

## Letter to Investors

20/11/2021

Dear Unitholder,

Greetings from Sundaram Mutual Fund.

At the outset, we wish to thank you for your investment in **Sundaram Diversified Equity Fund** (herein after referred as '**SDEF**') and look forward to your continued patronage.

We are pleased to inform you that Sundaram Asset Management Company Limited ('**SAMC**') and Sundaram Trustee Company Limited ('**STC**'), the Asset Management Company and Trustees of Sundaram Mutual Fund respectively have entered into a Share Purchase Agreement with Principal Financial Services Inc., USA to acquire Principal Asset Management Private Limited ('**PAMPL**') and Principal Trustee Company Private Limited ('**PTCPL**') the Asset Management Company and Trustees of Principal Mutual Fund respectively.

Pursuant to this, the schemes of Principal Mutual Fund ('**PMF**') will be transferred to and form part of Sundaram Mutual Fund ('**SMF**'). STC will take over the trusteeship of the PMF Schemes from PTCPL, SAMC will take over the rights to manage the PMF Schemes from PAMPL and become the investment manager of PMF Schemes, and Principal Financial Services Inc., USA, (acting through its wholly owned subsidiaries Principal Financial Group (Mauritius) Ltd. and Principal International India (UK) Ltd.), the existing sponsor of Principal Mutual Fund ('**PMF Sponsor**') shall cease to be the sponsor of PMF and Sundaram Finance Limited, ('**SMF sponsor**') will become the sponsor of the schemes of PMF schemes (collectively referred to as "**Transaction**").

The Mutual Fund should operate only one open ended Equity Linked Saving Scheme (ELSS) with the prior approval of the Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992 (15 of 1992). The Equity Linked Savings Scheme, 2005, has been notified vide S.O. No. 1563(E), dated 3rd November 2005. The Central Board of Direct Taxes has clarified that investments made on or after 1st April 2005, in plans, which are in accordance with ELSS 1992 or ELSS 1992 as amended in 1998 are also eligible for tax benefit under section 80C of the Income-tax Act, 1961.

Pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 pertaining to Categorization and Rationalization of Mutual Fund Schemes, only one scheme is allowed under each category. The units in **SDEF** are being held under lock in period of 3 years and hence it is not feasible to merge the schemes.

Currently, **SDEF** is a Sundaram Mutual Fund's product offering under the 'Equity Linked Saving Scheme' (ELSS) category. On completion of the Transaction, Sundaram Mutual Fund will also have **Principal Tax Savings Fund (PTSF)** [to be renamed as **Sundaram Tax Savings Fund**] under the ELSS category.

In order to comply with the SEBI regulations, the Board of Directors of SAMC and STC have noted and approved the following:

- i. With effect from the "Effective Date", Subscriptions/switch-in including SIPs/STP-in registered in **SDEF** shall be suspended for inflows. However, investors are entitled to redeem or switch out from **SDEF** subject to the completion of applicable 3 years lock in period for respective units.
- ii. Unitholders with SIP/STP-in currently registered in **SDEF** are being given an option to direct the future instalments to **Sundaram Tax Savings Fund** (An open ended ELSS with a statutory lock in of 3 years and tax benefit) post the "Effective Date".
- iii. In order to get the units allotted under **Sundaram Tax Savings Fund** against the SIPs/STP-in registered under **SDEF**, unitholders are advised to fill in the consent form enclosed herewith (also available on our website under the below link: <https://sundarammutual.com/Downloads>) and submit the same at any SAMC/RTA Branches on or before 31-12-2021. Investors are requested to note that filled in consent form can also be sent to [etrxn@sundarammutual.com](mailto:etrxn@sundarammutual.com). The request needs to be emailed on or before 31-12-2021 from registered email id in the folio. (Please refer to addendum dated 24-04-2021 for more details). These documents shall only be accepted if they are in TIFF/PDF/JPG format and the file size not exceeding 2 MB.
- iv. For those investors who submit the consent form by the above due date, future SIP/STP-in instalments falling on or after "Effective Date" shall be processed in **Sundaram Tax Savings Fund** and the investor will continue to be eligible to claim tax deduction on the future instalments under Section 80C of the Income Tax Act, 1961. It may be noted that the future instalments shall not be processed if the unit holders have not completed PAN/KYC and other mandatory requirements.
- v. For investors who do not provide their consent by 31-12-2021, future SIP/STP-in instalments shall be discontinued w.e.f. the "Effective Date". However, the units allotted up to 31-12-2021 in **SDEF** will continue to remain invested in **SDEF**.
- vi. Brief description of the scheme features of both the schemes are provided below. Please refer respective Scheme Information Document (SID) for further details of the schemes.
- vii. SAMC will issue a public notice informing the unit holders of the Sundaram MF schemes about the Completion and the "Effective Date".

Name of the Scheme	Sundaram Diversified Equity		Principal Tax Savings Fund (to be renamed as Sundaram Tax Savings Fund)	
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit		An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	
Investment Objective	To achieve capital appreciation by investing predominantly in equities and equity-related instruments. A three-year lock-in period shall apply in line with the regulation for ELSS Schemes.		To build a high quality growth-oriented portfolio to provide long term capital gains to the investors. The scheme aims at providing returns through capital appreciation.	
Asset Allocation	Type of Instrument	% Allocation	Type of Instrument	% Allocation
	Equity and Equity Linked Instruments	80-100% <b>(Risk Profile: Medium to High)</b>	Equity and Equity Linked Instruments	Not less than 80% <b>(Risk Profile: High)</b>
	Corporate and PSU Bonds	Up to 20% <b>(Risk Profile: Low to Medium)</b>	Debt securities (*including securitised debt) and Money market instruments	Up to 20% <b>(Risk Profile: Low to Medium)</b>
	Money Market Instruments	Up to 20% <b>(Risk Profile: Low to Medium)</b>	Debt securities and Money Market Instruments# (including Margin for Derivatives) and Fixed Income Derivatives	10-35% <b>(Risk Profile: Low)</b>
The Scheme may invest up to 50% of the net assets of the Scheme in derivatives. *Investment in Securitised Debt may be up to 20% of the net assets of the Scheme.				

	<b>Sundaram Diversified Equity</b>	<b>Principal Tax Savings Fund (to be renamed as Sundaram Tax Savings Fund)</b>
<b>Investment strategy</b>	<p>The focus of this Scheme is to normally provide investors a reasonably diversified portfolio of stocks essentially meant to give higher returns in the medium to long term. A portion of the Scheme's assets would be invested in relatively liquid large capitalization stocks. Investments may also be made in Initial Public Offerings, Medium and Small capitalization stocks and unlisted securities.</p> <p>The fund may also from time to time invest in unrated and non-publicly offered illiquid securities. The fund has a policy of internal valuation of all debt investments and such investments will be made subject to necessary approvals. The fund shall follow a combination of Top-down and Bottom-up approach to investing in equity and equity related investments. Investments will be pursued in select macro themes, which cut across various industries and sub sectors (e.g. Restructuring, Infrastructure spending, Skilled labor, etc.,). Within such a framework, the emphasis will be on investing in companies with quality management, unique business strength, sustainable medium/long term growth and reasonable valuations. The Investment Manager has a skilled research set up that works to identify investment opportunities through continuous research on sectors and companies.</p> <p>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. The weights of individual companies will be based on their upside potential to downside risk. The Investment Manager will keep in mind the Investment Objective of the Scheme and the applicable Regulations/Equity-Linked Savings Scheme Guidelines.</p>	<p>The scheme will invest its assets in a portfolio of equity and equity related instruments. The focus of the investment strategy would be to identify stocks which can provide capital appreciation in the long term. The aim will be to build a diversified portfolio across major industries and economic sectors by using "fundamental analysis" as its selection process.</p>
<b>Investment Plan(s)/Option(s)</b>	<p><b>Plans:</b> Regular Plan and Direct Plan</p> <p><b>Options:</b> Growth, Income Distribution cum Capital Withdrawal (IDCW): Payout &amp; Transfer</p> <p>If no option is indicated, the default option will be Growth.</p> <p>If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Payout.</p>	<p><b>Plans:</b> Regular Plan and Direct Plan</p> <p><b>Options:</b> Growth, Half yearly Income Distribution cum Capital Withdrawal (IDCW): Payout &amp; Transfer</p> <p>If no option is indicated, the default option will be Growth.</p> <p>If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub-option shall be IDCW Payout.</p>
<b>Minimum Application Amount</b>	<p><b>Initial subscription:</b> For Both Regular Plan &amp; Direct Plan. First investment Rs.500/- and multiples of Rs.500/-thereafter and for Additional purchase: Rs.500/- &amp; multiples of Rs.500/- thereafter.</p> <p><b>Systematic Investment Plan:</b> Minimum Six instalments of Rs.500/- (Weekly, Monthly, Quarterly)</p> <p><b>SIP Dates:</b> Any Day (1st to 31st)</p> <p>Weekly (Every Wednesday)</p> <p><b>Minimum Redemption Limit:</b> (Post Lock-in period of 3 years).</p> <p><b>The minimum amount for redemption/switch out will be:</b> Regular &amp; Direct Plan: Rs.500/- or 1 unit or account balance, whichever is lower.</p>	<p><b>Minimum application amount</b> will be Rs.500/- and any amount thereafter with subsequent investment of Rs.500/- &amp; any amount thereafter under each Plan.</p> <p>Systematic Investment Plan/ Regular Withdrawal Plan (Post lock in period) / Systematic Transfer Plan (Post lock in period): Minimum 6 instalments of Rs.500/- each.</p> <p>After the expiry of lock – in period, minimum repurchase amount will be Rs.500/- or 50 units.</p>
<b>Liquidity</b>	<p><b>Purchase / Switch In:</b> On any business day, at NAV.</p> <p><b>Redemption / Switch Out:</b> (Post Lock in period) On any business day at NAV, subject to exit load, if any. The redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption. A penal interest of 15% per annum will be paid in case of delayed payment</p>	<p>Unit holders can subscribe to and get their units repurchased after expiry of lock-in period on all business days at NAV related prices. Units issued under the scheme will be locked-in for a period of three years from the date of allotment. As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request. A penal interest of 15% or such other rate as may be prescribed by SEBI from time to time will be paid in case the redemption proceeds are not dispatched within 10 Business Days of the date of Redemption request. However, under normal circumstances, the Mutual Fund will endeavor to dispatch the Redemption proceeds well before 10 Business Days from the acceptance of the duly completed Redemption request.</p>

