, the fund and the Investment Manager shall be liable to refund the subscription within a period of 5 business days from the date of closure of subscription list to the applicants of the scheme. If the fund refunds after 5 business days, interest @ 15% per annum shall be paid by the Investment Manager.															
Maximum amount to be raised (if any) This is the maximum amount which can be collected during the NFO Period	There is no upper limit on the total amount to be collected under the Scheme during the NFO Period.															
Plans and Options	<p>Plans: Regular and Direct</p> <p>Options: • Growth • Dividend Pay-out (Monthly) • Dividend Sweep • Dividend Reinvestment (Daily, Weekly, Fortnightly & Monthly)</p> <p>If the investor does not choose Plan/Option or Frequency at the time of submitting the application form, the following default Plan/Option/Frequency shall be applicable:</p> <p>Default Option: Growth. Default frequency if dividend payout option is chosen: Monthly; Default frequency if dividend reinvestment option is chosen: Daily</p> <p>If an investor chooses the Dividend Option but fails to indicate a sub-option, the default sub-option shall be Dividend Re-Investment.</p> <p>All plans and options available for offer under the scheme shall have a common portfolio.Direct Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of investors (whether existing or new Unitholders) as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.</p> <p>Distribution expenses will not be charged in Direct Plan and no commission for distribution shall be paid from Direct Plan. The Direct Plan will also have a separate NAV.</p> <p>Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate “Direct Plan” against the Scheme name in the application form.</p> <p>The following matrix will be applied for processing the applications in the Regular or Direct Sub Plan:</p> <table><tr><th>Broker Code mentioned by the investor</th><th>Sub Plan mentioned by by the investor</th><th>Sub Plan under which units will be allotted</th></tr><tr><td>Not mentioned</td><td>Not mentioned</td><td>Direct</td></tr><tr><td>Not mentioned</td><td>Direct</td><td>Direct</td></tr><tr><td>Not mentioned</td><td>Regular</td><td>Direct</td></tr><tr><td>Mentioned</td><td>Direct</td><td>Direct</td></tr></table>	Broker Code mentioned by the investor	Sub Plan mentioned by by the investor	Sub Plan under which units will be allotted	Not mentioned	Not mentioned	Direct	Not mentioned	Direct	Direct	Not mentioned	Regular	Direct	Mentioned	Direct	Direct
Broker Code mentioned by the investor	Sub Plan mentioned by by the investor	Sub Plan under which units will be allotted														
Not mentioned	Not mentioned	Direct														
Not mentioned	Direct	Direct														
Not mentioned	Regular	Direct														
Mentioned	Direct	Direct														

Direct	Not Mentioned	Direct
Direct	Regular	Direct
Mentioned	Regular	Regular
Mentioned	Not Mentioned	Regular

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

The Investment Manager shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Sub Plan from the date of application without any exit load.

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

Unit holders opting for the Dividend Option only will receive dividend. All unit holders whose names appear in the Register of the Scheme/Statement of beneficial owners maintained by the Depositories in the Dividend Option category as on the Record Date will be entitled to the dividend. The dividend payment will be subject to the dividend distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.

After the record date for distribution of dividend, the NAV per unit may decline to the extent of the payout and distribution tax, if any.

The details of the Record Date for any Dividend that may be declared will be notified through the designated investor service centers/ newspapers. Investors may note that where the Units are held in Demat Form, details of any change in address / bank details are to be provided to the respective Depository Participant for the purpose of dividend payment.

The Investment Manager shall dispatch the dividend cheque/warrant to unit holders within 30 days of declaration of dividend. 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 dividend. The cheques/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form. Investors are required to provide bank account details - the name of the bank, branch and account number - in the application form. Dividend payment may also be done by Direct Credit subject to availability of necessary facility at each location.

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

Dividend Sweep option: This option will be available only when the dividend amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs.500/-. The dividend 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 www.sundarammutual.com) after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be 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 sweep out date shall be the next business day after the dividend record date.

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

Dividend policy	<p>Dividend may be declared by the Trustee at its discretion subject to the availability of distributable surplus as calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of dividend distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The rate of dividend may also vary from time to time. The decision of the Trustee will be final in this regard. Dividend will be declared on the face value of Rs 1,000 per unit.</p> <p>Effect of dividend: In the Dividend option, after the record date for distribution of dividend, the NAV per unit may decline to the extent of the payout and distribution tax, if any. Dividend will be paid within 30 days from date of declaration. 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 dividend.</p> <p>Post declaration of dividend the NAV of the Units under the in Dividend option will stand reduced by the amount of dividend declared and applicable dividend distribution tax/surcharge/cess/any other statutory levy.</p>
Know Your Customer (KYC)	<p>SEBI 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"> • KYC acknowledgement is mandatory for all investors. • An application without acknowledgement of KYC compliance will be rejected • New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC. The KYC application form is available at www.sundarammutual.com • The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA). • During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds. In case of applications received directly from the investors (i.e. not through the distributors), mutual funds may rely upon the IPV performed by the scheduled commercial banks. • The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof. • Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form. • Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds. • Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice. • Investors are requested to contact any of the Investor Service Centres (ISCs) of Sundaram Mutual Fund for further details. <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 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> <ol style="list-style-type: none"> a) Father's/Spouse Name, b) Marital Status, c) In-Person Verification (IPV). <p>To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only available at www.sundarammutual.com or www.amfiindia.com. Section B of the form highlights 'Mandatory fields for KYCs done before 1 January 2012' which has to be completed.</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</p>

KYC details form available in the website of the Investment Manager. Duly filled forms with IPV can be submitted along with a purchase application, to the new mutual fund where the investor is investing / opening a folio. Alternatively, investors may also approach their existing mutual funds at any investor service centre to update their 'missing/not available' KYC information.

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.

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.

