Investment Manager: Sundaram Asset Management Company Limited

Fixed Income Application Form & Key Information Memorandum



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Schemes

Scheme	This product is suitable for investors who are seeking*
Sundaram Money Fund	• Short term income, • preservation of capital, liquidity and lower level of risk through investments made primarily in money market and debt securities, • Low Risk Blue
Sundaram Ultra Short Term Fund	 Short term income, I liquidity through investments made primarily in money market and debt securities, Low Risk Blue
Sundaram Flexible Fund Short-Term Plan	• Short term income, • reasonable returns from a portfolio comprising substantially of fixed income and money market instruments by keeping the interest rate risk of the fund low, •Low Risk Blue
Sundaram Flexible Fund Flexible Income Plan	 income over short to medium term, • reasonable returns from a portfolio comprising substantially of fixed income and money market instruments by keeping the interest rate risk of the fund low, Medium Risk Yellow
Sundaram Gilt Fund	• Long term income, • regular income through dedicated investments in gilts consistent with preservation of capital, • Low Risk Blue
Sundaram Bond Saver	 Income over medium to long term, • regular income by investing primarily in fixed income securities, Medium Risk Yellow
Sundaram Income Plus	 Income over medium to long term, • high yields by investing in fixed income securities, Medium Risk Yellow
Sundaram Select Debt Short-Term Asset Plan	 Income over short to medium term, • to earn regular income by investing primarily in fixed income securities, Medium Risk Yellow
Sundaram Monthly Income Plan (Moderate / Aggressive / Conservative Plans)	 Income over medium to long term, • regular income through investment in fixed income securities and long term capital appreciation by investing a portion of the assets in equity and equity related instruments, Medium Risk Yellow

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

Note: Risk may be represented as:

(BLUE) investors understand that their principal will be at low risk

(YELLOW) investors understand that their principal will be at medium risk

(**BROWN**) investors understand that their principal will be at high risk

Track Record

		1		1	
Fund / Index	Launch period	One year	Three years	Five years	Since Launch
Sundaram Money Fund	Dec-05	9.1	8.7	7.7	7.6
CRISIL Liquid Fund Index		8.1	7.9	7.1	7.0
Sundaram Ultra Short Term Fund	Apr-07	9.7	9.1	8.2	8.3
CRISIL Liquid Fund Index		8.1	7.9	7.1	7.1
Sundaram Bond Saver	Dec-97	14.3	9.0	7.6	8.6
CRISIL Composite Bond Fund Index		12.7	8.5	7.8	
Sundaram GILT Fund	May-01	17.3	7.4		5.3
I-Sec MIBEX	,	12.7	8.8	—	—
Sundaram Income Plus	Jul-02	8.1	5.7		5.1
CRISIL Composite Bond Fund Index		12.7	8.5		6.5
Sundaram Select Debt - Short Term Asset Plan	Sep-02	12.2	10.6	7.7	7.0
CRISIL Liquid Fund Index		8.1	7.9	7.1	6.2
Sundaram Flexible Fund - Flexible Income Plan	Mar-09	9.2	6.8		6.5
CRISIL Composite Bond Fund Index		12.7	8.5	—	7.6
Sundaram Flexible Fund - Short Term Plan	Mar-09	9.9	8.6	8.4	8.2
CRISIL Short-Term Bond Fund Index		9.6	7.9	7.8	7.3
Sundaram Monthly Income Plan - Moderate	Jan-04	10.4	4.4	5.0	5.8
CRISIL MIP Blended Index		14.1	8.2	7.7	7.4
Sundaram Monthly Income Plan - Aggressive	Mar-10	13.4	6.2	_	5.8
CRISIL MIP Blended Index		14.1	8.2	_	7.4
Sundaram Monthly Income Plan - Conservative	Mar-10	11.0	6.7	_	6.4
CRISIL MIP Blended Index		14.1	8.2	—	7.4

Past performance may or may not be sustained in the future; NAV of Regular Plan - Growth option is considered for computing the returns of the schemes. Returns, in %, are computed on compounded annualised basis for periods above one year and on an absolute basis for period upto one year. Since Inception returns are calculated based on face value of Rs. 10/. Performance data is as on May 31, 2013; Relevant benchmarks highlighted in italics.

Offer of units at NAV

This Key Information Memorandum sets forth the information that a prospective investor ought to know before investing. For further details of the scheme / mutual fund, detailed risk factors, rights of and services for investors, due diligence certificate of Sundaram Asset Management, key personnel, penalties & pending litigations, and associate transactions, to name a few, investors must, refer to the Statement of Additional Information/Scheme Information Document available free of cost at offices of Sundaram Asset Management, Investor Service Centres, distributors and at www.sundarammutual.com. The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have neither been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated 30/06/2013. Please read the relevant SEBI-mandated documents carefully before investing. By filling and signing this application form, applicants are deemed to have understood and accepted the terms of the offer.

Fund Type	Open-end liquid Scheme: Sundaram Money Fund Open-end Income Schemes: Sundaram Ultra Short-Term Plan, Sundaram Flexible Fund - Short-Term Plan, Sundaram Flexible Fund - Flexible Income, Sundaram Gilt Fund, Sundaram Bond Sav Sundaram Income Plus, Sundaram Select Debt Short Term & Sundaram Monthly Income Plan (Not an assured income scheme)
Investment Objective	Sundaram Money Fund: The main objective is to provide a level of income consistent with the preservation of capital, liquidity and lower level of risk, through investments made primarily in more market and debt securities. The aim is to optimize returns while providing liquidity. Sundaram Ultra Short-Term Fund: To provide a level of income consistent with liquidity through investments made primarily in money market and debt securities. Sundaram Flexible Fund: To generate reasonable returns by creating a portfolio comprising substantially of fixed income instruments and money market instruments by keeping the interest rate risk the fund low.
	Sundaram Gilt Fund: The Fund seeks to generate current income through dedicated investments in gilts consistent with preservation of capital. Sundaram Bond Saver: The investment objective of this Scheme would be to earn regular income by investing primarily in fixed income securities, which may be paid as dividend or reinvested at option of the investor. A secondary objective is to attempt to keep the value of its units reasonably stable. Sundaram Income Plus: The primary investment objective of the scheme is to obtain high yields by investing in fixed income securities. Capital appreciation is secondary objective when consistent w its primary objective.
	Sundaram Select Debt Fund Short-Term Plan: The Fund seeks to earn regular income by investing primarily in fixed income securities, which may be paid as dividend or reinvested at the option of investor. A secondary objective is to attempt to keep the value of its units reasonably stable. Sundaram Monthly Income Plan: The primary objective of the scheme is to generate regular income through investment in fixed income securities. The secondary objective is to generate long term cap appreciation by investing a portion of the schemes assets in equity and equity related instruments. The Schemes do not guarantee / indicate any returns.
Asset Allocation	Sundaram Money Fund: • Money Market Investments, debt securities (including securitised debt up to a maximum of 50% of the net asset value of the scheme): 0% - 100%. As per SEBI Circular Number: SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009: With effect from May 1, 2009, the scheme shall invest in / purchase debt any money market securities with matu of up to 91 days only.
	Sundaram Ultra' Short-Term Fund: • Money market securities and/ or debt securities with residual or average maturity of less than or equal to 370 days or put options within a period not exceeding 3 days: 70% - 100% • Debt securities which have residual or average maturity of more than 370 days: 0% - 30% • Debt securities may include securitised debts up to 30% of the net assets. Sundaram Flexible Fund-Short Term Plan: • Money Market Instruments (CDs, CPs, CBLO, REPO, MIBOR Instruments, Debt Securities with initial maturity of less than one year/GOI Secs./Treasury Bil 65%-100% • Fixed Income Instruments Government of India & Corporate Debt Securities (including Securitised Debt): 0%-35% • Debt securities may include securitised debts up to 35% of the
	assets. Sundaram Flexible Fund-Flexible Income Plan Fixed Income Instruments, Covernment of India & Corporate Debt Securities (including Securitised Debt): 65%-100% • Money Market Instruments like C CBLO, REPO, MIBOR Instruments, Debt Securities with initial maturity of less than one year/GOI Secs./Treasury Bills: 0%-35% • Debt securities may include securitised debts up to 35% of the net asses Sundaram Gilt Fund: • Government of India Dated Securities: 0%-100% • State Governments Dated Securities: 0%-100% • Government of India Treasury Bills: 0%-35% Sundaram Bond Saver • Debt instruments; 65%-100%; • Money market instruments: 0%-40% Sundaram Income Plus: • High Yield Securities including securitised debt: up to 100% • Convertible Debentures / Bonds and Preference shares: up to 15% • High Investment Grade Fixed Inco Source Securities: 0%-100% • Convertible Debentures / Bonds and Preference shares: up to 15% • High Investment Grade Fixed Inco
	Sundaram Select Debt Short-Term Asset Plan: • Debt instruments (including investment in securitised debt): 65-100% • Money Market Investments: 0-35% Sundaram Monthly Income Plan:
	Conservative Plan: • Government Securities: 90%-100% • Debt Securities, Money Market instruments & Cash (Including money at Call, other than securitised debt): 90%-100% • Equity & Equity rela securities: 0%-10% • Investment in Securities Debt will be up to 75% of the net assets of the Plan. Moderate Plan: • Government securities: 80%-100% • Debt Securities, Money Market instruments & Cash (Including money at Call, other than securitised debt): 80%-100% • Equity and equity-rela
	securities: 0%-20%. • Investment in Securitised Debt will be up to 75% of the net assets of the Plan. Aggressive Plan: Aggressive Plan: • Government securities: 70%-100% • Debt Securities, Money Market instruments & Cash (Including money at Call, other than securitised debt): 70%-100% • Equ and equity-related securities: 0%-30%. • Investment in Securitiesd Debt will be up to 70% of the net assets of the Plan. Subject to SEBI Regulations, the asset allocation pattern may change from time to time for a short period and for defensive considerations, keeping in view the market conditions/applicable regulations/ perception of the Investment Manager; the intention is at all times to seek to protect the interests of the unit holders. Pending deployment of funds in terms of the Investment Objective, the funds may be invested in short-term deposits with scheduled commercial banks, in accordance with applicable SEBI guideline
Investment Strategy	Liquid/Income Schemes: Based on the interest rate view, the optimum duration of the portfolio is first determined. Then depending on this decision, the mix of G-Secs, corporate debt, money mar instruments, and cash is arrived at. This mix tries to ensure that returns are maximized while still protecting the liquidity of the portfolio. The schemes may invest in fixed-income instruments/mor market instruments of shorter or longer maturities, depending upon the interest rate outlook and the investment objective of the scheme. Purchase of debt may be made either through initial public of private placement, through rights offerings, purchase on the iloor of a recognised stock exchange or through negotiated deals on the secondary market. The schemes may invest in the non-publicly offer securities on the merits of the investment proposals. The Investment Manager shall invest in the instruments rated as investment grade or above by a recognised rating agency. In case, the instrument are not rated, specific approval of the Internal Investment Committee or Executive Committed shall be obtained.
	Common to all schemes: The Investment Manager will keep in mind the Investment Objectives of the respective Scheme and the applicable Regulations. Subject to SEBI Regulations, the asset allocat pattern may change from time to time for a short term and for defensive considerations, keeping in view the market conditions' applicable regulations/the perception of the Investment Manager/sponsor/Trus do not guarantee that the investment objectives of the Schemes will be achieved. No guaranteed returns are being offered under the Schemes. Pending deployment of funds in terms of investme objectives of the scheme, the funds may be invested in short-term deposits with Scheduled Commercial Banks and money market instruments. This is a broad outline of the approach to investing equity schemes and income schemes. For detailed fund-specific strategy, please refer the respective Scheme Information Document of the schemes. Pursuant to SEBI Circular No CIR/IMD/DF/21/2012 dated 13/09/2012 read with SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, the exposure to any sector shall not exceed 30% scheme's net assets. However the said sector exposure limit shall not apply for investments in: a) Treasury bills b) G Sec c) Bank CD
	 d) CBLO e) AAA rated securities issued by Public Financial Institutions and Public Sector Banks. An additional exposure to financial services sector (over and above the 30% limit stated above) not exceeding 10% of the net assets of the scheme is permitted by way of increase in exposure to Hous Finance Companies (HFC) only, subject to the following conditions: (i) Such securities issued by HFCs are rated AA and above; (ii) These HFCs are registered with National Housing Bank (NHB). (iii) The total investment in HFCs does not exceed 30% of the net assets of the scheme For the purposes of sector exposure limits, AMFI sector classification would be considered. Any changes in the sector exposure limit as directed by SEBI shall form part of the KIM as applicable.
	For the purposes of sector exposure limits, AMFI sector classification would be considered. Any changes in the sector exposure limit as directed by SEBI shall form part of the KIM as applicable.