This letter has been issued only to the investors who hold units as per the latest details available in RTA records.

All other terms and conditions of the Scheme Information Document / Key Information Memorandum / Statement of Additional Information will remain unchanged.

**For Sundaram Asset Management Company Limited  
(Investment Manager for Sundaram Mutual Fund)**



**Sunil Subramaniam  
Managing Director**

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ADDITIONAL INFORMATION AS OF 31-October-2021		ANNEXURE
	Sundaram Diversified Equity	Principal Tax Savings Fund (to be renamed as Sundaram Tax Savings Fund)
<b>Exit Load</b>	NIL	NIL
<b>Fund Manager</b>	Mr. S. Bharath & Mr. Rohit Seksaria	Mr. Sudhir Kedia
<b>Inception Date</b>	Regular Plan – November 22, 1999 Direct Plan – January 1, 2013	Regular Plan - March 31, 1996 Direct Plan – January 1, 2013
<b>No. of Investors (31-October-2021)</b>	1,69,283	69,455
<b>No. of Folios (31-October-2021)</b>	2,03,111	71,977
<b>Net Assets of the Scheme (as on 31-October-2021)</b>	Rs. 2,177.66 crore	Rs. 610.27 crore
<b>Percentage of total NPAs to net assets (as on 31-October-2021)</b>	NIL	0.00% (Refer Portfolio details)
<b>Percentage of total illiquid assets to net assets (as on 31-October-2021)</b>	NIL	0.03% (Refer Portfolio details)
<b>Benchmark</b>	S&P BSE 200 TRI	Nifty 500 TRI
<b>Details of the recurring expenses calculated as a % of Average daily net assets as on 31-October-2021</b>	Regular : 2.14% Direct : 1.79%	Regular : 2.46% Direct : 1.95%
<b>NAV per unit (29-October-2021)</b>	Regular Growth: Rs. 147.8945 Regular IDCW: Rs. 14.3336 Direct Growth: Rs. 153.3804 Direct IDCW: Rs. 17.0492	Regular Growth: Rs. 331.49 Regular Halfyearly IDCW: Rs. 331.49 Direct Growth: Rs. 347.03 Direct Halfyearly IDCW: Rs. 347.03
<b>Unclaimed Redemption (as on 31-October-2021) - Amount</b>	Rs. 2,01,89,796.62	Rs. 1,34,25,937.62
<b>No of Investors</b>	1,659	759
<b>Unclaimed Dividend (as on 31-October-2021) - Amount</b>	Rs. 14,75,37,092.23	Rs. 3,08,55,014.72
<b>No of Investors</b>	2,20,204	12,940
<p>Investors can view their unclaimed Dividend and Redemption through the following link: <a href="https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx">https://mfs.kfintech.com/mfs/sundaram_unclaimed.aspx</a>. Investors may claim the unclaimed amount unitised in Sundaram Money Fund by submitting a redemption request at any of the offices of SAMC/RTA Branches. In relation to unclaimed dividend/redemption, we request you to kindly contact us at 1860 425 7237 (India) / +91 40 2345 2215 (NRI) to assist you in the payment of unclaimed amount.</p> <p>The request for reissue/ revalidation of instruments towards unclaimed redemption / dividend should be made by the Investor to SAMC or RTA Branches.</p>		

**Performance of schemes - Data as of 29-October-2021**

Period	Sundaram Diversified Equity Fund	S&P BSE 200 TRI* (Benchmark)	Principal Tax Savings Fund (to be renamed as Sundaram Tax Savings Fund)	Nifty 500 TRI <sup>§</sup> (Benchmark)
Last 1 year	57.0	57.3	61.2	59.1
Last 3 years	16.8	21.3	19.1	21.2
Last 5 years	11.5	16.7	15.0	16.3
Since Inception	16.7	14.2	16.5	14.3

Returns are on a compounded annual basis for period more than one year and simple annualised basis for up to one-year period and computed using NAV of Regular Plan-Growth Option.

\*As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of S&P BSE 200 PRI values from 22/11/1999 to 01/08/2006 and TRI values since 01/08/2006 as per SEBI regulations.

§ As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 Index PRI values from date 31-03-1996 to 26-11-1998 and TRI values since 26-11-1998.