Central KYC

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

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

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

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

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

<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</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 risk profile of the investor. Investors need to comply with KYC/PAN verification norms, as elaborated in Statement of Additional Information.</p> <p>The following persons, subject to subscription to units of mutual funds being permitted under respective constitution and relevant statutory regulations, are eligible and may apply for subscription to the units of the Scheme:</p> <ol style="list-style-type: none"> 1 Resident adult individuals either singly or jointly (not exceeding three) 2 Minors through parents/ lawful guardians 3 Companies/Bodies Corporate/Public Sector Undertakings registered in India 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. 5 Wakf Boards or endowments and Registered societies (including registered co operative societies) and private trusts, authorised to invest in units. 6 Partnership firm/Limited Liability Partnership 7 Trustee of private trusts authorised to invest in mutual fund Schemes under the Trust Deed 8 Karta of Hindu Undivided Family (HUF) 9 Banks, including Co-operative Banks and Regional Rural Banks, and Financial Institutions 10 Non-Resident Indian (NRI) and Persons of India Origin on full repatriation basis subject to RBI approval, if any 11 A mutual fund subject to SEBI regulations 12 An association of persons or a body of individuals and Societies registered under the Societies Registration Act, 1860 13 Army/Air Force/Navy/Para-Military Funds and other eligible institutions 14 Non-Government Provident/Pension/Gratuity and such other funds as and when permitted to invest 15 Scientific and/or industrial research organizations authorised to invest in mutual fund units 16 International Multilateral Agencies approved by the Government of India 17 Non-Government Provident/Pension/Gratuity funds as and when permitted to invest 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. 19 Other associations and institutions authorised to invest in mutual fund units. 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. 21 Qualified Foreign Investors (QFI) as may be permitted by SEBI from time to time 22 Any other category of persons who are permitted to invest in the Schemes of Mutual Fund 23. Foreign Portfolio Investor registered under SEBI (Foreign Portfolio Investor) Regulations, 2014 <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 amount collected during the NFO of the scheme or fifty lakh rupees, whichever is less, in the growth option of the scheme and such investment shall not be redeemed unless the scheme is wound up</p> <p>Sundaram Asset Management Company Limited ("Investment Manager") may invest in this Scheme depending upon its cash flows and investment opportunities. In such an event, the Investment Manager will not charge any 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</p> <p>The Trustee/Mutual Fund reserves the right to include/exclude a category of investors, subject to SEBI Regulations and other prevailing statutory regulations, if any.</p> <ul style="list-style-type: none"> • 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) Regulations, 2000] for investing in/redeeming units of mutual funds subject to conditions set out in the aforesaid regulations. • In the case of an application under a power of attorney or by a limited company, other corporate body,
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	<p>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 notarized 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 authorized 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.</p> <ul style="list-style-type: none"> 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 <p>Small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers can invest in the scheme through the mode of cash payment for fresh purchases/additional purchases upto Rs.50,000/- per investor, per mutual fund, per financial year subject to:</p> <ul style="list-style-type: none"> (i) Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; (ii) SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines; and (ii) Sufficient systems and procedures put in place by the AMC / Mutual Fund <p>However, payment to such investors towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>Sundaram Mutual Fund / Investment Manager shall set up appropriate systems and procedures for the said purpose.</p>
Who cannot invest	<ol style="list-style-type: none"> Persons residing in countries which require licensing or registration of Indian Mutual Fund products before selling the same in its jurisdiction. Citizens of USA/Canada Foreign Portfolio Investments (FPIs) or Foreign Institutional Investors (FIIs) registered with SEBI Persons residing in any Financial Action Task Force (FATF) declared non-compliant country or territory. Overseas Corporate Bodies as specified by RBI in its A.P. (DIR Series) Circular No. 14 dated September 16, 2003, Such other persons as may be specified by AMC from time to time.
Terms and Conditions relating to transaction charges (applicable for both existing and new investors to the scheme of Sundaram Mutual) pursuant to SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011:	<ol style="list-style-type: none"> The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above on a per subscription basis For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment. No Transaction charges shall be levied: <ol style="list-style-type: none"> a) Where the distributor/agent of the investor has not opted to received any Transaction Charges; b) Where the investor purchases the Units directly from the Mutual Fund; c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-; d) On transactions other than purchases / subscriptions relating to new inflows. Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.

	<p>e) Purchases / subscriptions carried out through stock exchange(s).</p> <p>The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable. However, the distributor shall not be able to opt-in or opt-out at the investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor.</p> <p>Any circular/clarification issued by SEBI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.</p>
How to apply	Please refer to the Statement of Additional Information (www.sundarammutual.com) and Application form for instructions.
Where can you submit the filled up applications.	<p>Applications can be submitted at collecting banks and branches of Sundaram Asset Management company Ltd. The list of collecting banks will be provided at the time of launch and updated in the Application Form.</p> <p>Investors can also avail services/facilities offered electronically and obtain portfolio information/reports directly by using the Online Services as per the terms of the Personal Identification Number Agreement (PIN), details of which are available at www.sundarammutual.com.</p>
Registrar & Transfer Agent	<p>Sundaram BNP Paribas Fund Services Limited,</p> <p>Registrar and Transfer Agents, SEBI Registration No. INR 000004066,</p> <p>Unit: Sundaram Mutual Fund, 23, Cathedral Garden Road . Contact Number: 1860 425 7237</p> <p>Website address: www.sundarambnpparibasfs.in: Email: customerservices@sundarammutual.com</p>
Additional Mode of Payment during NFO:	Investors may apply for the units under the Scheme through Applications Supported By Blocked Amount (ASBA) process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said account as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein. For applicants applying through ASBA, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. For complete details and ASBA process refer to Statement of Additional Information (SAI) available on our website www.sundarammutual.com
Allotment	<p>Subject to the receipt of the minimum subscription amount, the Trustee will allot units in the Scheme within 5 business days from the date of closure of the new fund offer period. Allotment is assured to eligible applicants as long as applications are complete in every respect and in order. The Trustee may reject any application that is not valid and/or complete. The Trustee reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued for purchase of units.</p> <p>Applicants under the Scheme will have an option to hold the Units either in physical form (i.e. non-transferable Account Statement) or in dematerialized form.</p> <p>On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of NFO will be sent to the Unit holder's registered e-mail address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund. Unless otherwise required Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period</p>
Allotment Advice (for demat holders)	An allotment advice will be sent upon allotment of Units stating the number of Units allotted to each of the unit holder(s) who have opted for allotment in dematerialized mode within 5 business days from the date of closure of the New Fund Offer Period. The Units allotted will be credited to the DP account of the unit holder as per the details provided in the application form. If no details of the Demat Account are given or if such details are incomplete or incorrect, Account Statement will be issued. It may be noted that trading and settlement in the Units of respective Plan(s) over the stock exchange(s) the Units of the scheme are listed will be permitted only in electronic form.

	<p>On acceptance of a valid application for subscription, units will be allotted and a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of NFO will be sent to the Unit holder's registered e-mail address and/or mobile number. Subject to SEBI Regulations, Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund, unless otherwise required. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period.</p>
Dematerialisation	<p>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). Regulations, 1996 and procedure laid down by NSDL or CDSL, which may be amended time to time.</p>
Rematerialisation	<p>If the applicant desires to hold the unit certificate and physical form, the Investment Manager shall issue Unit certificates to the applicant within 5 business days of the receipt of request for the certificate. Unit certificate if issued must be duly discharged by the unit holder(s) and surrendered alongwith the request for Redemption / Switch or any other transaction of Units covered therein. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time to time. All Units will rank pari passu, among Units within the same Option in the Scheme concerned as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.</p>
Refund	<p>Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will be without incurring any liability whatsoever for interest or other sum.</p> <p>The entire amount shall be refunded within 5 business days from the closure of the New Fund Offer Period. If, the Fund refunds the amount after 5 business days, interest @15% per annum for delayed period shall be paid by the Investment Manager. Refund orders will be marked "A/c. Payee Only" and drawn in the name of the first applicant credited to the Bank Account of the first applicant.</p>
Special products / facilities available	<p>(1) Systematic Investment Plan (SIP): Investors can also benefit by investing specified amounts periodically. Weekly, monthly and quarterly frequencies are available for choice. For the weekly SIP, the minimum amount is Rs 1000 per week. For the monthly SIP, the minimum amount is Rs 1000 per month and for the quarterly SIP, the minimum amount is Rs 3000 per quarter. The SIP can be availed by the investors on: 1st, 7th, 14th, 20th and 25th of every month/quarter. The weekly SIP requests shall be processed on Wednesday of every week. If Wednesday is not a business day, the SIP installment will be processed on the next business day.</p> <p>SIP will be terminated automatically if there are three consecutive failures to honour the Cheque. This will apply for SIP through Auto Debit and post-dated cheques. The Fund reserves the right to recover the related bank charges incurred.</p> <p>(2) 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.</p> <p>The STP can be availed by the investors on: 1st, 7th, 14th, 20th and 25th of every month/quarter. The weekly STP requests shall be processed on Wednesday of every week. If Wednesday is not a business day, the STP installment will be processed on the next business day. Also, the amount for each STP shall be a minimum of Rs 1000 for weekly, monthly and quarterly respectively.</p> <p>Note: Where the specified dates are not business days, the next business day will be relevant.</p> <p>The Trustee can change the prescribed dates/installment amounts or any other feature at their discretion. STP may be terminated automatically if the balance falls below the minimum account balance. The capital appreciation portion will be subject to capital gains tax at applicable rates.</p> <p>Investors may opt to exit from the facility by giving a written notice to the Registrar at least 14 days prior to</p>