Risk Profile	Mutual fund units involve investment-related and other i	relevant risks, including the possible loss	of principal. Please read, before investment, th	e Statement of Additional Information/Scheme Information
Risk Mitigation	basis to ensure adherence. Any deviation is brought to the within the time period prescribed in internal risk control team. The risk management team reports to the Managir Managing Director and two Independent Directors. The of Enterprise Risk Management The Committee also revi- and overrides and suggest improvements to the framewor to the Committee. The Compliance Officer acts as the see limits (including limit per maturity) • Counterparty limits Valuation Risk Limits, Risk Grade Limits etc. Risk Guidel are in place. Risk Control: Risk control is customized by	ersee and monitor portfolio risk on a day- ne notice of the Managing Director and th guidelines. Adherence to limits from SEB ag Director. <i>Risk Management Committee</i> Risk Management Committee reviews th ews the risk guidelines with respect to eq ork/formats. The Heads of Equity and Fixe excretary to the committee. <i>Risk Committe</i> secretary to the committee. <i>Risk Committe</i> secretary to the committee. <i>Risk Committe</i> se Limits applicable to each fund such as <i>ines</i> : Sundaram Asset Management has in y product according to the level of risk th	e tund manager tor corrective action. Follow u I regulations as well as stipulations in the Sche e: The Board of Sundaram Asset Management e reports prepared by the Risk Officers. The Ri uity and fixed Income/Liquid Schemes, set/mo ad Income, the Risk Analyst and the Director – e Role . The Risk Committee will approve the 6 Credit Diversification ratio, Duration Limit, V ternal investment norms and risk guidelines for 10 fund can expose investors to, as specified ir	e in place and the portfolio contours are tracked on a daily p actions are made to ensure that the deviation is corrected me Information Document is monitored by the compliance has constituted a Risk Management Committee comprising isk Management Committee looks into the implementation dify the limits of counter party exposure, review exceptions Sales & Global Operations will be the permanent invitees : • Guidelines in the Universe of securities • Global Issuer VAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, requity and debt investments. Also fund specific guidelines i the investment mandate.
Plans and Options	Irequency in dividend payout option is chosen: Monthy, Plan: Growth Option • Dividend Pay out (Monthly, Qu Default frequency if dividend payout option is chosen: Q Growth, Dividend Pay out and Dividend Re-investment, out Option (Quarterly, Half Yearly & Annual) & Divider is chosen: Quarterly; Default frequency if dividend reim Reinvestment. • Bonus Option; Default Option: Divid Fortnightly, Monthly, Quarterly, Half yearly and Annual. is chosen: Quarterly; Default frequency if dividend reim Plans based on the pattern of asset allocation: <i>i. Conse</i> Dividend Reinvestment Option (Monthly, Quarterly & F payout option is chosen: Quarterly; Default frequency ii Unless otherwise specified, if an investor chooses the D The initial entrants to the Bonus Option shall be allotter applicable NAV of the Bonus Option shall be allotter applicable the corresponding Option under the Institutional Plan in Sundaram Flexible Fund - Short Ter Direct Plan is only for investors who purchase /subscrib All categories of investors (whether existing or new Un various modes offered by the Fund for investing directly Distributors).	Default requency in dividend reinvestme arterly, Half Yearly & Annual) & Divider Juarterly; Default frequency if dividend re esonus Option; Default Option: Divid ad Reinvestment Option (Quarterly, Sun end Pay out Sundaram Select Debt Shoo) • Dividend Reinvestment (Weekly, Forti vestment option is chosen: Weekly. Sun ervative Plan; ii. Moderate Plan; iii. Aggr Half Yearly); • Bonus Option; Default Pla f dividend reinvestment option is chosen ividend Option but fails to indicate a sul d units at the applicable Net Asset Value ve scheme. // weekly frequency of dividend payout of ieptember 13, 2012, subscription, incluo mm Flexible Fund - Short Term Plan and I er 01, 2012, the dividends declared (irre Single Plan of the Scheme, i.e. Regular P m Plan and Retail/Regular Plan in other I e Units into the Scheme directly with the itholders) as permitted to invest in this s with the Fund {except Stock Exchange Pla at of the Regular Plan as it shall exclude rate NAV. heme will have to indicate "Direct Plan" ed under the Direct Plan: n, but "Direct Plan" is indicated against ti ut Distributor code or the word "Direct" d in the application form ed under the Regular Plan: it does not indicate the plan.	In option is chosen: Daily: Sundaram Fiexible Id Reinvestment (Monthly, Quarterly, Half Yea end Pay-out Sundaram Bond Saver: Plans: Reg Yearly & Annual) • Bonus Option; Default Op- ndaram Income Plus: Plans: Regular Plan and t-Term Asset Plan: Plans: Regular Plan and I nightly, Monthly) • Bonus Option; • Default Op- laram Monthly Income Plan: Plans: Regular Plan essive Plan; Options: Growth Option • Divid m: Moderate Plan (for asset allocation purpose : Monthly. -option, the default sub-option of the scheme. S option shall be compulsorily reinvested under the stitutional Plan in other fixed income scheme spective of the amount) under Dividend Reinv Ian (erstwhile Super Institutional Plan for Sund "ixed Income Schemes). Fund and is not available for investors who r cheme are eligible to subscribe under Direct 1 tform(s) and all other Platform(s) where investor distribution expenses, commission, etc. No c against the Scheme name in the application for the Scheme name.	ubsequent investors shall subscribe and / or redeem at the he same option instead of payout for both existing investors tail and Institutional Plan for Sundaram Money Fund and s (including options under the plan) has been discontinued restment Option of the discontinued Plan(s)/Option(s) shall daram Money Fund and Sundaram Ultra Short Term Fund, oute their investments through a Distributor. Plan. Investments under Direct Plan can be made through rs' applications for subscription of units are routed through ommission for distribution of Units will be paid / charged
Minimum Application/Repurchase Amount	Income/Liquid Schemes Scheme Name/Plans/Options	Purchase	Additional Purchase	Repurchase
	Sundaram Money Found Regular Plan/Direct Plan	Rs 1,000	Rs 500	Rs 1,000
	Sundaram Ultra Short-Term Fund Regular Plan/Direct Plan	Rs 1,000	Rs 1,000	Rs 1,000
	Sundaram Flexible Fund-Short-Term Plan Regular Plan/Direct Plan	Rs 5,000	Rs 1,000	Rs 500
	Sundaram Flexible Fund-Flexible Income Plan Regular Plan/Direct Plan	Rs 5,000	Rs 1,000	Rs 500
	Sundaram Gilt Fund Regular Plan/Direct Plan	Rs 5,000	Rs 1000	Rs 500
	Sundaram Bond Saver Regular Plan/Direct Plan	Rs 5,000	Rs 500	Rs 500
	Sundaram Income Plus Regular Plan/Direct Plan	Rs 5,000	Rs 500	Rs 500
	Sundaram Select Debt Short-Term Asset Plan Regular Plan/Direct Plan	Rs 5,000	Rs 500	Rs 500
	Sundaram Monthly Income Plan Regular Plan/Direct Plan	Rs 5,000	Rs 500	Rs 500