**Sundaram Diversified Equity Fund - Portfolio as of 31-October-2021**

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
	<b>Equity &amp; Equity Related Instruments</b>					
INE090A01021	ICICI Bank Ltd	Banks	22,00,000	17,645	8.1	
INE002A01018	Reliance Industries Ltd	Petroleum Products	6,86,500	17,411	8.0	
INE009A01021	Infosys Ltd	Software	9,50,000	15,844	7.3	
INE040A01034	HDFC Bank Ltd	Banks	8,80,000	13,929	6.4	
INE001A01036	Housing Development Finance Corporation Ltd	Finance	3,28,500	9,345	4.3	
INE238A01034	Axis Bank Ltd	Banks	11,75,000	8,719	4.0	
INE062A01020	State Bank of India	Banks	16,75,000	8,411	3.9	
INE536A01023	Grindwell Norton Ltd	Industrial Products	5,05,000	8,179	3.8	
INE467B01029	Tata Consultancy Services Ltd	Software	2,00,000	6,796	3.1	
INE860A01027	HCL Technologies Ltd	Software	5,70,000	6,519	3.0	
INE200M01013	Varun Beverages Ltd	Consumer Non Durables	7,40,000	6,285	2.9	
INE018A01030	Larsen & Toubro Ltd	Construction Project	3,30,000	5,830	2.7	
INE615P01015	Qess Corp Ltd	Other Services	6,20,000	5,371	2.5	
INE397D01024	Bharti Airtel Ltd	Telecom - Services	7,55,000	5,174	2.4	
INE048G01026	Navin Fluorine International Ltd	Chemicals	1,50,000	5,008	2.3	
INE797F01012	Jubilant Foodworks Ltd	Leisure Services	1,25,000	4,612	2.1	
INE513A01014	Schaeffler India Ltd	Industrial Products	59,500	4,404	2.0	
INE123W01016	SBI Life Insurance Company Ltd	Insurance	3,75,000	4,296	2.0	
INE331A01037	The Ramco Cements Ltd	Cement & Cement Products	4,00,000	4,266	2.0	
INE918I01018	Bajaj Finserv Ltd	Insurance	21,600	3,849	1.8	
INE073K01018	Sona BLW Precision Forgings Ltd	Auto Ancillaries	5,80,000	3,757	1.7	
INE299U01018	Crompton Greaves Consumer Electricals Ltd	Consumer Durables	8,00,000	3,725	1.7	
INE030A01027	Hindustan UniLever Ltd	Consumer Non Durables	1,50,000	3,590	1.6	
INE749A01030	Jindal Steel & Power Ltd	Ferrous Metals	7,40,000	3,088	1.4	
INE038A01020	Hindalco Industries Ltd	Non - Ferrous Metals	6,50,000	2,989	1.4	
INE481G01011	Ultratech Cement Ltd	Cement & Cement Products	38,000	2,902	1.3	
INE029A01011	Bharat Petroleum Corporation Ltd	Petroleum Products	6,56,000	2,740	1.3	
INE361B01024	Divi's Laboratories Ltd	Pharmaceuticals	50,000	2,575	1.2	
INE068V01023	Gland Pharma Ltd	Pharmaceuticals	69,000	2,553	1.2	
INE548C01032	Emami Ltd	Consumer Non Durables	4,60,000	2,444	1.1	
INE348B01021	Century Plyboards (India) Ltd	Consumer Durables	4,50,000	2,430	1.1	
INE044A01036	Sun Pharmaceutical Industries Ltd	Pharmaceuticals	2,80,000	2,226	1.0	
INE101A01026	Mahindra & Mahindra Ltd	Auto	2,22,500	1,967	0.9	
INE669C01036	Tech Mahindra Ltd	Software	1,30,000	1,921	0.9	
INE488A01050	Chemplast Sanmar Ltd	Chemicals	2,80,000	1,822	0.8	
INE237A01028	Kotak Mahindra Bank Ltd	Banks	86,500	1,757	0.8	
INE154A01025	ITC Ltd	Consumer Non Durables	7,75,000	1,730	0.8	
INE111A01025	Container Corporation of India Ltd	Transportation	2,40,000	1,572	0.7	
INE721A01013	Shriram Transport Finance Company Ltd	Finance	95,000	1,364	0.6	
INE761H01022	Page Industries Ltd	Textile Products	3,400	1,280	0.6	
INE303R01014	Kalyan Jewellers India Ltd	Consumer Durables	13,32,873	1,016	0.5	
INE094A01015	Hindustan Petroleum Corporation Ltd	Petroleum Products	3,25,000	1,009	0.5	
INE028A01039	Bank of Baroda	Banks	10,00,000	975	0.4	
INE059A01026	Cipla Ltd	Pharmaceuticals	1,00,000	905	0.4	
INE974X01010	Tube Investments of India Ltd	Auto Ancillaries	55,000	768	0.4	
INE437A01024	Apollo Hospitals Enterprise Ltd	Healthcare Services	17,000	725	0.3	
INE171A01029	The Federal Bank Ltd	Banks	7,00,000	682	0.3	
INE758T01015	Zomato Ltd	Retailing	3,00,000	395	0.2	
INE397D20024	Bharti Airtel Ltd - Partially Paid Right Shares	Telecom - Services	55,357	142	0.1	
	<b>Sub Total</b>			<b>2,16,940</b>	<b>99.6</b>	
	<b>Warrants</b>					
INE001A13049	"Housing Development Finance Corporation Ltd"	Finance	42,600	362	0.2	
	<b>Sub Total</b>			<b>362</b>	<b>0.2</b>	

ReverseRepo / TREPS						
	TREPS			339	0.2	3.3
	Reverse Repo			133	0.1	3.4
	<b>Sub Total</b>			<b>473</b>	<b>0.2</b>	
	Share Application Money pending Allotment			115	0.1	
	Cash and Other Net Current Assets			(150)	(0.1)	
	<b>Grand Total</b>			<b>2,17,740</b>	<b>100.0</b>	

**Portfolio Turnover Ratio** **52%**

#### Principal Tax Savings Fund - Portfolio as of 31-October-2021

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
	<b>Equity &amp; Equity Related Instruments</b>					
	<b>a) Listed/awaiting listing on Stock Exchanges</b>					
INE090A01021	ICICI Bank Ltd.	Banks	6,65,990	5,342	8.8	
INE009A01021	Infosys Ltd.	Software	2,33,699	3,898	6.4	
INE040A01034	HDFC Bank Ltd.	Banks	2,12,741	3,367	5.5	
INE455K01017	Polycab India Ltd.	Industrial Products	1,12,670	2,548	4.2	
INE208A01029	Ashok Leyland Ltd.	Auto	14,26,780	2,032	3.3	
INE062A01020	State Bank of India	Banks	3,96,310	1,990	3.3	
IN9002A01032	Reliance Industries Ltd. - PP*	Petroleum Products	87,555	1,666	2.7	
INE238A01034	Axis Bank Ltd.	Banks	2,19,595	1,629	2.7	
INE237A01028	Kotak Mahindra Bank Ltd.	Banks	78,321	1,591	2.6	
INE467B01029	Tata Consultancy Services Ltd.	Software	45,454	1,544	2.5	
INE585B01010	Maruti Suzuki India Ltd.	Auto	19,603	1,467	2.4	
INE081A01012	Tata Steel Ltd.	Ferrous Metals	97,092	1,278	2.1	
INE397D01024	Bharti Airtel Ltd.	Telecom - Services	1,84,620	1,265	2.1	
INE155A01022	Tata Motors Ltd.	Auto	2,57,035	1,243	2.0	
INE001A01036	Housing Development Finance Corporation Ltd.	Finance	41,736	1,187	2.0	
INE028A01039	Bank of Baroda	Banks	12,03,508	1,173	1.9	
INE171A01029	The Federal Bank Ltd.	Banks	9,92,223	967	1.6	
INE030A01027	Hindustan Unilever Ltd.	Consumer Non Durables	40,340	965	1.6	
INE256A01028	Zee Entertainment Enterprises Ltd.	Entertainment	3,16,980	954	1.6	
INE044A01036	Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	1,18,112	939	1.5	
INE397D20024	Bharti Airtel Ltd. - PP*A**	Telecom - Services	3,14,538	894	1.5	
INE117A01022	ABB India Ltd.	Industrial Capital Goods	39,470	837	1.4	
INE562A01011	Indian Bank	Banks	4,70,133	809	1.3	
INE154A01025	ITC Ltd.	Consumer Non Durables	3,56,489	796	1.3	
INE018A01030	Larsen & Toubro Ltd.	Construction Project	43,785	774	1.3	
INE476A01014	Canara Bank	Banks	3,58,820	770	1.3	
INE591G01017	Coforge Ltd.	Software	15,765	768	1.3	
INE513A01014	Schaeffler India Ltd.	Industrial Products	10,080	746	1.2	
INE054A01027	VIP Industries Ltd.	Consumer Durables	1,31,040	712	1.2	
INE258A01016	BEML Ltd.	Industrial Capital Goods	43,030	691	1.1	
INE191H01014	PVR Ltd.	Entertainment	39,560	664	1.1	
INE018I01017	MindTree Ltd.	Software	14,405	647	1.1	
INE287B01021	Subros Ltd.	Auto Ancillaries	1,78,567	645	1.1	
INE299U01018	Crompton Greaves Consumer Electricals Ltd.	Consumer Durables	1,36,290	635	1.0	
INE075A01022	Wipro Ltd.	Software	97,780	632	1.0	
INE048G01026	Navin Fluorine International Ltd.	Chemicals	18,035	602	1.0	
INE121A01024	Cholamandalam Investment & Finance Co. Ltd.	Finance	96,055	591	1.0	
INE765G01017	ICICI Lombard General Insurance Company Ltd.	Insurance	39,030	578	1.0	
INE725G01011	ICRA Ltd.	Capital Markets	16,663	576	0.9	
INE073K01018	Sona Blw Precision Forgings Ltd.	Auto Ancillaries	88,653	574	0.9	
INE089A01023	Dr. Reddy's Laboratories Ltd.	Pharmaceuticals	12,125	565	0.9	