Special products / facilities available	<p>the next transfer date. STP may be terminated automatically if the balance falls below the minimum account balance or upon the receipt of notification of death/incapacity of the unit holders by the Fund.</p> <p>The Investment Manager reserves the right to have differential load structures for investors who opt for the STP. Rules relating to the STP may be changed from time to time by the Investment Manager.</p> <p>(3) Pledge: Pledge of units will be recognised. For details please contact our Investor Service Centres.</p> <p>Transfer/Withdrawal facility will not be available in respect of Units which are subject to Lockin or pledge</p> <p>(4) Online Transactions: Investors desirous of using online services can do so after obtaining a login password by executing an IPIN agreement. For more details please refer to Statement of Additional Information and website www.sundarammutual.com.</p> <p>(5) MFSS of NSE / BSE StAR MF Platform The Trustee may, at its sole discretion, at a later date offer a facility to subscribe and redeem the units of schemes through the infrastructure of the MFSS of NSE / BSE StAR MF Platform introduced by NSE & BSE for transacting in units of the scheme. A suitable public announcement will be made if any such move is initiated.</p> <p>The Trustee reserves the right to amend, add or withdraw any special features/conditions in the interest of investors.</p>
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B. Ongoing Offer Details

Ongoing offer period	Being an open-ended Scheme, investors can subscribe to the Units of the Scheme during the New Fund Offer Period and the scheme will reopen for subscriptions/redemption on every business day after the closure of NFO.
Ongoing price for subscription This is the price you need to pay for purchase / switch-in.	At Applicable NAV The Fund shall ensure that the Redemption Price is not lower than 93% of the NAV and the Purchase Price is not higher than 107% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 7% of the Purchase Price, as provided for under the Regulations.
Ongoing price for redemption This is the price you will receive for redemptions/switch outs.	
Cut off timing This is the time before which your application (complete in all respects) should reach the official points of acceptance.	<p>Pursuant to SEBI Circulars SEBI/IMD/CIR No. 11/142521/08 dated October 24, 2008 and CIR/IMD/DF/19/2010 dated November 26, 2010 read along with the circular CIR/IMD/DF/21/2012 dated September 13, 2012, the applicable NAV shall be as follows:</p> <ul style="list-style-type: none"> • For any subscription request received upto 2 PM on any business day and funds are available for utilisation before the cut-off time, closing NAV of the day immediately preceding the day of receipt of application • For any subscription request received after 2PM on any business day and funds are available for utilization on the same day, the applicable NAV shall be the closing NAV of the day immediately preceding the next business day ; and <p>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the applicable NAV shall be the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</p> <ul style="list-style-type: none"> • If redemption request is received before 3 PM on any working day, closing NAV of the day immediately preceding the next business day • If redemption request is received after 3 PM on any working day, closing NAV of next business day • Business day does not include a day on which money markets are closed or other wise not accessible. <p>The Investment Manager reserves the right to change or modify any of the conditions related to aggregation of transactions in line with directives issued by Securities and Exchange Board of India or AMFI from time to time.</p> <p>For subscription, the applicable NAV will be as indicated only for local cheque or demand draft payable at par in the place of receipt. If the application for subscription is accompanied by an outstation cheque or demand draft not payable at par in the place of receipt, closing NAV of the day on which the cheque or DD is credited will be the applicable NAV.</p> <p>Switch-in shall be treated as subscription request. Switchout shall be treated as redemption request.</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>

<p>Where can the applications for purchase / redemption / switches be submitted</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>Registrar & Transfer Agent</p> <p>Sundaram BNP Paribas Fund Services Limited, SEBI Registration No. INR 000004066 Unit: Sundaram Mutual Fund, Central Processing Center, 23, Cathedral Garden Road, Nungambakkam, Chennai-600034. Tel: 044 - 2830 9100</p> <p>Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com</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.</p> <p>Applications can also be submitted at the authorised POS of MF Utility India. Please refer section on MF Utility Platform under Highlights & 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 Free Number provided in this document.</p>
<p>Transaction Charge to Distributors</p>	<ol style="list-style-type: none"> 1 The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/-and above on a per subscription basis 2 For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above 3 The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment. 4 No Transaction charges shall be levied: <ol style="list-style-type: none"> a) Where the distributor/agent of the investor has not opted to received any Transaction Charges; b) Where the investor purchases the Units directly from the Mutual Fund (i.e. not through any distributor); c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-; d) On transactions other than purchases / subscriptions relating to new inflows. Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge. e) Purchases / subscriptions carried out through stock exchange(s), as applicable. <p>The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.</p> <p>However, the distributor shall not be able to opt-in or opt-out at the investor-level i.e. a distributor shall not charge one investor and choose not to charge another investor.</p> <p>The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor.</p> <p>Any circular/clarification issued by SEBI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.</p>

Allotment on on-going basis	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.
How to apply	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 (www.sundarammutual.com)).
Minimum investment amount	Regular & Direct Plan: For first investment - Rs 5,000 and multiples of Rs.1/- thereafter. Additional Purchase: Rs 1,000 and in multiples of Re.1/- thereafter per application.
Minimum amount for Redemption/Switches	The minimum amount for redemption/switch out will be: Regular Plan / Direct Plan: 100 units or Rs. 1,000 or account balance, whichever is lower. Minimum amount for STP • (Weekly-processed on Wednesday's): Rs 1000 Monthly & Quarterly respectively. Pursuant to SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, the instalments of STPs registered for systematic transfer from this scheme to any other scheme of Sundaram Mutual under Regular Plan and discontinued Plan(s) shall be processed under the Regular Plan in the corresponding option of the respective target scheme with effect from November 01, 2012.
Minimum balance to be maintained	Nil
Account statement	<p>Consolidated Account Statement:</p> <ol style="list-style-type: none"> (1) A consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction**(s) has/have taken place during the month shall be sent on or before 10th of the succeeding month by mail/e-mail. ^Consolidated Account Statement (CAS) shall contain details relating to all the transactions** carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor, if any. **The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. (2) 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. (3) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. (4) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). (5) 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. (6) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. (7) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically. (8) Pursuant to SEBI circular CIR/MRD/DP/31/2014 dated November 12, 2014, investors having Mutual Fund investments and holding securities in Demat account shall receive a single Consolidated Account Statement (CAS) from the Depository. Consolidation of account statement shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS

Account statement	<p>within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</p> <p>9) 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> <p>A Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</p> <p>B Further, CAS issued for the half-year (ended September/ March) shall also provide:</p> <p>(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.</p> <p>(ii) The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.</p> <p>C. 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> <p>Any circular/clarification issued by SEBI in this regard will automatically become applicable and shall be incorporated in the SID/SAI/KIM wherever applicable.</p>
Dividend	The dividend warrant/cheque shall be dispatched to the unit holders within 30 days of the date of declaration of the dividend.
Redemption	<p>The redemption or redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption.</p> <p>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>
Delay in payment of repurchase / redemption proceeds	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.
Policy on unclaimed redemption and dividend amounts	<p>"The treatment of unclaimed redemption & dividend amount will be as per SEBI circular dated Feb 25, 2016. The unclaimed redemption and dividend amounts, that were earlier allowed to be deployed only in call money market or money market instruments, 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 unclaimed Amount Plan provided under following link https://www.sundarammutual.com/pdf2/2016/Addenda/Unclaimed_Redemption_Dividend.pdf. The Investment Manager shall make a continuous effort to remind the investors through letters to take their unclaimed amounts. The investment management and advisory fee charged by the Investment Manager for managing unclaimed amounts shall not exceed 50 basis points</p>

Bank account details	<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 Bank Account i.e. nature and number of account, name, Nine digit MICR code No. (For Electronic Credit Facility), 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 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>
Registration of Bank Account	<p>The Unitholders may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered with the AMC by specifying the necessary details in the "Bank Accounts Registration form" which will be available at our office/Sundaram BNP Paribas Fund Services Ltd and on the website of www.sundarammutual.com. Individuals, HUFs, Sole proprietor firms can register up to five bank accounts and other 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. Valid change of bank mandate requests with supporting documents will be processed within ten business days of necessary documents reaching the head office of the RTA and any financial transaction request received in the interim will be carried based on previous details only.</p> <p>For more details please refer our websites www.sundarammutual.com. For any queries and clarifications that you may have, please get in touch with us at our office or call our toll free number 1800 103 7237.</p>
Non Acceptance of Third Party Instruments	<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 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> <ul style="list-style-type: none"> (i) Payment made by parents/grand-parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/-(for each regular purchase or per SIP installment); However this restriction will not be applicable for payment made by a guardian whose name is registered in the records of Mutual Fund in that folio. (ii) Payment made by an employer on behalf of its employee(s) under Systematic Investment Plans through payroll deductions; (iii) Custodian on behalf of an FII or a client. <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>

Restrictions, if any, on the right to freely retain or dispose of unit being offered.

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.

Restriction on redemption in Mutual Funds

- a. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
 - i. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMC's should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision, shall not be allowed.
 - ii. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
 - iii. Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.
- b. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
- c. Any imposition of restriction would require specific approval of Board of AMC's and Trustees and the same should be informed to SEBI immediately.
- d. When restriction on redemption is imposed, the following procedure shall be applied
 - i. No redemption requests upto INR 2 lakh shall be subject to such restriction
 - ii. Where redemption requests are above INR 2 lakh, AMC's shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

C. Periodic Disclosures

<p>Net Asset Value</p> <p>This is the value per unit of the Scheme on a particular day. An investor can ascertain the value of his holdings by multiplying the units owned with the NAV.</p>	<p>The Investment Manager will calculate and disclose the first NAV of the scheme not later than five business days from the allotment of units. 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.</p> <p>NAV will be updated on the websites of Sundaram Asset Management (www.sundarammutual.com) and the Association of Mutual Funds of India (www.amfiindia.com) Sundaram Asset Management shall update the NAVs on the website of Association of Mutual Funds in India before 9.00 p.m. every business day.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.</p> <p>The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month for all the schemes in its website www.sundarammutual.com on or before the tenth day of the succeeding month in a user-friendly and downloadable format, preferably a spreadsheet in line with SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012</p>
<p>Half yearly Disclosures: Portfolio</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 www.sundarammutual.com and on the website of AMFI within 10 days from the close of each month/ half-year respectively in a user-friendly and downloadable spreadsheet format.</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>The Investment Manager will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>
<p>Half Yearly Results</p>	<p>Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.</p>
<p>Annual Report</p>	<p>Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular No. Cir/IMD/ DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second Amendment) Regulation 2018, the Scheme-wise annual report or an abridged summary thereof shall be provided by AMC/Mutual Fund within four months from the date of closure of relevant accounting year in the manner specified by the Board.</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,</p>

	<p>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.</p> <p>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 the 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>
Associate Transactions	Please refer to Statement of Additional Information.
Taxation <small>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme.</small>	Please refer a summary of tax-related aspects on page number 6-7 of this document and the Statement of Additional Information at www.sundarammutual.com .
Investor services	<p>Prospective investors and existing unit holders are welcome to contact Customer Service using the Toll Free 1800 425 7237 (India) +91 44 28310301 (NRI).</p> <p>Investors may also contact the Investor Relations Manager.</p> <p>Dhiren H Thakker Head- Customer Services Sundaram Asset Management Company Limited Satellite Gazebo, Unit no. 101/102, B Wing, B D Sawant Marg, Chakala, Andheri-Ghatkopar Link Road, Andheri (East), Mumbai – 400 093. Contact No. 1860 425 7237 (India) +44 28310301 (NRI) Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com</p> <p>The Mutual Fund endeavours to complete all monetary and non-monetary transactions within ten business days from the date of receipt of request.</p>

D. 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:

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

Number of units outstanding of the Scheme

Valuation will be according to the valuation norms, as specified in Schedule VIII of the Regulation and will be subject to such rules or Regulation that SEBI may prescribe, from time to time.

NAV of the Scheme – Plan/Option wise - will be calculated and disclosed up to four decimals.

Methodology of calculating the sale and repurchase price of units

Sale Price: Applicable NAV

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 2017. The NAV of the scheme is Rs. 100 and the exit fee for redeeming before one year is 1%. In March 2017, 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 2017, when the NAV is Rs. 110 in scenario 1 and Rs 115 in scenario 2 (February 2018)? His exit load is as follows:

100 Units bought in January 2017 @ Rs 100 = Rs 10,000

50 units bought in March 2017 @ Rs 105 = Rs 5,250

Scenario 1 (Full Redemption before expiry of 1 year)

Exit charges on redemption in November 2017.

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)

In scenario 1 exit load is applicable on 150 units purchased in January and March 2017 as the holding period is less than 1 year

Scenario 2 (Full Redemption after expiry of 1 year)

Investor redeems 50 units

Exit charges on redemption in February 2018.

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 2017 as the holding period is more than 1 year

A. New Fund Offer Expenses

Initial issue expenses shall be borne by the Investment Manager/AMC and not by the scheme of mutual fund.

DD charges shall be borne by Investment Manager as per prevailing SBI norms, where there are no collection centers.

B. Recurring Expenses & Fee (Fundamental Attribute)

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

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

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

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

"Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.

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

First Rs 100 crore: 2.25%

Next Rs 300 crore: 2.00%

Next Rs 300 crore: 1.75%

On assets in excess of Rs 700 crore: 1.50%

The below mentioned TER will be applicable with effect from 1st April, 2019

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees Trustee fee & expenses Audit fees & expenses Custodian fees & expenses RTA Fees & expenses Marketing & Selling expense incl. agent commission Cost related to investor communications Cost of fund transfer from location to location Cost of providing account statements and dividend redemption cheques and warrants Costs of statutory Advertisements Cost towards investor education & awareness (at least 2 bps) GST on expenses other than investment management and advisory fees Other Expenses	Upto 2.00%
Maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6)(c)	Upto 2.00%

In addition to the above limit, the following expenses to be charged to the scheme.