	Minimum Repurchase Amount for Discontin Sundaram Ultra Short Term Fund Retail Plan Institutional Plan : Rs.500 Sundaram Gilt Fun SIP/STP Details	ued Plans: Sundaram Money Fund Retail Plan – Rs. 1,000 Institutional Plan • Growth Op n – Rs. 1,000 Institutional Plan: Rs.50,000 Sundaram Flexible Fund-Short-Term Plan Reta d Institutional Plan : Rs.500 Sundaram Bond Saver Institutional Plan : Rs.500	tion: Rs 10,000 • Dividend Re-investment Option: Rs. 50,(il Plan: Rs 500 <i>Sundaram Flexible Fund-Flexible Income P</i> .						
	Sundaram Money Fund: • STP (Weekly-proce Sundaram Ultra Short Term: Minimum amou Rs 250 • Ouarterly: Rs 750 and any amount (ssed on Wednesday's): Rs 1000 • STP (Monthly): Rs 250 • STP (Quarterly): Rs 750 and an nt for SIP. Rs. 1,000 (Weekly and Monthly) and Rs. 3,000 (Quarterly). Minimum amount for hereafter.	STP: • Weekly-processed on Wednesday's: Ks 1000 • Month						
	Sundaram Flexible Fund-Short Term Plan, Sur for Moderate Plan): Minimum amount for SIP If Wednesday is not a business day, the SIP/S	Idaram Gilt Fund, Sundaram Bond Saver, Sundaram Income Plus, Sundaram Select Debt Sl /STP • (Weekly-every Wednesday) Rs 1000 • (Monthly): Rs 250 • (Quarterly): Rs 750 and IP installment will be processed on the next business day.	any amount thereatter.						
Stock Exchange Infrastructure	Short Term Asset Plan • Sundaram Monthly I	n) are also available for subscriptions / redemptions / Systematic Investment Plans throug n Flexible Fund-Short-Term Plan • Sundaram Flexible Fund-Flexible Income Plan • Sundar ncome Plan (Moderate / Aggressive / Conservative plans)							
Redemption/Switch/Listing	Redemption & switch-out on an ongoing bas Day the application will be processed on the Where units under a Scheme are held under d (along with the folio number). However, whe Switch / redemption may entail tax conseque	is to other schemes of Sundaram Mutual Fund: Allowed on any Working Day at NAV, sul next Business Day. iscontinued plans as well as Direct Plan and the redemption / Switch request pertains to the re Units under the requested Option are held only under one Plan, the request would be pr nces. Investors should consult their professional tax advisor before initiating such requests.	vject to Exit Load if any. If the Specified Date is a Non Busin Direct Plan, the same must clearly be mentioned on the requ ocessed under such Plan.						
Applicable NAV	Sundaram Money Fund For any subscription request received upto 2	PM on any business day and funds are available for utilisation before the cut-off time, closi							
	 application For any subscription request received a preceding the next business day; and 	fter 2PM on any business day and funds are available for utilization on the same day, the a	oplicable NAV shall be the closing NAV of the day immediat						
	 Irrespective of the time of receipt of ap preceding the day on which the funds a 	plication, where the funds are not available for utilization before the cut-off time, the ap are available for utilization. 2 3 PM on any working day, closing NAV of the day immediately preceding the next busine 3 PM on any working day, closing NAV of next business day 1 which money markets are closed or otherwise not accessible.	slicable NAV shall be the closing NAV of the day immediat ss day						
	a. For allotment in respect of purchase/s	which money markets are closed or otherwise not accessible. witch-in from other schemes							
	It is necessary that Application for purchase/switch-in is re Funds for the entire amount of subscrip The funds are available for utilization to Monov End Applications chall be submitted	ceived before the applicable cut-off time tion/purchase as per the application/switch-in request are credited to the bank account of t efore the cut-off time, by the respective schemes. only at the offices of the Investment Manager. Switch-out shall be treated as redemption requ a payouts. scument: 1/14/2511/08 dated October 24, 2008 and CIR/IMD/DE/19/2010 dated November 26.	ne respective schemes before the cut-off time.						
	the allocation shall be in line with redemption For other Income Schemes covered in this do	est, in case of switch transactions from one scheme to ano							
	Tursualit to SEDI Circulais SEDI/IMD/Circ NO	Tuisuant to SEDT Circulars SEDTINE/Circ 10, 11/142521/00 dated October 24, 2000 and Circulars SEDTINE/Circulars							
	 For subscription/redemption/switch req For allotment of units in respect of purchase In respect of applications for purchase of unit are available for utilization shall be applicable 	Il be as tollows: uest received before 3.00 pm on any business day, the closing NAV of the day of receipt of uest received after 3.00 pm on any business day, the closing NAV of next business day afte of units / switch from other schemes for an amount of Rs. 2 lakhs and above: s / switch from other schemes of an amount equal to or more than Rs. 2 lakhs, the closing provided that: received before the applicable cut-off time. tion / purchase / switch-in as per the application are credited to the bank account of the sc efore the cut-off time without availing any credit facility, whether intra-day or otherwise. f time on a day and the funds are available for utilization without availing any credit facilit able. stor shall be aggregated as per conditions mentioned below and closing NAV of the day on gated amount of investment is for Rs.2.00 lakhs and above:	r the receipt of application. Net Asset Value (NAV) of the Business Day on which the fu						
	 Application for purchase / switch-in is Funds for the entire amount of subscrip The funds are available for utilization b 	cerived before the applicable cut-off time. tion / purchase / switch-in as per the application are credited to the bank account of the sc efore the cut-off time without availing any credit facility, whether intra-day or otherwise.	heme before the cut-off time.						
	Where application is received after the cut-of NAV of the next Business Day shall be applic	f time on a day and the funds are available for utilization without availing any credit facilit able.	y, whether intra-day or otherwise, on the same day, the clo						
	 All transactions received on the same h 	usiness day (as ner Time stamn rule)							
	 Transactions shall include purchases, a Aggregation shall be done on the basis All transactions will be aggregated whe lakhs. 	dditional purchases and excludes Switches. of Investor/s/Unit Holder/s PAN. In case of joint holding, transactions with similar holding re investor holding pattern is same as stated in point no. (3) above, irrespective of whether I	structures shall be aggregated. he amount of the individual transaction is above or below R						
	Only transactions in the same scheme	shall be aggregated. This will also include transactions at Plan / option level (Regular Plan, ived through guardian will not be aggregated with the transaction in the name of same gua change or modify any of the conditions related to aggregation of transactions in line with	Direct Plan, Dividend option, Growth option, etc.) rdian. directives issued by Securities and Exchange Board of Indi						
	For subscription, the applicable NAV will be a cheque or demand drait not payable at par in Switch-in shall be treated as subscription requ based on the NAV of corresponding option's option) in the Regular plan, the applicable NA	is indicated only for local cheque or demand draft payable at par in the place of receipt. If the place of receipt, closing NAV of the day on which the cheque or DD is credited will b est. Switch-out shall be treated as redemption request. While subscribing to an option unde ub-option under the Regular Plan. In case of non-availability of NAV in the corresponding W shall be that of the corresponding Growth Option under the Regular Plan.	he application for subscription is accompanied by an outsta e the applicable NAV. I Direct Plan which does not have a NAV, units shall be allo option / sub-option (due to NIL investors under the option/s						
Despatch of Redemption Proceeds	The redemption or redemption proceeds shall During circumstances such as market closure	be dispatched to the unit holders within 10 business days from the date of redemption. / breakdown / calamity / strike / violence / bandh, extreme price volatility/SEBI Directives &	tc, the Trustee can stop/suspend sale/redemption of Units.						
Dividend Policy	Dividend will be distributed at the discretion unit holders whose names appear in the regis The Dividend Warrants shall be dispatched/ interest @ 15 per cent per annum to the unit	of the Trustee from the available distributable surplus, if any. The dividend when declared w ter of unit holders on the record date. credited to the Registered Bank Account of the Sole/ First Unit holder within 30 days of th holders. It may be noted that the Mutual Fund is not guaranteeing or assuring any dividend.	ill be paid (subject of deduction of tax at source, if any) to the						
und Managers & Benchmark	Fund Name	ils/ changes concerning Bank Account/ Address etc are to be sent to the respective DP. Fund Manager	Benchmark						
0	Income/Liquid Schemes								
	Money Fund	Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary	CRISIL Liquid Fund Index						
	Ultra Short-Term Fund	Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary	CRISIL Liquid Fund Index						
	Flexible Fund Short-Term Plan	Jointly managed by Dwijendra Srivastava and Siddharth Chaudhary	CRISIL Short Term Bond Fund Index						
	Flexible Fund-Flexible Income Plan	Jointly managed by Dwijendra Srivastava and Sandeep Agarwal	CRISIL Composite Bond Fund Index						

	Gilt Fund	Jointly managed by Dwijendra Srivastava and Sandeep Agarwal	I-Sec MIBEX Index							
	Bond Saver	Jointly managed by Dwijendra Srivastava and Sandeep Agarwal	CRISIL Composite Bond Fund Index							
	Income Plus	Jointly managed by Dwijendra Srivastava and Sandeep Agarwal	CRISIL Composite Bond Fund Index							
	Select Debt Short Term Asset Plan	Jointly managed by Dwijendra Srivastava and Sandeep Agarwal	CRISIL Liquid Fund Index							
	Monthly Income Plan	Jointly managed by Dwijendra Srivastava, Siddharth Chaudhary and Sandeep Ag Equity portion managed by Shiv Chanani								
	The Trustee reserves the right to change the	Fund Managers / Benchmarks, whenever considered appropriate and the details of the cha	anges will be notified by addendum.							
Name of the Trustee Company	Sundaram Trustee Company Ltd									
Load Structure	 Ext Load: Income/Liquid Schemes Sundaram Money Fund: Nil Sundaram Ultra Short Term Fund: Nil Sundaram Flexible Fund-Short-Term: Nil Sundaram Gilt Fund: Nil Sundaram Bond Saver: 1% if redeemed wi Sundaram Income Plus: 2% if redeemed wi Sundaram Select Debt Short-Term Asset Pl Sundaram Monthly Income Plan: Moderate Plan: 2% - If redeemed within 12 months fr 24 months from the date of allotment. NIL - Pursuant to SEBI Circular CIR/IMD/DF/21/2 be paid out of the exit load proceeds and ey is inclusive of Service Tax at applicable rate Applicability (a) Bonus units and units issued on reim. (b) Prescribed exit load will be applicable from the date of allotment. (c) Switch of investments from Regular P switch / redemption of such investments from shall apply. However, any subsequer (e) In case of switch of investments from shall apply. However, any subsequer (f) Investors wishing to transfer their acc can switch their investments (subject from April 01, 2013) Investors wishing to transfer their acc C Plan can switch their investments (subject from April 01, 2013) 	thin 1 year from the date of allotment ithin 1 year from the date of allotment and 1.5% if redeemed within 1 & half year from the are 0.75% if redeemed within 6 months from the date of allotment Conservative Plan : 1% if om the date of allotment • 1.5% - If redeemed after 12 months but within 18 months from the li redeemed / switched-out after 24 months from the date of allotment. 17 redeemed / switched-out after 24 months from the date of allotment. 18 redeemed / switched-out after 24 months from the date of allotment. 19 dated September 13, 2012 read with notification No. LAD-NRO/GN/2012- 13/17/2150 ict load net of service tax, if any, shall be credited to the respective scheme(s) with effect fror se as prescribed by Ministry of Finance from time to time. restment of dividend shall not be subject to exit load. e for switch out and every instalment under a Systematic Transfer Plan and Systematic With lan to Direct Plan where the transaction has been received without broker code in the Regular nt shall be subject to exit load based on the original date of investment in the Regular Plan restment of redemption of such investment shall not be subject to exit load. (effective fror print shall be subject to exit load based on the original date of investment in the Regular Plan regular Plan to Direct Plan received with broker code in the Regular Plan, the exit load as it switch-out or redemption of such investment shall not be subject to exit load. (effective from Direct Plan to Regular Plan, no exit load shall be levied. However, any subsequent switch- umulated unit balance held under discontinued plans and Regular Plan (through lumpsum / to applicable Exit Load, if any) to Direct Plan. However, any subsequent switch-out or redemption of such inve- originued Plans and not from the date of switch into Direct Plan, (effective from Apr urulated unit balance held under discontinued plans and Regular Plan (through lumpsum / thou thit Load, to Direct Plan. However, any subsequent switch-out or rede	date of allotment. redeemed within 3 months from the date of allotment Aggress the date of allotment • 1% - If redeemed after 18 months but with 2 dated September 26, 2012 service tax on exit load, if any, sh m October 01, 2012. Investors are requested to note that exit lo and not from the basis of switch into Direct Plan. (effective from and not from the date of switch into Direct Plan. (effective from applicable to redemption of units under the respective scheme out or redemption of such investment shall be subject to exit lo 101, 2013) out or redemption function the subject to exit lo and not fine the subject to exit not bistributor code) to Direct P ption of such investments made without Distributor code) to Direct sement shall be subject to exit load based on the original date 13							
Transaction Charge	The Trustees reserve the right to prospectively modify the load structure within the limits permitted under the SEB1 regulations. The details of the modifications will be advertised in newspape made available in the offices of the Investment Manager and in the website www.sundarammutual.com . Investors are requested to ascertain the applicable load structure before investing. In addition to the upfront Commission indicated above, the Distributor would be allowed to charge the Investor a Transaction Charge (@ Rs150 for a New Investor and @Rs100 for an en Investor) where the amount of investment is Rs. 10,000 and above on a per subscription basis. The Transaction Charge will be deducted by the AMC from the amount remitted and paid to the Distri The balance amount will be invested in the scheme. The distributors can opt in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accord the transaction charges would be deducted from the subscription amounts, as applicable. The Transaction charge will not apply to direct Investments. For more details, please refer to the section guide to fill the application form'. However, the distributor shall not be able to opt-in or opt-out at the investor lie. a distributor shall not charge one investor and choose not to charge a investor.									
Initial Issue Expenses		KIM are open-end and are offered on a continuous basis.								
Performance	Refer page 2 & 18 of this document									
Recurring Expenses	 The total annual recurring ex- investment management and advisor of the permitted limits shall be borne The expenses chargeable to the scher and other expenses (including listing 	off, issue or redemption expenses, but including of SEBI (Mutual Funds) Regulations. Expenses incurred in exc and Transfer Agent fee, Audit fee, Marketing and Selling expen								
	Expense Head		% of daily Net Assets							
	Investment Management and Adv	risory Fees								
	Trustee fee & expenses									
	Audit fees & expenses									
	Custodian fees & expenses									
	RTA Fees & expenses									
	Marketing & Selling expense incl	—								
	Cost related to investor communi									
		Linto 0.050/								
	Cost of fund transfer from locatio	Upto 2.25%								
	Cost of providing account statem	_								
	Costs of statutory Advertisements									
	Cost towards investor education & awareness (at least 2 bps)									
		x awareness (at least 2 ops) r and above 12 bps and 5 bps for cash and derivative market trades resp.								