ISIN Code	Name of the instrument	Rating / Industry	Quantity	Mkt Value Rs. in Lakhs	% of Net Asset	YTM (%)
INE095A01012	IndusInd Bank Ltd.	Banks	49,480	564	0.9	
INE571A01020	IPCA Laboratories Ltd.	Pharmaceuticals	24,955	535	0.9	
INE733E01010	NTPC Ltd.	Power	4,01,452	533	0.9	
INE006I01046	Astral Limited	Industrial Products	24,242	530	0.9	
INE361B01024	Divi's Laboratories Ltd.	Pharmaceuticals	9,437	486	0.8	
INE745G01035	Multi Commodity Exchange of India Ltd.	Capital Markets	28,185	480	0.8	
INE123W01016	SBI Life Insurance Company Ltd.	Insurance	41,601	477	0.8	
INE481G01011	Ultratech Cement Ltd.	Cement & Cement Products	6,213	474	0.8	
INE029A01011	Bharat Petroleum Corporation Ltd.	Petroleum Products	1,12,520	470	0.8	
INE405E01023	Minda Industries Ltd.	Auto Ancillaries	58,839	460	0.8	
INE180A01020	Max Financial Services Ltd.	Insurance	45,726	445	0.7	
INE596I01012	Computer Age Management Services Ltd.	Capital Markets	13,880	418	0.7	
INE603J01030	PI Industries Ltd.	Pesticides	13,555	407	0.7	
INE094J01016	UTI Asset Management Co Ltd	Capital Markets	34,880	361	0.6	
INE018E01016	SBI Cards & Payment Services Ltd.	Finance	31,475	332	0.5	
INE758T01015	Zomato Ltd.	Retailing	2,35,560	310	0.5	
INE059A01026	Cipla Ltd.	Pharmaceuticals	32,024	290	0.5	
INE216A01030	Britannia Industries Ltd.	Consumer Non Durables	6,498	239	0.4	
INE406A01037	Aurobindo Pharma Ltd.	Pharmaceuticals	33,680	232	0.4	
INE465A01025	Bharat Forge Ltd.	Industrial Products	20,000	153	0.3	
INE388Y01029	FSN E-COMMERCE VENTURES Ltd. - A**	Retailing	7,884	89	0.2	
IDIA00069473	Apollo Tyres Ltd. - \$\$	Auto Ancillaries	2,250	-	#	
	<b>Total</b>			<b>59,833</b>	<b>98.1</b>	
	<b>b) Unlisted</b>					
INE852S01026	Chennai Super Kings Ltd. - I**	Leisure Services	3,74,002	23	0.0	
	<b>Total</b>			<b>23</b>	<b>0.0</b>	
	<b>DEBT INSTRUMENTS</b>					
	<b>a) Listed/awaiting listing on the stock exchanges</b>					
INE216A08027	5.50% Britannia Industries Ltd. 03-Jun-2024 - N**	CRISIL AAA	20,960	6	0.0	5.5
	<b>Total</b>			<b>6</b>	<b>0.0</b>	
	<b>MONEY MARKET INSTRUMENTS</b>					
	<b>Treasury Bills</b>					
IN002021X306	91 DAY T-BILL 06-Jan-2022	Sovereign	12,000	12	0.0	3.5
	<b>Total</b>			<b>12</b>	<b>0.0</b>	
	<b>OTHERS</b>					
	<b>TREPS / Reverse Repo Investments</b>					
	TREPS 01-Nov-2021			1,093	1.8	3.3
	<b>Total</b>			<b>1,093</b>	<b>1.8</b>	
	<b>Other Current Assets / (Liabilities)</b>					
	Net Receivable / Payable			51	0.1	
	<b>Total</b>			<b>51</b>	<b>0.1</b>	
	<b>GRAND TOTAL (AUM)</b>			<b>61,019</b>	<b>100.0</b>	

A\*\* -> Awaiting Listing on Stock Exchanges ; N\*\* -> Non Traded Securities ; I\*\* -> Illiquid Shares ; PP\* Partly paid Right  
 \$\$ Valued at Nil as these equity shares have been pending under objection for considerable period of time.

**Portfolio Turnover Ratio** 59%

**Exposure to securities classified as below investment grade or default as on 31-October-2021**

Name of the security	ISIN	Net receivable/Market value (Rs. Lakh)	% to NAV	Total Amount (Principal & Interest) (Rs. Lakhs)
18% Jord Engineering Ltd	Not Available	-	-	0.55

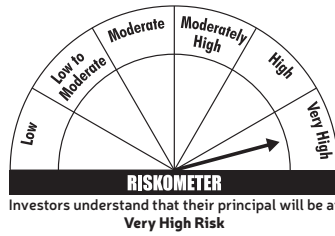
RISKOMETER AS ON 31-October-2021

Sundaram Diversified Equity Fund

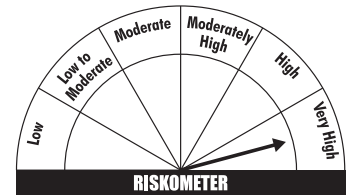
This product is suitable for investors who are seeking\*

- Long term capital growth with 3 year lock-in period.
- Investment in equity & equity related securities.

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



Benchmark: S&P BSE 200 TRI

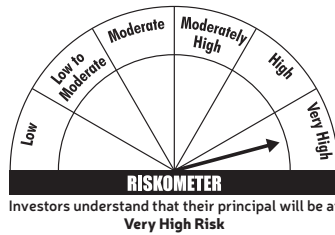


Principal Tax Savings Fund

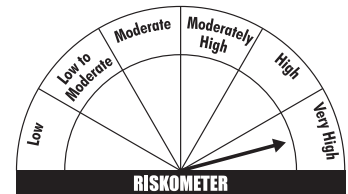
This product is suitable for investors who are seeking\*

- Long term capital growth with 3 year lock-in period.
- Investment in equity & equity related securities including equity derivatives of companies across market capitalisation.

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



Benchmark: Nifty 500 TRI



**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

## CONSENT FORM

To,  
Sundaram Mutual Fund

**Sub: Consent for directing future SIP/STP instalment from Sundaram Diversified Equity Fund to Principal Tax Savings Fund (will be renamed as Sundaram Tax Savings Fund) post the “Effective Date”**

I/We have read and understood the features of **Sundaram Tax Savings Fund** from the letter dated 20-11-2021 sent w.r.t. the captioned subject.

I/We hereby provide my/our consent to move all my future SIP/STP-in instalments falling on or after the “Effective Date”, which are currently registered in **Sundaram Diversified Equity Fund** to **Sundaram Tax Savings Fund**.

Folio Number			
Name of the First Holder/ Guardian			
Joint Holder 1			
Joint Holder 2			
PAN		SIP / STP Date	
Scheme Name	<b>Sundaram Diversified Equity Fund</b>		
Existing Plan / Option	<input type="checkbox"/> Regular <input type="checkbox"/> Direct <input type="checkbox"/> Growth <input type="checkbox"/> IDCW	SIP / STP Frequency	
Installment Amount (₹)			

I / We hereby confirm and declare as under:

- i. I / We are authorized to execute this Consent Letter and have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents.
- ii. I/We hereby agree and confirm that the declaration(s) furnished by me/us to Sundaram Mutual Fund under the initial Application Form for SIP / STP registration shall continue to be true and valid and none of them are intended to be changed by this consent letter except the intended Scheme in which the future SIP /STP instalments needs to be booked and
- iii. I/We have read and understood the contents of the letter intimating the scheme features of **Principal Tax Savings Fund** and agree to abide by the same.

**Signature(s) ^**

**First Holder:** \_\_\_\_\_ **Second Holder:** \_\_\_\_\_ **Third Holder:** \_\_\_\_\_

^Signature(s) should be as it appears on the Application form and in the same order. In case of the mode of holding is joint, all Unit holder are required to sign.

Note: This consent letter shall be accepted at AMC/RTA Branches and the same should be submitted on or before 31-12-2021.

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Distributor's ARN & Name	Sub-broker's ARN (code)	Sub-broker Code (internal)	EUIN* (Employee Unique Identification Number)	Registered Investment Adviser (RIA) Code	ISC's signature & Time Stamping

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

**Folio No**

**Signature**

First / Sole Applicant / Guardian	Second Applicant	Third Applicant

Name of First/Sole Applicant (Please use capital Letters)

Permanent Account Number (PAN)	PEKRN	Central KYC Number	<input type="checkbox"/> KYC Proof attached
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

E-Mail\*  Mobile No\*

E-mail ID\*:  Self OR  Family Member (Relationship).....  
 Default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: Please tick (✓)  Account Statement  Annual Report  Other Statutory Information \*Mandatory  
 Note Primary holder(s) / guardian own email address and mobile number should be provided for speed and ease of communication in a convenient and cost effective manner, and to help prevent fraudulent transactions.