In addition to the above limit, the following expenses to be charged to the scheme.

Brokerage & Transaction costs which are incurred for the purpose of execution of trade and is included in cost of investments, not exceeding 0.12% in case of cash market transactions.

Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b) - Upto 0.30%

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

First Rs 500 crore	: 2.00%
Next Rs 250 crore	: 1.75%
Next Rs 1,250 crore	: 1.50%
Next Rs 3,000 crore	: 1.35%
Next Rs 5,000 crore	: 1.25%
Next Rs 40,000 crore	: TER reduction of 0.05% for every increase of 5,000 crore AUM or part thereof.
On balance of the assets	: 0.80%

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

- 30% of the gross new inflows in the scheme (or)
- 15% of the average assets under management (year to date) of the scheme, whichever is higher.

In case the inflows from such cities is less than the higher of (a) or (b) above, expenses shall be charged to the scheme on a proportionate basis as prescribed in the SEBI circular dated September 13, 2012.

The amount so charged shall be utilised for distribution expenses incurred for bringing inflows from such cities. However, the amount incurred as expense on account of inflows from such cities shall be credited back to the Scheme(s) in case the said inflows are redeemed within a period of one year from the date of investment.

Top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan. The total expense ratio of Direct Plan shall be lower by atleast 5% vis-a-vis the Regular Plan. i.e., If the expenses of Regular Plan are 100 bps, the expenses of Direct Plan shall not exceed 95 bps. The Direct Plan shall have a separate NAV.

Note: The above percentage is based on the prevailing expenses ratio. Any change in the above mentioned distribution expenses/commission will be replaced while filing the final SID.

Sundaram Asset Management reserves the right to charge different heads of expenses, both inter-se or in total, within the overall limits as specified in the table above.

Value of Rs.10000 on 12% annual returns in 1 year, considering 1% Expense Ratio

Amount Invested	Rs.10,000.00
NAV at the time of investment	Rs. 10
No. of units	Rs. 1,000.00
Assume gross appreciation	12%
Gross NAV	Rs.11.2
Expenses (assuming 1% Expense Ratio on average of opening & closing NAV)	0.11
Actual NAV at the end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at the end of 1 year (Before Expenses)	Rs. 11,200.00
Percentage Return	12%
Value of Investment at the end of 1 year (After Expenses)	Rs. 11,094.00
Percentage Return	10.94%

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 SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions. Payment towards brokerage and transaction cost in excess of 0.12% shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.
3. The Investment Manager shall set apart at least 0.02% (2 basis points) on the daily net assets of the scheme(s) within the maximum limit of total expense ratio prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations for initiatives towards investor education and awareness taken by Sundaram Mutual fund.
4. GST:
 - Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the expenses limit prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations.
 - GST on investment management and advisory fee shall be charged to the scheme in addition to the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.
 - GST for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.

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

C. Load Structure

Entry Load: Nil.

Exit Load: NA.

Please note that buying and selling the units of the scheme from/ to the market (after closure of the NFO) will not entail any entry / exit load. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.

Application for subscription may be sent directly to Sundaram Asset Management or through distributors.

V. Rights of Unitholders

Please refer to Statement of Additional Information for a detailed view of the rights of unit holders.

VI. Penalties & Pending Litigations

- Details of penalties awarded by SEBI under the SEBI Act or any of its Regulation against the sponsor of the Mutual Fund.
- During last three years, there have been no monetary penalties imposed and/ or action by any financial regulatory body or governmental authority, against Sponsor(s), AMC, Board of Trustees, Trustee Company; for any irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law.
- No penalties have been awarded by SEBI under the SEBI Act or any of its Regulation 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 Regulation, 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 SEBI (Mutual Fund) Regulations

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulation, 1996 and the guidelines thereunder shall be applicable.