Service tax on expenses other than investment managem	ient and advisory iees		
Service tax on brokerage and transaction cost			
Other Expenses			
Maximum total expense ratio (TER) permissible under F	tegulation 52 (4) and (6)		Upto 2.25%
Additional expenses under regulation 52 (6A) (c)			Upto 0.20%
Additional expenses for gross new inflows from specified	l cities under regulation 52 (6A) (b)		Upto 0.30%
 The maximum total expense ratio (TER) permissible under R First Rs 100 crore: 2.25% Next Rs 300 crore: 1.75% On assets in excess of Rs 700 crore: 1.50% As per Regulation 52(6A)(b), an additional expense upto 0.3 as specified by SEBI, from time to time, are at least: (i) 30% of the gross new inflows in the scheme (or) (ii) 15% of the average assets under management (year 1 In case the inflows from such cities is less than the higher of 13, 2012. The amount so charged shall be utilised for distribution exp shall be credited back to the Scheme(s) in case the said infl Top 15 cities shall mean top 15 cities based on Association o financial year. Distribution expenses will not be charged in Direct Plan and Plan. i.e., If the expenses of Regular Plan are 100 bps, the e Sundaram Asset Management reserves the right to charge di reverse and transaction costs which are incurred for exect under Regulation 52 of the SEBI (Mutual Funds) Regulations case of derivatives transactions. Payment towards brokerag charged to the scheme within the maximum limits prescribe in excess of the prescribed maximum limits thall be borne by 3. The Investment Manager shall set apart at least 0.02% (2 ba SEBI (Mutual Funds) Regulations for initiatives towards invest 4. Service Tax: Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dat limit prescribed under Regulation 52 of SEBI (Mutual Service Tax in investment management and advisory i Funds) Regulations. Service Tax for services other than investment manag SEBI (Mutual Funds) Regulations. 	ts shall be charged to the scheme if ne r. d to the scheme on a proportionate ba uch cities. However, the amount incurr rear from the date of investment. JM by Geography - Consolidated Data Plan. The total expense ratio of Direct 1 i bps. The Direct Plan shall have a sept in total, within the overall limits as spe nvestment shall be charged to the Sche of the value of trades in case of cash m and 0.05% for cash market transactic Funds) Regulations, 1996. Any expendi e or Sponsor. theme(s) within the maximum limit of tadaram Mutual fund. okerage and transaction cost paid for e ion to the maximum limit of total expen e scheme within the maximum limit of	daily net assets shall be as follows: w inflows into the scheme from beyond top 15 cities sis as prescribed in the SEBI circular dated September ed as expense on account of inflows from such cities for Mutual Fund Industry' as at the end of the previous Plan shall be lower by atleast 5% vis-a-vis the Regular rate NAV. cified in the table above. me(s) in addition to the total expense limits prescribed arket transactions and 0.05% of the value of trades in ons and derivatives transactions respectively shall be ture (including brokerage and transaction cost, if any) total expense ratio prescribed under Regulation 52 of xecution of trade, if any, shall be within the expenses se ratio as prescribed in Regulation 52 of SEBI (Mutual total expense ratio as prescribed in Regulation 52 of	
Any circular/clarification issued by SEBI / AMFI in regard to expen		automatically become applicable and	will be incorporated in the SID/SAI/KIM accordingly.
	Total expenses, includ	ing fees	
Scheme Name	• *	ing fees Direct	
Scheme Name Money Fund	Total expenses, includ Regular 0.07	0	
	Regular	Direct	
Money Fund	Regular 0.07	Direct 0.05	
Money Fund Ultra Short-Term Fund	Regular 0.07 0.55	Direct 0.05 0.45	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan	Regular 0.07 0.55 0.31	Direct 0.05 0.45 0.20	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan Flexible Fund-Flexible Income Plan	Regular 0.07 0.55 0.31 1.65	Direct 0.05 0.45 0.20 1.40	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan Flexible Fund-Flexible Income Plan Gilt Fund	Regular 0.07 0.55 0.31 1.65 0.99	Direct 0.05 0.45 0.20 1.40 0.74	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan Flexible Fund-Flexible Income Plan Gilt Fund Bond Saver	Regular 0.07 0.55 0.31 1.65 0.99 2.18	Direct 0.05 0.45 0.20 1.40 0.74 1.83	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan Flexible Fund-Flexible Income Plan Gilt Fund Bond Saver Income Plus Select Debt Fund Short-Term Plan Monthly Income Plan: Conservative Plan	Regular 0.07 0.55 0.31 1.65 0.99 2.18 1.91 0.84 2.65	Direct 0.05 0.45 0.20 1.40 0.74 1.83 1.66 0.69 2.25	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan Flexible Fund-Flexible Income Plan Gilt Fund Bond Saver Income Plus Select Debt Fund Short-Term Plan Monthly Income Plan: Conservative Plan Moderate Plan	Regular 0.07 0.55 0.31 1.65 0.99 2.18 1.91 0.84 2.65 2.00	Direct 0.05 0.45 0.20 1.40 0.74 1.83 1.66 0.69 2.25 1.60	
Money Fund Ultra Short-Term Fund Flexible Fund-Short Term Plan Flexible Fund-Flexible Income Plan Gilt Fund Bond Saver Income Plus Select Debt Fund Short-Term Plan Monthly Income Plan: Conservative Plan	Regular 0.07 0.55 0.31 1.65 0.99 2.18 1.91 0.84 2.65 2.00 2.65	Direct 0.05 0.45 0.20 1.40 0.74 1.83 1.66 0.69 2.25 1.60 2.25	