**Switch**       **Amount:** .....       **Units:** .....

**Source Scheme:** Sundaram .....(Fund)      **Target Scheme#:** Sundaram .....(Fund)

**Plan:**  Regular  Direct      **Plan:**  Regular  Direct

**Options:**  Growth       Income Distribution cum Capital Withdrawal (IDCW)      **Options:**  Growth       Income Distribution cum Capital Withdrawal (IDCW)

**Sub Option:**  Payout (IDCW)      **Sub Option:**  Payout (IDCW)

Re-Investment (IDCW)       Transfer (IDCW)      **To**       Re-Investment (IDCW)       Transfer (IDCW)\*

**IDCW Frequency**       Daily       Weekly       Fortnightly       Monthly      **IDCW Frequency@: (For Fixed Income Funds only)**

Quarterly       Half-Yearly       Annual       Daily       Weekly       Fortnightly       Monthly       Quarterly       Half-Yearly       Annual

**Transfer IDCW Target Scheme:** Sundaram.....(Fund) (\*If target scheme is not mentioned for Transfer (IDCW), default scheme is "Sundaram Money Fund") Any / each correction carried out in selecting the target scheme has to be counter-signed by the investor(s) to make it a valid selection. \*Refer addendum for new scheme names post merger and Units will be allotted under the surviving scheme in case of scheme merger. @Please refer scheme information documents for applicable options.

**Redemption**

**Fund Name:** Sundaram .....(Fund)       **Amount:** .....       **Units:** .....

**Declaration:** I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document/addenda issued to the SID and KIM till date • hereby apply for units under the scheme(s) as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme(s) • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to NRIs only: Please (✓)  I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We confirm that I am/we are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time or a resident of USA/Canada.

<b>Signature</b>	<b>Request Date</b>	D	D	M	M	Y	Y	Y	Y
	First / Sole Applicant / Guardian	Second Applicant	Third Applicant						

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

In case of Switch **Scheme from:** Sundaram.....(Fund)

**To Target Scheme:** Sundaram.....(Fund)

**Amount:** .....       **Units:** .....      **Plans:**  Regular  Direct

**Options:**  Growth  IDCW       Payout (IDCW)       Re-Investment (IDCW)       Transfer (IDCW)

**Redemption Scheme:** Sundaram.....(Fund)

**Amount:** .....       **Units:** .....      **Plans:**  Regular  Direct

**Folio No**

**Time Stamp/Seal**

To be submitted along with the transaction slip: 1. Your FATCA CRS Details (Foreign Account Tax Compliance Act) & KYC Additional Details (if not already submitted), and 2. Ultimate Beneficial Owner(s) (UBO) information (for non-individuals only). Please quote the Central KYC (CKYC) number in the boxes provided above or submit your filled-in CKYC Form or additional CKYC form in case of existing investors, irrespective of the investment amount. The forms are available on our website

KYC details (Mandatory)	<input type="checkbox"/> Individual	<input type="checkbox"/> Non-Individual (Please attach mandatory FATCA-CRS Annexure for Entities including UBO)	
<b>Status of First/Sole Applicant [Please (✓)]</b> <input type="checkbox"/> Listed Company <input type="checkbox"/> Unlisted Company <input type="checkbox"/> Individual <input type="checkbox"/> Minor through guardian <input type="checkbox"/> HUF <input type="checkbox"/> Partnership <input type="checkbox"/> Society/Club <input type="checkbox"/> Company <input type="checkbox"/> Body Corporate <input type="checkbox"/> Trust <input type="checkbox"/> Mutual Fund <input type="checkbox"/> FPI <input type="checkbox"/> NRI-Repatriable <input type="checkbox"/> NRI-Non-Repatriable <input type="checkbox"/> FI/Sub account of FI <input type="checkbox"/> Fund of Funds in India <input type="checkbox"/> QFI <input type="checkbox"/> Others..... (please specify)	<b>Occupation Details [Please (✓)]</b> <i>(To be filled only if the applicant is an individual)</i> <b>First Applicant</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others..... (please specify) <b>Second Applicant</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others..... (please specify) <b>Third Applicant</b> <input type="checkbox"/> Private Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Government Service <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Agriculturist <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Others..... (please specify)	<b>Gross Annual Income (in ₹) [Please (✓)]</b> <b>First Applicant</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore (or) Net-worth (Mandatory for non-individuals) ₹ ..... as on   D   D   M   M   Y   Y   Y   Y   (Not older than one year) <b>Second Applicant</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore (or) Net-worth..... <b>Third Applicant</b> <input type="checkbox"/> Below 1 Lac <input type="checkbox"/> 1-5 Lacs <input type="checkbox"/> 5-10 Lacs <input type="checkbox"/> 10-25 Lacs <input type="checkbox"/> > 25 Lacs - 1 Crore <input type="checkbox"/> > 1 Crore (or) Net-worth.....	<b>PEP Status</b> <b>First Applicant</b> <b>For Individuals [Please (✓)]</b> Politically Exposed Person (PEP) Status (Also applicable for authorised signatories/Promoters/Karta/Trustee/Whole time Directors) <input type="checkbox"/> I am PEP <input type="checkbox"/> I am related to PEP <input type="checkbox"/> Not Applicable <b>For Non-Individuals providing any of the below mentioned services [Please (✓)]</b> <input type="checkbox"/> Foreign Exchange/Money Changer Services <input type="checkbox"/> Gaming/Gambling/Lottery/Casino Services <input type="checkbox"/> Money Lending/Pawning <input type="checkbox"/> None of the above <b>Second Applicant</b> <i>(To be filled only if the applicant is an individual)</i> <input type="checkbox"/> I am PEP <input type="checkbox"/> I am related to PEP <input type="checkbox"/> Not Applicable <b>Third Applicant</b> <i>(To be filled only if the applicant is an individual)</i> <input type="checkbox"/> I am PEP <input type="checkbox"/> I am related to PEP <input type="checkbox"/> Not Applicable

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

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

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

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

FATCA-CRS Instructions	Signature
<b>Details under FATCA-CRS/Foreign Tax Laws:</b> The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities/appointed agencies. If you have any questions about your tax residency, please contact your tax advisor. Should there be any <b>change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.</b> Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s). <b>If you are a US citizen or resident or greencard holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number.</b> Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is not available or has not yet been issued, please provide an explanation with supporting documents and attach this to the form.	First / Sole Applicant /Guardian Second Applicant Third Applicant