Customer Care Centres

ANDHRA PRADESH: **Anantapur:** 1st Floor, T Nagaraju Complex, D.No. 10/323, Sarojini Road, Opp. To Vasunderadevi Hospital, Near Clock Towers, Anantapur 515001 **Cuddapah:** 1st Floor, Lalithamma Building; Ngo'S Colony, Upstairs Union Bank of India Cuddapah 516002 **Guntur:** Door No. 5-87-26, 1st Floor, Sai Srinivasa Building, Opp. Nelagiri Super Market, Main Road, Lakshmi Puram, Guntur 522007 • Gayatri Enclave, 1st Floor, 8th Lane, First Cross Road, Arundelpet, GUNTUR - 522 002 **Kakinada:** 2nd Floor, D. No.5-1-61, Opp. Brindhavan Lodge, Main Road, Surya Rao Peta, Kakinada 533001 **Kurnool:** DPLR Plaza, 2nd Floor, Upstairs SBI Near(Old Town-Branch), Opp: Children'S Park, Eswar Nagar, Kurnool 518004 **Nellore(Cv):** 24/1677, Brahmanandapuram, Dargamitta, Nellore 524003 **Rajahmundry:** AMT Plaza, C18, D.No.76-5-29, Second Floor, Ganuga Street, Gandhipuram-2, Rajahmundry 533103 **Tirupathi:** Door No 2/89, 1st Floor, Tiruchanur Road, Sreenivasapuram, Tirupathi 517503 **Vijayawada:** Rajagopala Chari Street, Mahalakshmi Towers, 1st Floor, Shop No.4, Buckinghampet Post Office Road, Vijayawada 520 002 • # 40-1-126, First Floor, Vasantha Plaza, Chandramoulipuram Benz Circle, Vijayawada 520010 **Visakhapatnam:** Shop No.2, 3rd Floor, Navratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016. **ASSAM:** **Guwahati:** Anandi Commercial Complex, II Floor, Bora Service, G S Road, Guwahati 781007 • 3C Dhang Arcade 3rd Floor, G.S Road, Dist-Kamrup, Guwahati 781005 **BIHAR:** **Bhagalpur:** Ground Floor, Radha Rani Sinha Road, Opp-Church Gate, Jagdispur, Bhagalpur 812001 **Muzaffarpur:** Saroj Complex, Ground Floor, Diwan Road, Musahri Ramna, Muzaffarpur 842002 **Patna:** 305 & 306, Ashiana Hari Niwas, 3rd Floor, New Dak Bungalow Road, Patna 800 001 • 104, C-Block, Laxmi Kant Parisar, Jamal Road, Near Ambition Business Centre, Patna 800001 **CHHATTISGARH:** **Bhilai:** 36/5, Ground Floor, Nehru Nagar(East) Besides Ing Vysya Bank, Bhilai 490020 • Office No. 36/5, 2nd Floor, Nehru Nagar (East), Above Ing Vysya Bank, Bhilai, Durg District, 490020 **Raipur:** Office no. S-8 , 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Raipur 492 001 • 203, 2nd Floor, Vanijaya Bhavan, Devendra Nagar Road, Raipur 492001 **GOA:** **Goa:** F 30, Alfranz Plaza, Opp Don Bosco, MG Road Panjim, Goa 403001 **Madgaon:** Second Floor, Saldana Business Tower Wing A, 212, Near Mapusa Court, Mapusa 403507 **GUJARAT:** **Ahmedabad:** No 409, Shree Balaji Paragon, Near Hotel Rakt Regency, C.G. Road Navrangpura, Ahmedabad - 380009 • 104, First Floor, Shivam Complex, Nr. Silicon Tower, Opp. National Handloom Law Garden, Ellisbridge, Ahmedabad 380006 **Anand:** 2, Drashti Arcade, 2nd Floor, Opp. HDFC Bank, Lambhvel Road, Anand 388 001 **Baroda:** 518 & 519, Centre Point, R C Dutt Road Alkapuri, Vadodra 390005 • 109-Siddharth Complex, Besides Express Hotel, R C Dutt Road, Alkapuri, Baroda-390007 **Bharuch:** No.230-232, 2nd Floor, Aditya Complex, Kasaki Circle, Bharuch 392002 **Bhavnagar:** 204, Shoppers Plaza, Parimal Chowk, Waghawadi Road, Bhavnagar 364001 **Bhuj:** office No.7, First Floor, Royal Plaza, Plot No.2 & 3, Near Shiv Krupa Nagar, Bhuj-Mirzapur Highway, Bhuj 370001 **Jamnagar:** 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar 361008 **Junagadh:** 2nd Floor, Shop No.212, Amba Arcade, M G Road, Junagadh 362001 **Mehsana:** FF-01, Sigma Oasis, Nr. Hdfe Bank, High Way Mehsana 384002 **Navsari:** 1st Floor, Shop No.116, Manohar Complex, Opp. Dabu Hospital, Fuwara, Navsari 396445 **Rajkot:** 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwals Chowk, Rajkot 360001 • 201, Titan Complex, 2nd Floor, Kalawad Road, Near G T Seth School, Opp. To Punitan Honda, Rajkot 360005 **Surat:** HG-18 International Trade Centre, Majuragate, Surat 395002. • No.607, 6th Floor, 21st Century Business Centre, Near Udhyan Darwaja, Ring Road, Surat 395002 **Surendra Nagar:** 2nd Floor, Rudraksh, Plot No:328 (Opp. To New Age Industries) Wadhwan Road, Surendra Nagar 363035 **Valsad:** 2nd Floor, Shop No.216, Trade Centre, Station Road, Valsad 396001 **Vapi:** Shop No.19 & 20, 1st Floor, Walden Plaza, Imran Nagar, Opp. To S B I, Daman - Silvassa Road, Vapi 396191 **HARYANA:** **Ambala:** 1 Floor, SCO No 102, Above State Bank of Bikaner & Jaipur, Prem Nagar, Ambala City 134 003 **Faridabad:** Sco 107, 1st Floor, Sector - 16, Behind Sagar Cinema, Above J & K Bank, Faridabad 121002 **Gurgaon:** III Floor, SCO No 62, Old Judicial complex, Civil lines, Gurgaon 122 001 **Hisar:** Shop No. 46 DSB First Floor, Red Square Market P.H. Road, Haryana 125001 **Panipat:** 1st Floor, No.75, Bmk Market, G.T.Road, Panipat. 