Daily Net Asset Value	On all working days, NAV will be computed (except in	special circumstances detailed in the Statement of Additional Inforr	nation/Scheme Information Document).
	the investee schemes for any reason, the Investment N	anager may suspend calculations and/or publication of NAV of t	mergency, breakdown in communication and non-dissemination of NAV for he units. Transparency will be maintained through half-yearly disclosure of
	established portfolio through newsletters.		
	Mutual Funds of India (www.amfiindia.com). Sundaram	Asset Management shall normally update the NAV on the website	aram Asset Management (www.sundarammutual.com) and the Association of e of Association of Mutual Funds of India before 9.00 p.m. on every working
For Investor Grievances	day.		
please contact	Investor Relations Manager Rahul Mayor, Head-Customer Services, Sundaram Asset	Management Company Limited, Sudarshan Building Annex, II Floo	r, New No.27, Old No.14, Whites Road, Royapettah, Chennai- 600 014. Fax: com (NRI): nriservices®sundarammutual.com
	(044) 28582200 Toll Free 1800 103 7237 (India) +91 44	4 49057300 (NRI) Email us at : customerservices@sundarammutual.	com (NRI): nriservices@sundarammutual.com '
	Estate, Guindy, Chennai 600 032. Toll Free 1800 103 7.	, SEDI REGISTATION NO. INK 000004066, (ONIT: Sundaram Mutual Pt 237 (India) +91 44 49057300 (NRI).	und), Central Processing Center, RR Towers II, III Floor, Thiru Vi Ka Industrial
Information to unit holders:	Pursuant to SEBI Circular no. CIR/IMD/DF/9/2011 dated	May 19, 2011, investors have an option to subscribe to the units o	f the Schemes of Sundaram Mutual in dematerialized (DEMAT) form in terms
	of the guidelines/procedural requirements as laid by the subsequently the request for conversion of units held in	ie Depositories (NSDL/CDSL) from time to time. In case, the Unit non-DEMAT form into DEMAT (electronic) form or vice-versa shoul	f the Schemes of Sundaram Mutual in dematerialized (DEMAT) form in terms holder desires to hold the Units in a Dematerialized /Rematerialized form d be submitted along with a DEMAT/REMAT Request Form to their Depository
	Varticipante		
	Pursuant to Regulation 36 of SEBI (Mutual Funds) Reg transaction** has been accepted by the AMC/Mutual Fu	ulations, 1996 and amendments thereto, read with SEBI circular nd on or after October 1, 2011 shall receive the following:	No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose nail and/or SMS within 5 Business Days from the date of receipt of transaction *(s) has/have taken place during the month shall be sent on or before 10th of
	(1) On acceptance of the application for subscription	, a confirmation specifying the number of units allotted by way of er	nail and/or SMS within 5 Business Days from the date of receipt of transaction
	(2) A consolidated account statement (CAS)^ for each	e-mail address and/or mobile number.	*(s) has/have taken place during the month shall be sent on or before 10th of
	the succeeding monul by mail/e-mail.		
	the end of the month including transaction charge	spaid to the distributor.	estor across all schemes of all mutual funds during the month and holding at
	**The word 'transaction' shall include purchase, r	edemption, switch, dividend payout, dividend reinvestment, system	atic investment plan, systematic withdrawal plan, systematic transfer plan and
	bonus transactions.(3) In case of a specific request received from the Un	it holders, the AMC/Mutual Fund will provide the account statemer	nt to the investors within 5 Business Days from the receipt of such request. Int Number (PAN). I therefore requested to ensure that the folio(s) are updated with their PAN. Ser/ March), shall be sent by mail/e-mail on or before 10th day of succeeding S will be sent by e-mail to the Unit holders whose e-mail address is available, I closing balance and value of the Units prior to the date of generation of the
	 (4) In case the mutual fund folio has more than one r (5) For the number of conding CAS common investor 	egistered holder, the first named Unit holder shall receive the CAS.	int Number (PANI)
	(6) The CAS shall not be received by the Unit holder	s 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.
	(7) Further, the CAS detailing holding across all sche month to all such Light holders in whose folios ac	mes of all mutual funds at the end of every six months (i.e. Septem)	per/ March), shall be sent by mail/e-mail on or before 10th day of succeeding
	unless a specific request is made to receive in ph	vsical. 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.		
	Any circular/clarification issued by SEBI/AMFI in this reg	nt holder for units held in DEMAT will be sent by the respective DI ard will automatically become applicable and shall be incorporate	cs periodically. d in the SID/SAL/KIM wherever applicable. e expiry of one month from the close of each half year. The portfolio shall be region where the Head Office of the Mutual Fund is situated. The Investment sundarammutual.com on or before the tenth day of the succeeding month in al.com in the prescribed format within one month from the close of each half d in Twelfth Schedule and such other details as are necessary for the purpose advertisement disclosing the hosting of such financial results in its website, in the language of the region where the Head Office of Sundaram mutual fund
	The Investment Manager shall publish the portfolio of th	e scheme as of March 31 and September 30 of every year before th	e expiry of one month from the close of each half year. The portfolio shall be
	Manager shall disclose the portfolio (along with ISIN) as	on the last day of the month for all the chemes in its website www.	sundarammutual.com on or before the tenth day of the succeeding month in
	a userfriendly and downloa'dable format, preferably a sp	readsheet. '	al com in the proceribed format within one month from the close of each half
	year, i.e. on 31st March and on 30th September. The ha	If-yearly unaudited financial results shall contain details as specifie	d 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	e mutual fund.In addition, Sundaram Mutual Fund shall publish an a pirculation and in a neuropaper baying wide circulation publiched in	advertisement disclosing the hosting of such financial results'in its website, in 1 the language of the region where the Head Office of Sundaram mutual fund
	is situated.	inculation and in a newspaper naving vide encalation published in	
	An abridged Scheme-wise annual report shall only be e	emailed to all unit holders whose email address is available with t	he Mutual Fund within four months from the date of closure of the relevant
	be made available to the investors at the registered / co	reporte office of the AMC on payment of Rs.10/ The link of schem	ve a copy by post. The physical copy of the scheme-wise annual report shall ne-wise annual reports or abridged summary thereof will also be prominently
Coursed Dials Forstown	displayed at www.sundarammutual.com		
General Risk Factors	down, depending on the factors and forces affecting the	ad all scheme related documents carefully. There can be no assura e securities market. Main types are market risk, liquidity risk, cre	ince or guarantee that fund's objectives will be achieved. NAV may go up or dit risk and systemic risks. The names of the schemes do not in any manner
	indicate either quality or future prospects and returns.	At times, liquidity of investments may be impaired. There is uncert	dit risk and systemic risks. The names of the schemes do not in any manner ainty of dividend distribution and risk of capital loss. Past performance of the g offered any guaranteed or indicated returns.
Standard Risk Factors	Risk Factors - Empity Markets: Stock Market Volatility F	nuity Price Risk. Dependency Risk. Temporary Investment Risk and	Non-Diversification Risk and Concentration Risk to name a few
	Risks from Derivative Exposures: Counter Party Risk, M	quity Price Risk, Dependency Risk, Temporary Investment Risk and arket risk, Illiquidity risk and Basis Risk, to name a few. tarket Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk ar	
C.L	Risks-Debt : Credit Risk, Interest Rate Risk, Price Risk, N	larket Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk ar	nd Non-Diversification Risk, to name a tew.
Scheme-Specific Risk Factors:	the scheme's holdings and consequently the value of the	e scheme's Units. The scheme may use derivative instruments like l	e: • Changes in the prevailing rates of interest are likely to affect the value of nterest Rate Swaps, Forward Rate Agreements or other derivative instruments lerivatives will expose the Scheme to certain risks inherent to such derivatives.
	for the purpose of hedging and portfolio balancing and tr There is risk of capital loss.	ading, as permitted under the Regulations and guidelines. Usage of o	lerivatives will expose the Scheme to certain risks inherent to such derivatives.
Fund Size & Folios	Fund Name	Folio Count (#)	Average AUM (Rs Crore)
	Sundaram Money Fund	3,623	3,516
	Sundaram Ultra Short Term Fund	23,926	1,775
	Sundaram Flexible Fund Short Term	2,503	698
	Sundaram Flexible Income Plan	513	102
	Sundaram Gilt Fund	150	2
	Sundaram Bond Saver	9,863	311
	Sundaram Income Plus	276	
	Sundaram Select Debt Short Term Asset Monthly Income Plan: Moderate	1,837 34,528	47 182
	Aggressive Conservative	1,856	10
		1,461	8
Chat days	Folio count and Assets Under Management are as of Ma		
Statutory	Sundaram Mutual Fund has been set up as a trust under Sundaram Trustee Company Limited. The sponsor is not	the indian Trusts Act, 1882 Sponsor: Sundaram Finance Limited In responsible or liable for any loss beyond the contribution of Rs 1.	vestment Manager: Sundaram Asset Management Company Limited. Trustee: akh to set up the Mutual Fund.
	Canada an Austee Company Ennied. The sponsor is not	respective of masteries and too be on the contribution of too in	

Your guide to fill the application form

Please read Product labelling details available on cover page before proceeding

Sundaram Money Fund	Sundaram Flexible Fund: Flexible Income Plan	Sundaram Income Plus
Sundaram Ultra Short-Term Fund	Sundaram Gilt Fund	Sundaram Select Debt Short-Term Asset Plan
Sundaram Flexible Fund: Short-Term Plan	Sundaram Bond Saver	Sundaram Monthly Income Plan

Neither the SID/KIM/SAI nor the units of the schemes of Sundaram Mutual Fund have been registered in any jurisdiction, outside India. The distribution of the SID/KIM/SAI in certain jurisdictions may be restricted or totally prohibited or subject to registration requirements and accordingly, persons who come into possession of the SID/KIM/SAI in such jurisdictions are required to inform themselves about, and to observe, any such restrictions and / or legal compliance requirements. No person receiving a copy of the SID/KIM/SAI or any application form in such jurisdiction may treat the SID/KIM/SAI 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 of any registration or other legal requirements. The units offered under the schemes of Sundaram Mutual Fund have not been and will not be registered under the United States

Securities Act of 1933 for offer or sale as part of their distribution and neither Sundaram Mutual Fund nor Sundaram Asset Management Company Limited, the Investment Manager has been and will be registered under the United States Investment Company Act of 1940. It should be noted that Investors will not have the benefit of the substantive provisions of the laws of the United States of America, including the United States Investment Advisers Act of 1940, as amended. Therefore, subject to the ultimate discretion of the Investment manager, the products may not be offered or sold to or for the benefit of a US Person, as such term is defined herein. The Investment Manager may mandatorily redeem any Units that are held by or for the benefit of any US Person. You are also requested to refer to the section "Special Considerations" available in the Scheme Information Document of the respective schemes in this regard.

Checklist

Please ensure the minimum investment is as per the limits for the Scheme in which you wish to invest (for the limits please see the Para "Minimum Application /Repurchase Amount: in the KIM).

Please provide correct and complete data

KYC is compulsory to all investors.

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is less than Rs 50,000 per investor in any rolling 12-month period or in a financial year. This exemption is also applicable to other purchase transactions if the amount, including SIPs is less than Rs 50,000 in any rolling 12-month period or in a financial year per investor (aggregate under all the schemes of Sundaram Mutual). Investors falling under this category must produce a copy of any of the specified photo identification documents listed in Guide to Investing through Systematic Investment Plan (SIP)

Please use separate forms and issue separate cheques to apply for different funds

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

If you do not wish to nominate any person please write NONE or strike out the box by a cross mark as a measure of precaution and safeguard.

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.20,000/- per investor, per mutual fund, per financial year subject to:

- (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

However, payment to such investors towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.

Sundaram Mutual Fund / Investment Manager shall set up appropriate systems and procedures for the said purpose.

If you are a new investor in Sundaram Mutual Funds, please ensure you take care to mention:

- Permanent Account Number (PAN) is mandatory for all investors except Micro SIP of an individual investor.
- Mode of operation in case of joint applicants
- · Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS

If the investor is a minor, the following points should be noted for opening folio /

account. For detailed instructions, please refer the Statement of Additional Information: (i) The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts.

(ii) Guardian in the account/folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. Documents supporting the date of birth of the minor and also the relationship of the minor and guardian should be enclosed with the application form.

For further details please refer to Statement of Additional Information.

Please attach:

- Attested copy of Permanent Account Number Card
- KYC Acknowledgement.
- Signed 'Account Payee' cheque/draft drawn in the name of the fund in which you wish to invest and indicate PAN number on reverse.
- A cancelled cheque or a photocopy of your cheque leaf (a must if you wish to avail the facility of direct credit/ ECS and preferable in all cases to ensure your bank account details are captured accurately)
- If investment is made under Power of Attorney, notarised copy of the Power of Attorney
- In case of a Trust/Fund, a resolution of the Trustee(s) authorising the investment must be submitted.
- If you are an institution, please attach a copy of documents indicated in the table:

Special Categories (please attach a copy)

Corporate	Society	Partnership	Trust
✓			
1	1	1	1
1	1	1	1
	1		
	1		
		1	
	Corporate	Corporate Society ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	CorporateSocietyPartnership \checkmark

Not In Good Order (NIGO)

All applications received by the Investment Manager / Registrar & Transfer Agent(RTA) shall be on a "Subject to Verification" basis. Applications that are found to be inaccurate or incomplete upon preliminary scrutiny will be returned at the counter itself to the investor or agent for rectification. Applications that are accepted at the counter and subsequently found as incomplete or inaccurate on material aspects by the Investment Manager /RTA are classified as Not In Good Order (NIGO). Such NIGO applications are liable to be rejected and reasons for incompleteness/inaccuracy shall be communicated to the investor for remedial measures. The applications submitted after remedy will be processed at the NAV of the date and time of receipt of the same at our office/office of the RTA.

This form is applicable for persons both resident in India and for NRIs.