## Customer care centres of Sundaram Asset Management Company Limited

**Agra**, Shop no.9/4, Shanker Point, Sanjay Place, Near Income Tax Building, Pin code: 282002. **Ahmedabad**, No 409, Shree Balaji Paragon, Near Hotel Rock Regency, C.G. Road, Navragpura, Ahmedabad – 380009. **Ajmer**, 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer 305001. **Akola**, C-13, First Floor, Dakshata Nagar, Vyapari Complex, Sindhi Camp Chowk, Akola-444001. **Allahabad**, Vashishtha Vinayal Tower, Upper Ground Floor, 38/1 Tashkhant Marg, Allahabad - 211001. **Amritsar**, C/O Sundaram Finance Ltd, 1st Floor, 27-A, Classic Plaza, Majitha Road, Amritsar 143001. **Anand**, 202 Drashit Arcade, Opp. HDFC Bank, Lambhvel Road. Anand 388001. **Aurangabad**, Office No-36 Motiwala Trade Center, Nirala Bazar Opp HDFC Bank, Aurangabad-431001. **Bangalore**, No.F18, First Floor, Lucky Paradise, 8th F Main, 22nd Cross, 3rd Block Jayanagar, Bangalore-560011. **Bangalore**, Ground Floor Sana Plaza, 21 / 14 - A, M.G. Road, Near Trinity Metro Station, Bangalore - 560001. **Baroda**, Office No. 109, First Floor, Siddharth Complex, R C Dutt Road, Baroda – 390007. **Bhagalpur**, ANN Tower, 1st Floor, RBSS Road, Bhikhanpur, Bhagalpur 812 001, Bihar. **Bhavnagar**, F1 Krishna Complex, Near desai nagar petrol pump, Chitra, Bhavnagar - 364003. **Bhilai**, 36/5, 1st Floor, Nehru Nagar, Beside of ING Vysa Bank, Bhilai 490020. **Bhopal**, Plot no, 6 VNV Plaza 2nd Floor Bank Street, M.P Nagar Zone 2, Bhopal - 462011. **Bhubaneswar**, Office No. 16, 2nd Floor, Deen Dayal Bawan, Ashok Nagar, Bhubaneswar 751009. **Burdwan**, 43 G.T.ROAD, EAST END OFFICERS COLONY RAYMONDS BUILDING (2 nd FLOOR), SREEPALLI, BURDWAN, 713103. **Calicut**, 1st Floor, Karupalli Square, YMCA Cross Road, Calicut-673001. **Chandigarh**, S.C.O II Floor, 2475-2476, 22/C, Chandigarh 160022. **Chennai (HO)**, Sundaram Towers 1st & 2nd Floor, No.46 Whites Road, Royapettah, Chennai - 600014. **Chennai (Mount Road)**, 1st Floor Metro Plaza, 221 (Old No. 162), Anna Salai, Mount Road, Opp. Spencer Plaza, Chennai-600 002. **Cochin**, Kassim Towers, 36/1899 Door No, D I Floor Sebastian Road, Off. Kaloor, Kadavanthra Road, Kaloor, Cochin - 682017. **Coimbatore**, No. 100 West Periyasamy Road, R S Puram, Coimbatore – 641002. **Cuttack**, 1st Floor, Kailash Plaza, (In Front of BSNL Office), Link Road, Cuttack-753012. **Davangere**, #1953/35, "Kamakshi Nivasa", 6th cross, Siddhaveerappa badavane, Davangere - 04. **Dehradun**, 57/19, Raipur Road, II Floor, Shiva Palace, Dehradun - 248 001. **Delhi**, Room no. 301/314, 3rd floor, Ashoka Estate, 24 Barakhamba Road, New Delhi - 110001. **Dhanbad**, Sri Ram Plaza, Room No-107, 1st Floor, Bank More, Dhanbad 826 001. **Durgapur**, A-307, Bengal Shristi Complex, II Floor, Citi Center, Durgapur - 713 216. **Erode**, Ms. URT Tower, No 139/1, Perundurai Road, Erode 638011. **Goa**, F 30, Alfran Plaza, Opp Don Bosco, MG Road Panjim, Goa - 403001. **Gorakhpur**, Shop No. 20, 2nd Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273 001. **Gurugram**, Unit No 11, Vipul Agora, Agora, Mehrauli - Gurugram Road, Gurugram - 122002. **Guwahati**, 4th Floor, Ganpati Enclave Above Datamation, Bora Service. G.S Road, Guwahati 781007 **Gwalior**, II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior -474002. **Hubli**, Shop No. UGF 4/5, Eureka Junction, T.B.Road Hubli, Karnataka – 580029. **Hyderabad**, 6-3-1085 / D /103, Dega Towers, Rajbhavan Road, Somajiguda, Hyderabad - 500082. **Indore**, 205 Starlit Tower 29/1 Y N Road, Indore-452001. **Jabalpur**, Second Floor, Digamber Tower, 936, Wright Town, Pandit Bhawani Prasad Ward, Napier Town, Jabalpur-482002. **Jaipur**, No. 202, Second Floor, OK Plus Towers, Church Road, C-Scheme, Jaipur – 302001. Jalandhar, Shop No - 11 B, 3rd Floor, City Square Mall, Civil Lines, Jalandhar 144 001. **JALGAON**, Second Floor, India Plaza Complex, Vivekanand Nagar, Swatantry Chowk, Jilha Peth, Jalgaon - 425 001. **Jamnagar**, 404, Corporate House, Opp. To St. Ann'S High School, Pandit Nehru Marg, Jamnagar -361008. **Jamshedpur**, Shop No - 4, 3rd Floor, Meghdeep Building, Beside Hotel South Park, Q Road, Bistupur, Jamshedpur – 831004. **Jodhpur**, 116, 1st Floor, Mody Arcade, Chopasani Road, Near Bombay Motor Cycle, Jodhpur - 342001. **Kanpur**, Room No. 217/218, Kan Chambers, 14/113 Civil Lines, Kanpur 208001. **Kancheepuram**, C/O. Sundaram Finance Limited, No.24, Anna Indira Gandhi Salai, Nellukkara Street, (Near Karthikeyan theatre) Kancheepuram-631502. **Kolhapur**, Office No:12, 2nd Floor, R.D.Vichare Complex (Gemstone) Near Central Bus Stand, New Shahupuri Kolhapur 416001. **Kolkatta**, P-38 Princep Street, Ground Floor, Off Bentinck Street, (Opp Orient Cinema), Kolkatta-700072. **Kolkatta**, No. 7, Camac Street, Azimganj House III Floor, Block No. 6, Kolkatta - 700017. **Kota**, Second Floor, (Above Reebok Showroom), 393, Shopping Centre, NR.Ghode Wale Baba Circle, Kota, Rajasthan - 324007. **Kottayam**, CSI ascension Square, Logos Junction, Collectorate .P.O, Kottayam-686002. **Lucknow**, 104, UGF Sky Hi Chambers, 5- Park Road, Lucknow-226001. **Ludhiana**, SCO 18, Cabin No.401, 4th Floor, Feroz Gandhi Market, Ludhiana - 141001. **Madurai**, No. 183 C - North Veli Street, Opp Duke Hotel, Madurai - 625001. **Mangalore**, B-2, Souza Arcade, Balmatta Road, Mangalore 575001. **Moradabad**, Junaid Malik, Near Chakker Ki Milak Chauraha TV Tower Road Moradabad Pin 244001. **Mumbai (Andheri East)**, Satellite Gazebo, Office No. 101 & 102, B - Wing, 1st Floor, B D Sawant Marg, Mota Nagar, Andheri East, Mumbai – 400093. **Mumbai (Port)**, 5th Floor, City Ice Building, Plot No.298, Perin Nariman Street, Mumbai - 400001. **Mumbai (Thane West)**, Shop No 3, Ramrao Sahani Sadan, Kaka Sohoni Road, Behind P.N.Gadgil Jewellers, Off Ram Maruti Road, Thane West-400601. **Muzaffarpur**, Saroj Complex, Diwan Road, Muzaffarpur - 842002. **Mysore**, 145, 2nd Floor, 5th main, 5th cross, Opposite to Syndicate Bank, Saraswathipuram, Mysore -570009, Karnataka, Phone: 97310-11115. **Nagpur**, C/O.Fortune Business Centre, Plot No.6, Vasant Vihar Complex, WHC Road, Shankar Nagar, Nagpur - 440010. **Nashik**, Shop No. 1, Shrinath Apartment, Pandit Colony- Lane No. 3, Sharanpur Road, Nashik- 422 002. Panipat, No 75 BMK market, Sundaram finance near Hive Hotel GT above Airtel officelPanipat-132103. **Patna**, 305 & 306 Ashiana Harniwas, New Dak Bungalow Road, Patna - 800001. **Pondicherry**, No. 181, Thiruvalluvar Salai, Pillaithottam, Opp to Bahavan Saw Mill, Pondicherry – 605013. **Pune**, CTS No. 930 / Final, Plot No.314, 1st Floor, Office No. 1, Aditya Centeegra Apts, Condominium, F.C. Road, Shivaji Nagar, Pune – 411005. **Raipur**, Office no. S-8, 2nd floor, Raheja Towers, Near Fafadih Square, Jail Road, Near Fafadih Square, Jail Road, Raipur, PIN 492001. **Rajkot**, 301, Metro Plaza, Nr Eagle Travels, Jansata Press Road, Bhilwas Chowk, Rajkot - 360001. **Ranchi**, #205, 2nd Floor, M.R. Tower, Line Tank Road, Ranchi-834001. **Salem**, No. 20, 1st Floor, Ramakrishna Road, Near Federal Bank, Salem – 636007. **Sangli**, S1 - S2, Second Floor, Shiv Ratna Complex, CST No 1047B, Shiv Ratan Complex, College Corner North Shivaji Nagar, Madhav Nagar, Sangli - 416416. **Silugiri**, C/O Home Land, 4th Floor, Opp. Sona Wheels Showroom, 2.5 Mile, Sevoke Road, P.S-Bhakti Nagar, Siliguri - Dist - Jalpaiguri-734008, West Bengal. Surat, HG-18 International Trade Centre, Majuragate, Surat - 395002. **Thirunelveli**, First Floor, No 985/1-C2, 1D, Indira Complex, South Bye Pass Road, Opp To Passport Office, Tirunelveli 627005. **Thrissur**, 2nd Floor, Sri Lakshmi Building, Shornool Road, Near, Thiruvampady Temple, Thrissur - 680022. **Trichy**, 60/2, Krishna Complex, I St Floor, Shastri Road, Thennur, Trichy - 620017. Trivandrum, 1st Floor, Bava Sahib Commercial Complex, Ambujavilasam Road, Old GPO, Thiruvananthapuram-695001. **Udaipur**, C/O Sundaram Finance Ltd, 04th Floor, Plot No-32/1105 Centre Point Building, Opposite- B.N College, Udaipur, Rajasthan-313001. **Vapi**, Shop No - 19 & 20, First Floor, Walden Plaza, Imran Nagar (opp to SBI), Daman - Silvassa Road, Vapi - 396191. **Varanasi**, Shop No-60, 1st Floor, Kuber Mall, Rathyatra, Varanasi - 221010. **Vellore**, C/O Sundaram Finance Limited. First floor, 141/3, M P Sarathi Nagar, Vellore District Bus Owners Association Building, Chennai - Bangalore Bye Pass Road, Vellore - 632012. **Vijayawada**, Rajagopala Chari Street, Mahalakshmi Towers, Ist Floor, Shop No 4. Buckinghampet Post Office Road, Vijayawada - 520 002. AP **Visakhapatnam**, Shop No.2, 3 Rd Floor, Navaratna Jewel Square, Dwarakanagar, Beside Jyothi Book Depot, Visakhapatnam-530016.