132103 • No 75 BMK market, Sundaram finance near Hive Hotel GT above Airtel office/Panipat-132103 **Rohtak:** 2nd Floor, Shop No.5-B, Gopal Complex, Civil Road, Rohtak 124001 **Yamuna Nagar:** Sco-103, 1st Floor, Sector 17, Huda Jagadhari By Pass Road, Jagadhari, Yamunapuram 135001 **HIMACHAL PRADESH:** **Shimla:** 1st Floor, Hameer House, Lower Chakkar, Shimla 171005 **JAMMU & KASHMIR:** **Jammu:** Sadhana Commercial Building, No 27, A/C Gandhi Nagar Jammu 180001 **JHARKHAND:** **Bokaro:** Plot No: GB-5, City Centre, Sector - 4, Near Indian Bank, Bokaro Steel City 827 004 **Dhanbad:** 1st Floor, Shop No.107, Sree Ram Plaza, Bank More, Dhanbad 826001 **Jamshedpur:** 5/B, III Floor, Meghdeep Building, Q Road, Bistupur, Jamshedpur 831001 **Jamshedpur:** No.2, 2nd Floor, Meghdeep Building, Near South Park Hotel, Q Road, Bistupur, Jamshedpur 831001 **Ranchi:** # 205, 2nd Floor, M.R. Tower, Line Tank Road, Ranchi 834001, **Jharkhand KARNATAKA:** **Belgaum:** First Floor, Doddannavar Trade Centre, Old PB Road, Beside Bank of India, Fort Road, Belgaum 590002 **Bellary:** Flat No.3 & 9, 1st Floor, Ward No.16, T.S. No.52 Near Clock Tower Circle, Bellary 583101 **Bengaluru:** Ground Floor, Sana Plaza, 21 / 14 - A, M.G. Road, Near Trinity Metro Station, Bengaluru 560001 • S-403, Manipal Centre, 47, Dickenson Road, Bengaluru 560 042. • No.F18, First Floor, Lucky Paradise, 8th F Main, 22nd Cross, 3rd Block Jayanagar, Bengaluru 560011 **Davangere:** # 268/3, Jayavibhava Nilaya, First Floor Opp Ram & Co Provision Stores, 4th Main, P.J.Extension, Davanagere 577002 **Hubli:** 1st floor, Srinivasa Enclave, CTS No: 3594/2, Opp: BVB Engineering College, Lingaraj Nagar, Vidyanagar, Hubli 580021 • Shop No. UGF 4/5, Eureka Junction, T.B.Road Hubli 580029 **Mangalore:** B-2, Souza Arcade, Ballmatta Road, Mangalore 575001 **Mangalore:** Sundaram Finance, 2nd Floor, Krishna Prasad Bldg. Above Pabbas Ice Cream Parlour Nr.Mangalore City Corporation, Lal Bagh, Mangalore 575003 **Mysore:** No: 145, 2nd floor, 5th main, 5th cross, opposite to Syndicate Bank, Saraswathipuram, Mysore 570009 **Raichur:** Sai Ram Complex, 1-10-38, Station Road Opp. Ram Mandir, Raichur 584101 **Shimoga:** SRIJA Archade, 1st parallel road, 1st cross, opp. uma dental clinic road, Jayanagar, Shimoga 577201 **Udupi:** Second Floor, Andrade Arcade, Near Syndicate Bank, Catholic Centre, K M Marg, Udupi **KERALA:** **Calicut:** 1st Floor, Karuppalli Square, YMCA Cross Road, Calicut 673001 **Cochin:** Kassim Towers, 36/1899 Door No, D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin 682 017 **Ernakulam:** 1st Floor, Welfare Services Centre, Ponnuruni, Vytilla Po, Ernakulam 682019 **Kannur:** First Floor, Neelankol Complex, Near Kalyan Sarees, P. M. Road, Talap, Kannur 670 002. **Kollam:** 1st Floor, Kmk Complex, Second Milestone, Kilikollur, Kollam 691004 **Kottayam:** Kytharam Complex, First Floor, Union Club Junction, Kottayam 6866001 • CSI Ascension Square, Logos Junction, Collectorate .P.O, Kottayam 686002 **Kozhikode:** No.5/3249-H, First Floor, Century Plaza Building, Behind Ktc Petrol Pump, Indira Gandhi Road (Mavor Road), Kozhikode 673001 **Palakkad:** First Floor, 15/513/50, Akshaya Foundation, Stadium Bye-Pass Road, Palakkad 678001 **Thrissur:** Second Floor, R V Center, Patturaikal Junction, Near Karthiyan Nursing Home, Trichur 680022 **Trivandrum:** Vava Sahid Commercial Complex, Ambuja Vilasam Road, Trivandrum 695001. **MADHYA PRADESH:** **Bhopal:** Plot no.6 VNV Plaza 2nd Floor Bank Street, M.P Nagar Zone 2, Bhopal 462011 **Gwalior:** II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior - 474 002 **Indore:** 125, Star Lit Towers, 29/1, Y N Road, Indore 452001 • Mezzanine Floor, MZ - 22, Bansri Trade Centre, No.581/5, M G Road, Indore 452001 **Jabalpur:** Second Floor, Digamber Tower, 936, Wright Town, Pandit Bhawani Prasad Ward, Napier Town, Jabalpur 482002 **Ratlam:** 2nd Floor, 16/45, Ratlam Plaza, Block No.C, Opp. ICICI Bank, Ratlam 457001 **Sagar:** 1st Floor, Singhai Buildings 10, Civil Lines, Sagar 470002 **Satna:** 2nd Floor, Collectorate Road, Civil Line, (Above M/S. Siddhivinayak Motors), Satna Satna 485001 **MAHARASHTRA:** **Ahmednagar:** 209, 2nd Floor, Adish Plaza, ICICI Home Finance Building (Opp. Dowle Hospital) Nagar Manmad Road, Saverdi, Ahmednagar 414003 **Akola:** C-13, First Floor, Dakshata Nagar, Vypari Complex, Sindhi Canal Chowk, Akola-444001 **Amaravathi:** 2nd Floor, Sakshi Complex, Opp. to Rajapeth Police Station, Mudholkar Peth, Badnera Road, Amaravathi 444605 **Aurangabad:** First Floor, B-4, Aurangabad Business Centre, Adalat Road, Aurangabad 431005 **Chembur:** Flat No. 313, Swastik Chambers 3rd Floor, Sion-Trombay Road, Chembur, Mumbai 400071 **Jalgaon:** 2nd Floor, India Plaza Complex, Vivekananda Nagar, Swatantry Chowk, Jilha Peth,