1. Existing Investor Information: If you are an investor in any fund of Sundaram Mutual Fund serviced by Sundaram BNP Paribas Fund Services Limited, please provide the Folio Number. You are not required to fill details required in Section 2. You must proceed directly to Section 3 as details required in Section 2 are available in your existing folio. If you wish to change any of the existing details, use a transaction slip available with your account statement.

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

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

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

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

Employee Unique Identification Number (EUIN) has to be filled by the distributor, especially in case of advisory transactions as EUIN would assist the investor in tackling the problem of mis-selling even if the employee/ relationship manager/sales person leave the employment of the distributor.

Transaction charges:

Terms and Conditions relating to Transaction Charges (applicable for both existing and new investors in the schemes of Sundaram Mutual) pursuant to SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011:

- 1
- 2
- culai No. Cir/IMD/ DF/13/ 2011 dated August 22, 2011: 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 Invester 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. 3
- 4
- amount win to interact and the interact of the investor has not opted to received any No Transaction charges shall be levied: a) Where the distributor/agent of the investor has not opted to received any
 - Transaction Charges; Where the investor purchases the Units directly from the Mutual Fund; Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-; b) c)
 - d) On transactions other than purchases / subscriptions relating to new
 - mnows. 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.
 Purchases / subscriptions carried out through stock exchange(s).

The distributors can opt-in / opt-out of levving 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.

applicate: Permanent Account Number (PAN): SEBI has mandated that PAN shall be the sole identification number for all participants in the securities market, irrespective of the amount of the transaction. Accordingly, the applicant (or incase of applications in joint names, each applicant), is required to mention their PAN and attach an signed/attested copy of PAN card with the application.

signed/attested copy of PAN card with the application. Investors can also submit a copy of PAN attested by the Bank Manager/Gazetted Officer of State or Central Government /Notary Public/Judicial Authority. Applications without a copy of the PAN will be rejected. Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is less than RS 50,000 per investor in any rolling 12-month period or in a financial year. This exemption is also applicable to other purchase transactions if the amount, including SIPs, is less than RS 50,000 (aggregate under all the schemes of Sundaram Mutual) in any rolling 12-month period or in a financial year per investor. Investors falling under this category must produce a copy of any of the specified photo identification documents listed in Guide to Investing through Systematic Investment Plan (SIP). However investors having PAN are not eligible for simplified KYC procedures. Instructions for verification of PAN Card: f an investor provides a cony of PAN

Instructions for verification of PAN Card: If an investor provides a copy of PAN and without required attestation, official at the branches of Sundaram Asset Management/Registrar and Transfer Agents and designated persons at Investor Centres must verify the PAN card copy with the original. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested. Distributors can also verify the PAN card copy with original. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested / attested.

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

- 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)
- Agency (MAA). 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 hards. 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.

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

- a) Father's/Spouse Name, b) Marital Status.
- Nationality. C)
- d) Gross Annual Income or Net worth as on recent date
- In-Person Verification (IPV).

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

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.

Sundaram Mutual Go Green Services: Save the Future

estor service centre to update their 'missing/not available' KYC information. 'daram Mutual Go Green Services: Save the Future Go Green Web sevice Web/IPIN Services: Use Sundaram Mutual Go Green Services and get an I-PIN (Personal Identification Number) to transact online (Please use the PIN Agreement form attached in this doucment). You can also make routine transactions such as redemption, switch and change of bank mandtare/address. To use this facility, you need to have a Unique Identification Number (PIN) provided by Sundaram BNP Paribas Fund Services Limited, the Registrar. Choose 'Yes' to avail this facility and also make a further contribution towards the environment by helping conserve paper and trees. Applicants who request a Personal Identification Number (PIN) by use a Personal Identification Number (PIN) by a ended by the deemed to have end understood and agreed to the terms and conditions for the PIN that are available at www.sundarammutual.com. If you are an existing investor and wish to transact online without an IPIN please register online by visiting www.sundarammutual.com. Go Green -Update Services: Please provide details of preferably your personal Famil Address. This is a must to facilitate delivery of your Account Statement in a paperless mode by e-mail, you contribute to the nervironment. The advantage of electronic facility is available even if you put to receive the Account Statement by Courier/Post. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive the Account Statement in a few, please choose the 'yes' option.

- Go Greeen Mobile Services: Sundaram Asset Management provides instant SMS alerts for your transactions. To avail this facility please choose the 'yes' option.

Bank Account Details: Providing bank account details is mandatory according 5. bank Account petails: Providing bank account details is manuatory accounting to SEBI regulations. Please complete all the details such as account number, name of the bank, branch, address and city. RTGS/NEFT are unique numbers for every account with a bank branch. You can obtain them by contacting your banker. Please attach a cancelled cheque or a photocopy of the cheque to ensure that your account details are captured accurately in your record with the registrar. This is a must if you opt to receive the redemption/dividend proceeds by diotencir many for the second s electronic means.

In case of NRIs, if the payment is by Demand Draft, or source of funds is not clear on the cheque leaf, please provide a copy of the FIRC (Foreign Inward Remittance Certificate)

Proceeds of any redemption will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.

Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption payment request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. Valid change of bank mandate requests with supporting documents will be processed within ten business days of necessary documents reaching the head office of the Within the obsites days of necessary documents reaching the near office of the RTA and any infancial transaction request received in the interim will be carried based on previous details only. Effective May 01, 2012 the forms for redemption request and change of bank account have been segregated to ensure that the two different requests are handled and executed separately for all existing and new customers. For more details please refer to the Website www.sundarammutual.com or contact the offices of the AMC/RTA.

4. How do you wish to receive:

Redemption Proceeds: Please refer to the details of the various facilities for receiving redemption proceeds as outlined hereunder:

RTGS & NEFT: RTGS is Real Time Gross Settlement and applicable for payments/fund transfer in excess of Rs 1 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of less than Rs 1 lakh. RTGS & NEFT are modes of transferring money through electronic system and are easy and secured mode to receive your redemption proceeds. Direct Credit: The redemption proceeds are directly and automatically credited to your designated bank account. It is available now with select banks and Sundaram Asset Management plans to enhance the coverage. At present, Direct Credit Facility is available for investors who have an account with Axis Bank, BNP Paribas Bank, (Totlbank, Deutsche Bank, HDFC Bank, HSRC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vyya, Kotak Mahindra Bank, Royal Bank of Scotland, SB, Standard Chartered Bank, YES Bank, an investor who opts for Direct Credit facility is requested to enclose a cancelled cheque or a photocopy of the cheque to ensure that the correct bank account number and MICR code are entered in his/her record. In case the bank account of an investor is covered under Direct Credit facility, then the payment of redemption/dividend proceeds (if any), will happen via direct credit payout only.

Warrants/Draft: Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located.Sundaram Asset Management will strive to effect the payout by sending a cheque / demand draft. In case of unforeseen circumstances, the Sundaram Asset Management reserves the right to issue a demand draft / payable at par cheque.

to issue a verificial of unany payable at part creque. Investors expressly agree and authorise the mutual fund to use intermediaries such as post office, local and international couriers and banks, to name a few, to send communication or send cheque / demand draft / warrant. Intermediaries are agents of the investor and not the mutual fund. The Trustees Intermediate are gen of the transformed intermediate method in the first of the second of the second s

5. Fund in Which you wish to invest and Plans & Options: Please indicate clearly the complete name of the fund in which you wish to invest. The fund names are available in the Key Information Memorandum or in page 9 or the cover page of the document. this document.

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

- In the following cases, the applications shall be processed under the Direct Plan: Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name
- Where application is received for Regular Plan without Distributor code or the word "Direct" is mentioned in the ARN coloumn. 2.
- 3. Neither the plan nor the distributor code is mentioned in the application

In the following cases, the applications shall be processed under the Regular Plan: The application form contains the distributor code but does not indicate the

Where application is received for Regular Plan with Distributor code.

Payment Details: Investors must write the Permanent Account Number/Folio Number on the reverse of the cheque / demand draft accompanying the application form. Sundaram Asset Management is pleased to bear DD charges as per rates of State Bank of India where there are no collection centers.

Parchases made binue of main wince takes are too concerned and the accepted. In case of payment from a Joint Bank Account, the First holder in the Application must be one of the Joint Account Holders of the Joint Bank Account. However the following are excluded from this restriction:

- Gifts to a minor from Parents/Grand Parents up to Rs50,000(for each Purchase /per SIP Installment)
- Employer's Remittance of Payroll deduction on behalf of Employees
 - 3 Custodian's payment on behalf of an FII /Client

2

For further details please refer to Statement of Additional Information.

5. Costodard Sequence of the construction of an Information of Additional Information. Dematerialization : Investors have the option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/fortinghtly Dividend Option(s) under all income/debt/liquid Schemes. Investors who want an allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application may be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for due verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application is otherwise valid.
6. If Informations: For a detailed understanding of the SIP process, please read guide to investing through SIP available on page 14 of this document. Proportion (%) in which will be devented to the benefits or your investment in the event of an untoward development. Proportion (%) in which will be due due due are more due at a complex of the set of the

7. Nomination: Please indicate a nominee who should be entitled to the benetits of your investment in the event of an untoward development. Proportion (%) in which units will be shared by each nominee should aggregate to 100%. The section on Nomination is not applicable in the case of Non- individuals. The following points on nomination procedures may please be noted. For detailed procedure, please refer the Statement of Additional Information (SAI): (i) Where a folio has joint holders, all joint holders should sign the request for nomination cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.

- Nomination shall be compulsory for new folios/accounts especially where the mode of holding is single. Investors who do not wish to nominate must sign confirming their non-intention to nominate. Every new nomination for a folio/account will overwrite the existing nomination.
- (iii) Nomination shall not be allowed in an account/folio held on behalf of a minor.

Where the nominee is a minor, various documents like KYC, PAN, Bank details, Indemnity, etc. should be of the guardian of the nominee.

nucerning, etc. snould be of the guardian of the nominee. 8. Declaration & Signature: Signature can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his/her official seal. In case of HUF, the signature of the Karta and Karta of HUF seal/stamp are a must. If the application is in joint name, all applicants must sign the form. Please ensure that the signature is consistent not just in this form but in all transaction request documents you may submit subsequent to your investment. Variation in signature can lead to delays or rejection of a transaction request such a few. a few.