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

## Customer care centres of KFin Technologies Pvt. Ltd.

**Bangalore**, No 35, Puttanna Road, Basavanagudi, Bangalore 560004. **Belgaum**, Premises No.101, CTS NO.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. **Bellary**, Shree Gayathri Towers #4, 1st Floor K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary 583103. **Davangere**, D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002. **Gulbarga**, H No 2-231, KRISHNA COMPLEX, 2ND FLOOR Opp., Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURAGI, Gulbarga 585105. **Hassan**, SAS NO: 490, HEMADRI ARCADE, 2ND MAIN ROAD, SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL, Hassan 573201. **Hubli**, R R MAHALAXMI MANSION, ABOVE INDUSIND BANK, 2ND FLOOR, DESAI CROSS, PINTO ROAD, Hubballi 580029. **Mangalore**, Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003. **Margoa**, SHOP NO 21, OSIA MALL, 1ST FLOOR, NEAR KTC BUS STAND, SGDPA MARKET COMPLEX, Margao - 403601. **Mysore**, NO 2924, 2ND FLOOR, 1ST MAIN, 5TH CROSS, SARASWATHI PURAM, MYSORE 570009. **Panjim**, H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001. **Shimoga**, JAYARAMA NILAYA, 2ND CORSS, MISSION COMPOUND, Shimoga 577201. **Ahmedabad**, Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad 380009. **Anand** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand 380001. **Baroda**, 203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda 390007. **Bharuch**, 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001. **Bhavnagar**, 303 STERLING POINT, WAGHAWADI ROAD, Bhavnagar 364001. **Gandhidham**, Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370201. **Gandhinagar**, 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011. **Jamnagar**, 131 Madhav Plaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361008. **Junagadh**, Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001. **Gujarat, Mehsana** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002. **Nadiad**, 311-3rd Floor City Center, Near Paras Circle, Nadiad 387001. **Navsari**, 103 1ST FLOORE LANDMARK MALL, NEAR SAYAJI LIBRARY, Navsari Gujarat, Navsari 396445. **Rajkot**, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001. **Surat**, Office no: -516 5th Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat 395002. **Valsad**, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001. **Vapi**, A-8 Second FLOOR SOLITAIRE BUSINESS CENTRE, OPP DCB BANK GIDC CHAR RASTA, SILVASSA ROAD, Vapi 396191. **Chennai**, F-11 Akshaya Plaza 1st Floor, 108 Adhithanar Salai, Egmore Opp To Chief Metropolitan Court, Chennai 600002. **Calicut**, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001. **Cochin**, Ali Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036. **Kannur**, 2ND FLOOR, GLOBAL VILLAGE, BANK ROAD, Kannur 670001. **Kollam**, GROUND FLOOR NARAYANAN SHOPPING COMPLEX, KAUSTHUBHSREE BLOCK, Kadapakada, Kollam 691008. **Kottayam**, 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002. **Palghat**, No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad 678001. **Tiruvalla**, 2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107. **Trichur**, 4TH FLOOR, CROWN TOWER, SHAKTHAN NAGAR, OPP. HEAD POST OFFICE, Thrissur 680001. **Trivandrum**, MARVEL TOWER, 1ST FLOOR, URA-42 STATUE, (UPPALAM ROAD RESIDENCE ASSOCIATION), Trivandrum 695010. **Coimbatore** 3rd Floor Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018. **Erode**, Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003. **Karur**, No 88/11, BB plaza, NRMP street, K S Mess Back side, Karur 639002. **Madurai**, No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001. **Nagercoil**, HNO 45, 1st Floor, East Car Street, Nagercoil 629001. **Pondicherry**, No 122(10b), Muthumariamman coil street, Pondicherry 605001. **Salem**, No.6 NS Complex, Omalar main road, Salem 636009. **Tirunelveli**, 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001. **Trichy**, No 23C/1 E V R road, Near Vekkaliyaman Kalyana Mandapam, Putthur, Trichy 620017. **Tuticorin**, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin 628003. **Vellore**, No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001. **Agartala**, OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building TRAFFIC POINT, TRIPURA WEST, Agartala 799001. **Guwahati**, Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007. **Shillong**, Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001. **Silchar**, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001. **Ananthapur**, #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001. **Guntur**, 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002. **Hyderabad**, No:303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016. **Karimnagar**, 2nd ShutterHNo. 7-2-607 Sri Matha, Complex Mankammathota, Karimnagar 505001. **Kurnool**, Shop No:47, 2nd Floor, S komda Shopping mall, Kurnool 518001. **Nanded**, Shop No.4, Santakripa Market G G Road, Opp.Bank Of India, Nanded 431601. **Rajahmundry**, No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavapeta, Rajahmundry, East Godavari Dist, AP - 533103. **Solapur**, Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur 413004. **Srikakulam**, D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veedhi, Palakonda Road, Srikakulam 532001. **Tirupathi**, H.No:10-13-425, 1st Floor Tilak Road, Opp: Sridevi Complex, Tirupathi 517501. **Vijayawada**, HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010. **Visakhapatnam**, DNO : 48-10-40, GROUND FLOOR, SURYA RATNA ARCADE, SRINAGAR, OPP ROADTO LALITHA JEWELLER SHOWROOM, BESIDE TAJ HOTEL LADGE, Visakhapatnam 530016. **Warangal**, Shop No 22, Ground Floor Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal 506002. **Khammam**, 11-4-3/3 Shop No. S-9, 1st floor, Srivenkata Sairam Arcade, Old CPI Office Near PriyaDarshini College Nehru Nagar, KHAMMAM 507002. **Akola**, Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004. **Amaravathi**, Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi 444601. **Aurangabad**, Shop no B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. **Bhopal**, SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P nagar, Bhopal 462011. **Dhule**, Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001. **Indore**, 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore . **Jabalpur**, 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001. **Jalgaon**, 3rd floor, 269 JAEE Plaza, Baliram Peth near Kishore Agencies, Jalgaon 425001. **Nagpur**, Plot No. 2, Block No. B / 1 & 2, Shree Apratmend, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010. **Nasik**, S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. **Sagar**, II floor Above shiva kanch mandir., 5 civil lines, Sagar, Sagar 470002. **Ujjain**, Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain 456001. **Asansol**, 112/N G. T. ROAD BHANGA PACHIL, G.T Road Asansol Pin: 713 303;, **Paschim**, Bardhaman West Bengal, Asansol 713303. **Balasore**, 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001. **Bankura**, Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor, Ward no-24 Opposite P.C Chandra, Bankura town, Bankura 722101. **Berhampur**, (Or) Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. **Bhilai**, Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. **Bhubaneswar**, A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. **Bilaspur**, Shop.No.306, 3rd Floor, ANANDAM PLAZA, Vyapar Vihar Main Road, Bilaspur 495001. **Bokaro**, CITY CENTRE, PLOT NO. HE-07, SECTOR-IV, BOKARO STEEL CITY, Bokaro 827004. **Burdwan**, Anima Bhavan 1st Floor Holding No.-42, Sreepally G. T. Road, West Bengal, Burdwan 713103. **Chinsurah**, No : 96, PO: CHINSURAH, DOCTORS LANE, Chinsurah 712101. **Cuttack**, SHOP NO-45, 2ND