Jalgaon 425001 **Kolhapur:** office No:12, 2nd Floor, R.D. Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001 **Latur:** Sanmaan, First Floor, Opp To Amba Mata Mandir, Chandra Nagar, Latur 413512 **Mumbai:** HDIL Kaledonia Commercial Complex, 2(A), 2nd Floor, Opp Vijaya Nagar, Sahar Road, Andheri East, Mumbai 400069 • 5th Floor, City Ice Building, Plot No. 298, Perin Nariman Street, Fort, Mumbai 400001 • Shop No 6, Yashwanth Building, Groung Floor, Ram Maruti Cross Road, Near Ratnakar Bank, Naupada, Thane West Mumbai 400602 • No: 114, 1st Floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai 400023 • Shop No. 2, Ground Floor in "Suchita Enclave", Co-operative Housing Society Limited, Maharashtra Nagar, Off. Chandavarkar Road, Borivali (West), Mumbai 400092. **Nagpur:** C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, Whc Road, Shankar Nagar, Nagpur 440 010 • 110-111, Shri Mohini Complex, Opp. Kasturchand Park 345, Kingsway Road, Nagpur 440001 **Nashik:** Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Road, Nashik 422 002 • First Floor, Padma-Vishwa Regency, Behind Saroj Travels, Next To Manavata Cancer Hospital Mumbai Naka, Nasik 422001 **Pune:** Second Floor, 1202/5, "Shalini Sky I" building, Near ICICI bank, Ghole Road, Shivajinagar, Pune 411 005 • 1st Floor, "Mantri Vertex" Law College Road, Pune 411004 **Sangli:** Shiv Ratna Complex, S4, 3rd Floor, Cst No.1047B, College Corner North Shivaji Nagar, Madhavnagar Sangli 416416 **Sholapur:** 786, Maruti Tele Sankul, South Kasba, Shinde Chowk, Sholapur 413007 **NEW DELHI:** **Delhi:** 7 B, Rajendra Park, Pusa Road, Upper Ground Floor, Metro Pillar No.153, New Delhi 110 060 • 605, Sixth Floor 'Ashoka Estate Building', 24, Barakhamba Road, New Delhi 110001 **ORISSA:** **Balasore:** First Floor, Choudhury Nivas P.O.-Sahadeb Khuntha, Near Bus Stand, Balasore, Odisha 756001 **Behrampur:** First Floor, Alakananda Enclave, First Lane, Gajapati Nagar, Ganjam Dist., Berhampur 760 010 **Bhubaneswar:** Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009 **Cuttack:** 1st Floor, Kailash Plaza, (In front of BSNL Office), Link Road, Cuttack-753012 **Rourkela:** Dhananjay Niwas, 2nd Floor, Udit Nagar, Rourkela 769012. **Sambalpur:** Sundaram Finance Ltd, First Floor, Sabat Complex Near Wesco office Main Road, Ainthapalli Sambalpur 768004 **PONDICHERY:** **Pondicherry:** Ms Royal Enclave, Plot No 19, 100 Feet Road, Mudaliarpet, Pondicherry 605004 • No. 181, Thiruvalluvar Salai, Pillaitthottam, Opp to Bahavan Saw Mill, Pondicherry 605013 **PUNJAB:** **Amritsar:** 1st Floor, 27-A, Classic Plaza, Majitha Road, Amritsar 143001 **Bhatinda:** 1st Floor, 3038 - A Guru Kanshi Marg, Bhatinda 151001 **Chandigarh:** S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022 • S.C.O 56-57 2nd Floor, Phase- II Mohali, Punjab 160072 **Jalandhar:** Shop No. 43 & 44, Fifth Floor, City Square Building, EH-197 Civil Lines, Jalandhar 144001 • Shop No - 11 B, 3rd Floor, City Square Mall, Civil Lines, Jalandhar 144 001 **Ludhiana:** SCO 18, Cabin No.401, 4th Floor, Feroz Gandhi Market, Ludhiana 141 001 • S C O-13, 1st Floor, Shanghai Towers, Feroz Gandhi Market, Ludhiana 141001 **Patiala:** Third Floor, SCO-107, New Leela Bhavan, Near Yes Bank, Patiala 147 001. **RAJASTHAN:** **Ajmer:** 1st Floor, Adjoining K C Complex, Opp: Daulat Bagh, Ajmer 305001 **Alwar:** 29, Harshil Tower, 3rd Floor Naru Marg, Keshav Nagar Alwar 301001 **Bhilwara:** Second Floor, Budh Plaza Opp: Circuit House, Basant Vihar, Bhilwara 311001 **Bikaner:** Second Floor Chug Mansion Opp. Drm office, Modern Market, Bikaner 334001 **Hanumangarh:** Second Floor, Shop No. 2 & 3, Near Bombay Hospital, Town Junction Road, Hanumangarh Junction, Hanumangarh 335512 **Jaipur:** No. 202, Second Floor, OK Plus Towers, Near Vishal Mega Mart, Hathroi Road, Ajmer Road, Jaipur 302 001 • 205, 2nd Floor, Sangam Towers, Church Road, off. M I Road, Jaipur 302001 **Jodhpur:** 201, 202, Second Floor, Mody Arcade Chopasani Road, Near Bombay Motors, Jodhpur 34200 • 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur 342 001 **Kota:** Second Floor, Above Reebok Showroom 393, Shopping Centre, Nr. Ghode Wale Baba Circle, Kota 324007 **Udaipur:** C/o Sundaram Finance Ltd 4th Floor, Plot No-32/1105, Centre Point, Opp. B.N. College, Udaipur 313001 **TAMIL NADU:** **Chennai:** Sundaram Towers 1st & 2nd Floor, No.46 Whites Road, Royapettah, Chennai 600014 • Ground Floor, 19, Patillos Road, Chennai 600002 • Deshabandhu Plaza, 1st Floor, No.47, Whites Road, Royapettah, Chennai 600014 • 1st Floor Metro Plaza, 221 (Old No. 162), Anna Salai, Mount Road, Opp. Spencer Plaza, Chennai-600 002. • No. 23 Cathedral Garden Road, Nungambakkam, Chennai 600 034 **Coimbatore:** 101-E, II Floor, Kala Mansion Building, D B Road, R S Puram, Coimbatore 641002 • No.62, First Floor, 'Time Square' Balasundaram Road, A.T.T. Colony, (Near RTO office) Coimbatore 641012 **Erode:** Ms. URT Tower, No 139/1, Perundurai Road, Erode 638 011 **Hosur:** 2nd Floor, 42/1, "Ram Prabha Towers" Opp to Dhanam Departmental Store), Denkanikotta Main Road, Hosur 635109. **Kancheepuram:** 24, Anna Indira Gandhi Salai (Nellukkara Street), Kanchipuram 631502 **Karur:** SRN Towers, IInd Floor, Ts.No.208/1, 1st Cross, Covai Road, Sengunthapuram, Karur 639001 **Kumbakonam:** 1st Floor, Nalli Plaza, Old Door No:34&34A, T S R Big Street, Kumbakonam 612001 **Madurai:** No. 183 C - North Veli Street, Opp Duke Hotel, Madurai 625 001 • 37, Krishna Rao Tank Street, (Tvs Co-Operative Store) Madurai, 625001 **Salem:** New No. 210, Old No. 315-C, Omalar Main Road, Avk Arcade, Opp. New Bus Stand, Salem 636004 • First Floor, Srivari Shopping Mall, 2/91, New Bus Stand Road, Meyyanoor Salem 636004 **Thanjavur:** Shalini Towers, First Floor, 172, South Main Street, Thanjavur - 613009 • **Tirunelveli:** First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp to Passport office, Tirunelveli 627005 **Tirupur:** Muthu Plaza, 1st Floor 320, Avanashi Road, Tirupur 641602 **Trichy:** 60/2, Krishna Complex, I st Floor, Shastri Road, Thennur, Trichy 620 017 • Bus Plaza, 2nd Floor, Front, No.5-G, Lawsons Road, Contonment, Trichy 620001 **Vellore:** 37B, Balaji Nagar, 2nd Street, Phase 3, Sathuvachari, Vellore 632009 • First Floor, 141/3 M.P. Sarathi Nagar, Vellore District Bus Owner Association Building, Chennai - Bangalore Bye Pass Road, Vellore 632012 **TELANGANA:** **Hyderabad:** 1st Cross, opp. Uma Dental Clinic Road, Jayanagar, GHMC No-7-397/101,118, Opp. Dominos, S R Nagar, Hyderabad 500047 • Level-5, (5th Floor)6-3-1089/F, RVR Towers, Raj Bhavan Road, Somajiguda, Hyderabad-500082 **Karim Nagar:** 1st Floor, House No: 8-6-179/2A, Hyderabad Road, Above Mahi Motors, Kothirampur, Karimnagar 505001 **Warrangal:** D No 15-1-422/A, B Second Floor S.V.S Legend, Beside Industrial Estate Kaman, S.V.P Road Warangal 506002 **UTTAR PRADESH:** **Agra:** Sundaram Direct, Block F-29, Shop No.211, 1st Floor Infront Vikas Bhawan, Agra 282002 • First Floor, Sky Tower, 29-F/211, Sanjay Palace, Agra 282002 • 9/4 Ground Floor, Shankar Point, Sanjay Place, Agra 282 002 **Aligarh:** Shop No.7 & 22, U.G.F Aliq Corporate Plaza, Marris Road, Aligarh, Uttar Pradesh 202001 **Allahabad:** 1st Floor, Saroj Bhavan, 14/4, Stanley Road, Near Patirke Crossing, Civil Lines, Allahabad 211001 **Bareilly:** IInd Floor, 116, Civil Lines, Circuit House Road, ICICI Bank Building, Bareilly Bareilly 243 001 **Ghaziabad:** 1st Floor, F- 31, Konark Building, Gda Market, Rdc, Ghaziabad 201001 **Gorakhpur:** C/160/30, First Floor, Naiyapur Kothi, Esmailepur, Near Chaurahiya Gola Chowk, Gorakhpur 273 001 **Jhansi:** Shop No. 5, Narayan Plaza Jojo House, Infront of Employment Exchange Gwalior Road, Jhansi 284001 **Kanpur:** 218/219 Kan Chambers, 2nd Floor, 114/113 Civil Lines Kanpur 208001 **Lucknow:** 303, Third Floor, Sky Hi Chambers, 11/5, Park Road, Lucknow 226001 • 104, UGF Sky Hi Chambers, 5-Park Road, Lucknow-226 001 **Mathura:** 3rd Floor, Shop No.330, Dwarikadheesh Plaza, Mohalla Brijnagar, Junction Road, Sonkh Adda, Mathura 281001 **Moradabad:** 2nd Floor, office No. 3, Vallabh Complex, Near Pms School Civil Lines, Moradabad 244001 **Varanasi:** Flat No.7, 2nd Floor, Rama Kunj, C-32-22/17 Ram Singh Rana Nagar Colony, Cantt Srigra Road, Varanasi 221002 **UTTARANCHAL:** **Dehradun:** 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun 248 006 **WEST BENGAL:** **Asansol:** 1st Floor, Above United Bank of India, B.B. College More, Ushagram East, G.T. Road, P.O. Asansol, Dist. Burdwan, Asansol 713303 **Burdwan:** 5 B, M.V Apartment, 36 G.T. Road, Parbihatna, Po: Sriipaly, Burdwan 713103 **Durgapur:** A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur 713 216 • Sri Chaitanya Complex, 2nd Floor, Bengal Ambuja Phase II, Ambetkar Sarani, City Centre, Durgapur 713216 **Kolkata:** 7th floor, front, Poddar Point Building, 113, Park Street, P.S. Park Street, Kolkata 700 016 • No.7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkata 700017 • P-38 Princep Street, Ground Floor, Off Bentinck Street (Opp Orient Cinema), Kolkata 700072 **Siliguri:** Shree Radha Complex, Block-B 2nd Floor, Iskon Mandir Road Siliguri, Dt Darjeeling 734001 **Dubai:** **Representative office:** P O Box:124337 office No. 205, AL ATTAR Grand, Above LG Showroom, Khalid Bin Al Waleed Street, Bur Dubai, Dubai, UAE.