For general Investor Related Services, please refer Statement of Additional Information (SAI)

SF | SUNDARAM MUTUAL Please refer to Product labelling details available on cover page and Your Guide To Fill The Application Form (pages 9-10) before proceeding

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Application Form

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	updates to such informa and other investigation a be required in connection	mon as ar	ia when n	TOVIDED D	/ me/us	to any ind	Ian or lore	NUO UON	ernmenia	II OF STALL	$\mu \alpha r v \alpha$	F IIIOICIA	1 ammon	rines/avencii	es ine	$^{1}ax/revenue$	auuno	rines i	_				
	be required in connection	oñ with th	nis applica	ation							<u>~</u>								1	hird Ap	plicant		_
	Scheme:			Plans:		gular	Options			🗆 Di	viden					it O Divide		<i>'</i>					
					Di Di				Bonus					,		· ·		· ·	Quarterly O				
	Cheque / DD No	2			(Plea	se reter	page 4	of this	s docui	ment f	or a	list of	optioi		ble u Date		n sch	eme a	ind choose	e acco	ordingl	y)	٦
	Amount in word															vn on Ba	nk	IVI	IVI Y)	ΙΥ	Y	-
		· · ·				DD)			Net													
	Amount in figure	es (Rs)					arges			Amou	nt				Bran	ch Name							_
v	www.sundaramn	nutua	.com							12	2							Sund	aram Ass	set M	anage	ement	

SIP Enrolment and Auto Debit Form For investments through ECS (Debit Clearing)/Standing Instruction

Channel Partner / Agent Information	Serial No: FI											
Agent's Name and ARN Sub Broker ARN code Sub Agent Code	E Only USE Only											
Transaction charges For Rs. 10,000 and above:	blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributo											
In notwinistanting the advice of interpropriate ites, in any, provided	by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction". I-registered distributors based on the investors' assessment of various factors including services rendered by the distributor.											
Existing Investor Information (Please fill in your Folio No.) Please note that applicant details and mode of holding will be as per exist details for your ongoing SIP, all you have to do is (1) tick the box 🗆 (2) fill in the folio number (3) fill the SIP Auto Debit Bank details	ng Folio Number. If you want to change your bank											
Name of First/Sole Applicant												
Permanent Account Number (PAN)	YC completed Yes No Date of Birth D D M M Y Y Y Y											
Name of Guardian (in case of First / Sole Applicant is a Minor) / Contact Per												
Permanent Account Number (PAN)	YC completed \square Yes \square NoDate of Birth D D M M Y Y Y Y											
Name of Second Applicant												
	YC completed \Box Yes \Box NoDate of BirthDDMMYYYY											
Name of Third Applicant												
	YC completed □ Yes □ No Date of Birth D D M M Y Y Y Y Y											
DEMAT Account Details (Investor willing to invest in Demat option, may provide a copy o	the DP Statement enabling us to match the Demat details as stated in the application form)											
National Securities Depository Ltd. Depository Participant Name Central Depository Services (India) Ltd. DP ID Number	Beneficiary Account Number											
If Micro SIP, please tick Yes (Micro SIP: Less than Rs 50,000 per person in any rolling 12-month	period) Declaration: I/We • having read and understood the contents of the Statement of Additional											
Information/Schomo Information Document/addenda issued to the SID and KIM till date + hereby apply												
Fund Name	for units under the scheme(s) as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme(s) • agree to the terms and conditions for Auto Debit • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment • do not have any existing Micro SIPs/investments which together with the current application will result in the total investments exceeding Rs. 50,000 in a financial year or a rolling period of twelve months (applicable for PAN exempt category of investors). The ARN holder has disclosed to me'us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me'us.											
Plan Regular Direct Option Dividend Payout Dividend Re-Investment Dividend Sweep Growth												
Each SIP Amount Rs	Applicable to NRIs only: Please (\checkmark) \Box I/We confirm that I am/We are Non-Resident of Indian											
SIP Frequency Weekly (Minimum amount Rs 1000 Every Wednesday. Minimum No of installment Output Monthly (Minimum amount Rs 250 Minimum No of installments 20) Quarterly (Minimum amount Rs 750 Minimum No of installments 7)	Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account on a Repatriation Basis Non-Repatriation Basis. I/We 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.											
SIP Period SIP Starting SIP Ending OR Till further notion												
D M M Y Y D M M Y Y 3 1 1 2 2 0 $:$ (*The date may be taken as $31/12/2031$ in case the bank needs to input a specific date in their system) (refer Guide to investing thro SIP Date for Monthly/Quarterly frequency only 1 7 1 4 2 0 2	consequences/losses/costs/damages in case of any of the above particulars being false, incorrect or											
► SIP Auto Debit: Bank Account Details	incomplete or in case of my/our not intimating/delay in intimating any changes to the above particulars. I/We hereby authorise Sundaram Asset Management to disclose, share, remit in any form, mode or											
Name of Account Holder (as in bank account)	manner all/any of the information provided by me/us including all changes updates to such information											
	as and when provided by me/us, to any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same. IWe hereby agree to provide any additional information/documentation that											
Name of the Bank	may be required in connection with this application.											
Branch & City	▲ Signature											
Branch Address	First / Sole Applicant / Guardian											
Account Number	Second Applicant											
Cheque MICR No												
Account Type □ Savings □ Current □ NRE □ NRO □ FCNR □ Others Third Applicant												
Authorisation & Signature of the Bank Account Holder												
To, The Branch Manager,												
I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above thorugh participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all of reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Sundaram Mutual Fund / Sundaram Asset Management Company Limited, about any changes in my back account. I/We have read and agreed to the terms and conditions mentioned overleaf. First / Sole Applicant / Guardian Second Applicant Third Applicant												

With effect from August 01, 2009 PAN not mandatory for Micro SIP

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is less than Rs 50,000 per investor in any rolling 12-month period or in a financial year. This exemption is also applicable to other purchase transactions if the amount, including SIPs is less than Rs 50,000 in any rolling 12-month period or in a financial year per investor per mutual fund.

Investors falling under this category must produce a copy of any one of the specified photo identification documents instead of PAN. Supporting document must be current and valid. Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number. While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered for all subsequent investment through Micro SIP in that folio and therefore need not resubmit the supporting document.

List of Specified Photo Identification Documents

- Voter Identity Card
 Driving License
- 3. Government / Defense identification card
- 4. Passport
- 5. Photo Ration Card
- Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
- Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mo de=31)
- 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
- 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
- 10. Senior Citizen / Freedom Fighter ID card issued by Government.
- 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
- 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
- Any other photo ID card issued by Central Government/ State Governments/ Municipal authorities/ Government organizations like ESIC/ EPFO

Eligibility for Exemption: This exemption will be applicable only to investments made by individuals including minors, joint holders, sole proprietary entities and NRIs but not PIOs. HUFs and other categories will not be eligible for this exemption. The exemption will be available where the total amount of installments under SIP in a rolling 12-month period or in a financial year i.e. April to March, does not exceed Rs 50,000. This exemption is also applicable to other purchase transactions if the amount, including SIPs, is less than Rs 50,000 (aggregate under all the schemes of Sundaram Mutual) in any rolling 12-month period or in a financial year reinvestor. The Registrar & Transfer Agents (RTA) – Sundaram BNP Paribas Fund Services Limited will adopt the procedures prescribed by Association of Mutual Funds in India from time to time in this regard.

Transactions not covered: If the Supporting Documents are not submitted or once the cumulative investment exceeds Rs 50,000 in a rolling 12 month period / financial year the Investor will be required to comply with the procedures relating to PAN/KYC norms as applicable to investments under other categories, failing which the application for investment will be rejected.

Read before enrolling for an SIP

- SIP facility is available for scheme covered in the KIM.
- First-time investors must use SIP Application Form and existing investers in the scheme of Sundaram Mutual must use SIP Enrollment/Renewal Form.
- SIP investment can be made on any stock market working day. An investor must choose specific dates of the month by Auto debit.
- SIP Application Form and SIP Renewal Form must be completed in English using block letters and submitted at offices of Sundaram Asset Management or Customer Care Centres of SBNPFS. Please do not submit SIP forms to collection banks.
- Investor can start a SIP by providing SIP application / SIP Auto debit form, Electronic Clearing Service (ECS) mandate and KYC acknowledgement. Investors are also required to submit a cancelled cheque or a photocopy of your cheque leaf to ensure that the bank account details are captured accurately. However, investor may continue to provide cheques for the SIP installments if he so desires.
- SIP dates: 1, 7, 14, 20 or 25 of the month.
- Only one installment per month is allowed under one SIP registration.
- The cheque should be drawn in favour of the scheme name and crossed "a/c payee only". It should be made payable at the location of the branch of Sundaram Asset Management or Customer Care Centres of SBNPFS. On receipt of the SIP Auto Debit Form the Registrar and Share Transfer Agent - SBNPFS - will send a letter to the unit holder confirming that his or her name has been enrolled for the SIP.
- Units will be allotted on the above applicable dates. In case the date is a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- 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.

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

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. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Days of the sender of

Permanent Account Number (PAN). 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.

- Investors should, as far as possible, opt to receive account statement by e-mail to make a contribution to the environment.
- Investors can opt for the facility of 'till further notice' for SIP through ECS/Direct Debit by ticking the appropriate box in 'Application Form' and 'SIP Enrollment and Auto Debit form'. The date may be taken as 31/12/2031 in case the bank needs to input a specific date in their system. Investor will have the right to discontinue the SIP facility at any time by sending a written request to offices of Sundaram Asset Management or Customer Care Centres of R&T. This request notice should be received at least 21 days prior to the due date of the next payment. On receipt of such request, the instructions for the auto debit facility would also be deactivated.
- The SIP Enrolment and Auto Debit form can also be used to change bank details to an ongoing SIP. Please tick the box indicated, fill in the folio number alongside, proceed to fill up the details under SIP Auto Debit: Bank Account Details, and sign.
- In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) registered under the Regular Plan prior to 01/01/2013 without broker code, the installments falling on or after 01/01/2013 will automatically be processed under the Direct Plan.
- In case of SIP/STP registered under the Regular Plan prior to 01/01/2013 with broker code, the
 installments falling on or after 01/01/2013 will continue to be processed under the Regular Plan.
- Investors, who had registered for SIP/STP prior to 01/01/2013 with distributor code and wish to continue the same under the Direct Plan after 01/01/2013, shall make a written request to the Fund in this behalf. The Fund will take at least 21 working days to process such requests. Intervening installments will continue in the Regular Plan.

SIP Auto Debit facility: Terms & Conditions

- This facility is offered using RBI's Electronic Clearing Service (ECS). By opting for this facility, you agree to abide by the terms and conditions of the ECS facility of Reserve Bank of India available at www.rbi.gov.in and www.sundarammutual.com.
- To avail this facility you must submit SIP Auto Debit form with a cancelled cheque. You must
 also indicate 9-digit MICR number available in your cheque leaf.



 There shall be a gap of at least 30 days between the dates of the initial investment and the first SIP auto-debit installment for a monthly SIP.

	The following documents may	y be submitted at least 30 days before the first SIP date:	
-	The following documents ma	be submitted at least 50 days before the mst 51 date.	