FLOOR, NETAJI SUBAS BOSE ARCADE, (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS, DARGHA BAZAR, Cuttack 753001. **Dhanbad**, 208 New Market 2Nd Floor, Bank More, Dhanbad 826001. **Durgapur**, MWAV-16 BENGAL AMBUJA, 2ND FLOOR CITY CENTRE, Distt. BURDWAN Durgapur-16, Durgapur 713216. **Gaya**, Property No. 711045129, Ground Floor Hotel Skylark, Swaraipuri Road, Gaya 823001. **Jalpaiguri**, D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 735101. **Jamshedpur** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001. **Kharagpur**, Holding No 254/220, SBI BUILDING, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304. **Kolkata**, Apeejay House ( Beside Park Hotel ), C Block 3rd Floor, 15 Park Street, Kolkata 700016. **Malda**, RAM KRISHNA PALLY; GROUND FLOOR, ENGLISH BAZAR, Malda 732101. **Patna** 3A 3Rd Floor Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001. **Raipur**, OFFICE NO S-13 SECOND FLOOR REHEJA TOWER, FAFADIH CHOWK, JAIL ROAD, Raipur 492001. **Ranchi** Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001. **Rourkela**, 2nd Floor, Main Road, UDIT NAGAR, SUNDARGARH, Rourekla 769012. **Sambalpur** First Floor; Shop No. 219, SAHEJ PLAZA, Golebazar; Sambalpur, Sambalpur 768001. **Siliguri**, Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001. **Agra**, House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002. **Aligarh**, 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001. **Allahabad**, Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001. **Ambala**, 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala 133001. **Azamgarh**, House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh 276001. **Bareilly**, 1ST FLOOR REAR SIDE A - SQUARE BUILDING, 54-CIVIL LINES, Ayub Khan Chauraha, Bareilly 243001. **Begusarai**, C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117. **Bhagalpur** 2Nd Floor, Chandralok Complex Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001. **Darbhanga**, 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004. **Dehradun**, Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001. **Deoria**, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001. Faridabad A-2B 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundnit, Faridabad 121001. Ghaziabad FF - 31, Konark Building, Rajnagar, Ghaziabad 201001. **Ghazipur**, House No. 148/19, Mahua Bagh, Raini Katra-, Ghazipur 233001. **Gonda**, H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001. **Gorakhpur**, Shop No. 8-9, 4th floor Cross Mall, Gorakhpur 273001. **Gurgaon**, No: 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001. **Gwalior**, City Centre, Near Axis Bank, Gwalior 474011. **Haldwani** Shop No 5, KMVN Shoping Complex, Haldwani 263139. **Haridwar** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410. **Hissar** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001. **Jhansi** 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001. **Kanpur**, 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001. **Lucknow**, 1st Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001. **Mandi**, House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001. **Mathura**, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001. **Meerut** H No 5, Purva Eran, Opp Syndicate Bank, Hapur Road, Meerut 250002. **Mirzapur** Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001. **Moradabad**, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001. **Morena**, House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001. **Muzaffarpur**, First Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001. **Noida**, F-21, 2nd Floor, Near Kalyan Jewelers, Sector-18, Noida 201301. **Panipat** Preet Tower, 3rd Floor, Near NK Tower, G.T. Road, Panipat 132103. **Renukoot**, C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot 231217. **Rewa**, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001. **Rohtak** Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Roorkee**, Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667. **Satna**, Jainam Market, Purana Power House Chauraha, Panni Lal Chowk, Satna 485001. **Shimla**, 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001. **Shivpuri**, A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551. **Sitapur** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001. **Solan**, Disha Complex, 1St Floor, Above Axis Bank, Rajgarh Road, Solan 173212. **Sonepat** Shop no. 205 PP Tower, Opp income tax office, Subhash chowk Sonepat. 131001. **Sultanpur**, 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001. **Varanasi**, D-64/132 KA, 2nd Floor, Anant Complex, Sigra, Varanasi 221010. **Yamuna Nagar** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar 135001. **Kolhapur**, 605/1/4 E Ward Shahupuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001. **Mumbai**, 24/B Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort 400001. **Pune**, Office # 207-210, second floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune 411005. **Ajmer**, 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer 305001. **Alwar** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001. **Amritsar**, SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001. **Bhatinda** MCB -Z-3-01043, 2 floor, GONIANA ROAD, OPPORITE NIPPON INDIA MF GT ROAD, NEAR HANUMAN CHOWK, Bhatinda 151001. Bhilwara Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001. **Bikaner**, 70-71 2Nd Floor I Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003. **Chandigarh**, First floor, SCO 2469-70, Sec. 22-C, Chandigarh 160022. **Ferozpur**, The Mall Road Chawla Bulding Ist Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002. **Hoshiarpur**, Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001. **Jaipur** Office no 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001. **Jalandhar**, Office No 7, 3rd Floor, City Square building, E-H197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001. **Jammu**, 304, A-1, 03rd Floor, North Block, Bahu Plaza, Jammu - 180004. **Jodhpur**, Shop No. 6, GANG TOWER, G Floor, OPPOSITE ARORA MOTER SERVICE CENTRE, NEAR BOMBAY MOTER CIRCLE, Jodhpur 342003. **Karnal**, 18/369, Char Chaman, Kunjipura Road, Behind Miglani Hospital, Karnal 132001. **Kota**, D-8, SHRI RAM COMPLEX, OPPOSITE MULTI PURPOSE SCHOOL, GUMANPUR, Kota 324007. **Ludhiana**, SCO 122, Second floor, Above Hdfc Mutual fun, Feroze Gandhi Market, Ludhiana 141001. **Moga**, 1St Floor Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001. **New Delhi**, 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001. **Pathankot**, 2nd Floor Sahni Arcade Complex, Adj. Indra colony Gate Railway Road, Pathankot, Pathankot 145001. **Patiala**, B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001. **Sikar**, First Floor Super Tower, Behind Ram Mandir Near Taparya Bagichi, Sikar 332001. **Sri Ganganagar**, Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganganagar 335001. **Udaipur**, Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001. **Eluru**, DNO-23A-7-72/73K K S PLAZA MUNUKUTLA VARI STREET, OPP ANDHRA HOSPITALS, R R PETA, Eluru 534002.

## Collection centres of KFin Technologies Pvt. Ltd.

**T Nagar**, No 23 I Cathedral Garden Road, Cathedral Garden Road, Nungambakkam, Chennai, 600 034. **Hyderabad (Gachibowli)**, Selenium Plot No: 31 & 32, Tower B Survey No. 115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad, 500032. **Vashi**, Vashi Plaza, Shop no. 324, C Wing, 1ST Floor, Sector 17, Vashi Mumbai, 400705. **Vile Parle**, Shop No. 1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East, 400057. **Borivali**, Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400 092. **Thane**, Room No. 302 3rd Floor Gangra Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada Thane West, Mumbai, 400602.



BOOK-POST

If undelivered please return to:

**Sundaram Asset Management Company Limited**

**Corporate Office:** 2nd Floor, Sundaram Towers, 46, Whites Road, Royapettah, Chennai -14. Contact Number 1860 425 7237 (India), +91 40 2345 2215 (NRI)

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**DIVERSIFIED EQUITY**

**Disclaimer**

**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.

**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's investments. • Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors in the Scheme. • The tax benefits available under the Scheme is as available under the present taxation laws and subject to relevant conditions. 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 IDCW 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.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

**Talk to your investment advisor now or call 1860 425 7237 (India) +91 40 2345 2215 (NRI)  
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