New Investors	Existing Investors
SIP Application Form	SIP Enrolment/Renewal Form
SIP Auto Debit Facility	SIP Auto debit facility form

Cancelled cheque or copy of your cheque leaf

- Your Bank Branch through which you want your SIP Auto Debit to take place should participate in local MICR Clearing.
- If investor mentioned the At Par MICR number for ECS i.e. MICR starting with 000 or ending 000, investor should mention the branch name and city name of bank particulars column.
- In case your bank decides to cross-verify the ECS auto-debit mandate with you as the bank's customer, you will have to complete the process.
- An investor who opts for this facility will recieve an acknowledgement of registration for Auto Debit.
- The amount of the first cheque need not correspond to the value indicated for each SIP installment using Auto Debit facility. The SIP installments will be for the same amount.
- Auto Debit of the SIP amount will usually be processed on the date chosen by you or the next working day. SIP is available only on select dates of a month: 1, 7, 14, 20 and 25.
- Auto Debit of SIP will start after 30 days from the date of SIP Application.
- Pursuant to RBI guidelines on Electronic Clearing Service (ECS), the process stated below shall be followed for ECS rejections pertaining to investments in the schemes through Systematic Investment Plan (SIP):
- a. If the rejection of ECS is for the reason "account closed", no re-presentation shall be made and this will lead to closure of SIP;
- b. If the rejection of ECS is for the reason "insufficient funds", only one subsequent representation shall be made. Rejection of the subsequent representation will lead to closure of SIP;
- c. If the rejection of ECS is for any other reason, only two subsequent re-presentations shall be made. Rejection of the two subsequent re-presentations will lead to closure of SIP.
- Sundaram Mutual Fund, its Investment Manager, Registrar and other service providers will not be liable:
- For any transaction failures due to the refusal of the bank to register the SIP mandate or rejection of the transaction by your bank / branch.
- If the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- For any damages / compensation for any loss/damage, to name few, incurred by you as a
 result of use of this facility by you.
- Sundaram Mutual Fund holds the right to reject application forms with incomplete information regarding SIP preferences. Such applications along with cheques will be returned to the investor with a communication.
- Cities in which ECS facility is available may be modified / updated / changed / removed entirely at the discretion of Sundaram Mutual Fund without assigning any reasons or prior notice.



Application Form-Systematic Transfer Plan

Channel Partner / Agent Information Serial No: Fl										
	Agent's Name and ARN Sub Broker ARN code Sub Agent Code EUIN Image: Code									
Transaction charges For Rs. 10,000 and above:	I nfirm that the EUIN box has been intentionally left blank by me'us as this is an "execution-only" transaction with he advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the dis	Dut any interaction or advice by the employee/relationship manager/sales person of the above distributor								
Existing Investor-Rs. 100 New Investor-Rs. 150	various factors including services rendered by the distributor.									
Existing Investor Information (Please fill in your Fol Please note that applicant details and mode of holding										
New Investor Information										
Name of First/Sole Applicant										
Permanent Account Number	s a Minor) / Contact Person – Designation (in case of n	KYC completed Yes No on-individual Investors)								
Permanent Account Number (PAN)	KYC completed Set No Re	lationship								
Name of Second Applicant										
Permanent Account Number Name of Third Applicant		KYC completed Yes No								
Permanent Account Number		KYC completed □ Yes □ No								
	unt Statements, Annual Reports, and other information insta	•								
E-Mail										
STD Code Telephone	Mobile									
· · ·	application will be processed as per the default option, i.e., receive the account statement, a	nnual report and other correspondence by email and receive SMS updates on mobile.								
Systematic Transfer Plan										
Transferring funds from Scheme Sundaram										
Plan: Regular Direct Others:	Option: Dividend Payout Dividend Re-Inve	stment 🗆 Dividend Sweep 🗆 Growth								
Transferring funds to Scheme Sundaram										
Plan: Regular Direct Option: Dividend	Payout Dividend Re-Investment	□ Dividend Sweep □ Growth								
Each STP Amount Rs										
Quarterly (Minimum amount Rs 750		Aminum amount RS 250 Minimum No of installments 20)								
STP Period STP Starting STP Ending	OR Till further notice* STP Date (for monthly a	nd $\Box 1 \Box 7 \Box 14 \Box 20 \Box 25$								
(*The date may be taken as 31/12/2031 in case the bank needs to	quarterly options)									
Nominee (available only for individuals)	□ I wish to nominate the following personal personal states and the second states are second states and the second states are second stat	on(s)								
1st Nominee		Brd Nominee								
Name: Address:		Name: Address:								
Proportion (%)* in which units will be shared by first nominee% If nominee is a minor: Date of birth:Relationship: Name of Guardian:	Proportion (%)* in which units will be shared by third nominee% f nominee is a minor: Date of birth:									
Address of Guardian:	Address of Guardian:									
* Proportion (%) in which units will be shared by each nominee should aggrega										
□ I do not wish to choose a nominee. Signature of inv										
	Signature									
Declaration: IWe • having read and understood the contents of the Statement to runits under the scheme(s) as indicated in the application form • agree to abit • have not received nor been induced by any rebate or gifts, directly or indire application will result in the total investments exceeding Ks. 50,000 in a financi disclosed to me/us all the commissions (in the form of trail commission or any Scheme is being recommended to me/us.	and KIM till date • hereby apply ns and conditions for Auto Debit which together with the current i investors). The ARN holder has I Funds from amongst which the First / Sole Applicant / Guardian									
Applicable to NRIs only: Please (✓) □ I/We confirm that I am/We are Non-Re abroad through normal banking channels or from funds in my/our Non-Resident I am/we are not United States persons within the meaning of Regulation (S) un	sident of Indian Nationality/Origin and I/We hereby confirm that the funds for subs External/Ordinary Account/FCNR Account on a Bepatriation Basis Delta Non-Rep der the United States Securities Act of 1933, as amended from time to time.	cription have been remitted from triation Basis. I/We confirm that								
uven energy declare that all the particulars given herein are true, correct and co sponsor, their employees, authorised agents, service providers, representatives o incorrect or incomplete or in case of my/our not intimating/delay in intimating a any form, mode or manner, all/any of the information provided by me/ us, inclu or statutory or judicial authorities/agencies the tax/revenue authorities and other services and the services of the	mplete to the best of my/our knowledge and belief. I/ We further agree not to hold i the distributors liable for any consequences/losses/costs/damages in case of any of ny changes to the above particulars. IWe hereby authorise Sundaram Asset Manag ling all changes, updates to such information as and when provided by me/us, to ar er investigation agencies without any obligation of advising me/us of the same. I/ his application.	Sundaram Asset Management, its Second Applicant the above particulars being false, ement to disclose, share, remit in y Indian or foreign governmental We herely agree to provide any								
additional information/documentation that may be required in connection with t	Third Applicant									

PIN Agreement & Email ID To Transact Online & Receive E-Mail Account Statement

Please read the terms & conditions of PIN on this page before signing the application form. PIN will be sent to all new investors along with account statement

Existing investors: As a one-time exercise, please fill this form and call Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI) to enable our service team pick up the form

A Personal Identification Number – PIN – is a must for effective and speedy transacting online in a mutual fund's products. Do you have one? If you wish to receive a PIN, you can read the PIN agreement attached to this communication and sign at the designated place. On receipt of the same, a PIN will be sent to you at the postal address noted in our records. The PIN will help an investor use the Invest Online facility at www.sundarammutual.com to buy, sell and switch units, to name a few services. The PIN is a vital requirement to do online investment transactions in a safe, secure and convenient way.

We also offer the facility of sending Account Statements by email. In case you wish to do so, please furnish your Email ID and sign at the appropriate place in the attached document.

We do encourage you to use a PIN to execute your transactions online and sign up for sending the Account Statements by email as by increasing the share of paperless transactions in the economy you will be making a vital contribution to a cleaner and healthier environment.

Investor I	Investor Information Agreement Date													-														
Name																												
Folio No											Mobi	ile Nun	nber						Date	D	D	Μ	Μ	Y	Y	Y	Y	
E-Mail Address																												

Agreement for Personal Identification Number - PIN

This Agreement between Sundaram Mutual Fund having its office at 46 Whites Road, II Floor, Chennai - 600014 (hereinafter referred to as "the Fund") and the investor (whose details are available in this agreement form hereinafter referred to as "the unit holder") (hereinafter referred to as the Agreement). The date of this agreement is indicated in the panel on Investor Information in this form. WITNESSTH:

WHEREAS: The Fund and the Unit holder have entered into a Unit Purchase Agreement, whereby the Unit holder has agreed to purchase units in the Fund;

AND WHEREAS: The Fund, through its Registrar and Transfer Agent (hereinafter referred to as "Registrar") offers the facility of a Personal Identification Number (hereinafter referred to as "PIN") for convenience of unit holders

AND WHEREAS: The unit holder has indicated to the Fund that he/she/it wishes to avail of the PIN facility offered by the Fund, subject to the terms and conditions stated in the application form and has for this purpose, indicated to Fund the name of his/her/its Bank and Branch Account Number;

AND WHEREAS: The Fund is willing to extend the PIN facility to the Unit holder on the terms and conditions as set out herein;

Now THEREFORE, in consideration of the mutual understanding as set forth in this Agreement, the parties hereto have agreed to the following terms and conditions:

The PIN granted to the Unit holder pursuant to this Agreement shall be communicated to the Unit holder by a reliable courier and entirely at the risk of the Unit holder.

The following shall be the mode of operation of the PIN facility:

- a If the unit holder is a company, an institution/ trust or body corporate , the authorised signatories may designate any individual as designated person and his personal details should be submitted to the Registrar
- b If the mode of payment is the first holder only, PIN facility will be made available to the first holder
- c If the mode of operation is joint, all the unit holders may designate only one of them to operate this facility. In such case, the personal details of the such a person shall be submitted to the registrar
- d If the Unit holder is a minor, then the Natural Guardian or the Guardian appointed by the Court alone shall be eligible to operate the PIN facility. In such a case the personal details of the Guardian shall be submitted to the Registrar.

The Unit holder may access the following services through the Internet, using the PIN facility: (a) purchase including switch in (b) redemption including switchout (c) Access to NAV Information (d) Access to balance Information (e) Ability to print Account Statements in a client-independent standard format (f) Links to the other Internet / web-sites of the Fund (g) Ability to email service requests to the Transfer Agent.

The Fund will take best efforts to keep the Fund's web-site updated on a daily basis so as to provide most current information to unit holders. However, the Unit holder agrees that because of communications issues, it is possible that the site may not be current on occasions. The Unit holder also agrees that the look and feel of the Web screen and outputs therefrom may differ based on the nature of the software used by the Unit holder to browse the site. The Fund agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the web service provider engaged by the Registrar to sign a confidentiality agreement with the Registrar specifying confidentiality of the data and to restrict external access to the database on the Internet. The Registrar shall ask the Unit holder for his / her / its name and Folio Number , address or such particulars to ensure the authenticity before accepting instructions on behalf of Fund.

The Registrar may, in the interest of the Unit holder, request a fax confirmation on the instructions received and shall not act until the said fax confirmation and additional confirmation is received

from the Unit holder. The Unit holder shall be responsible for safekeeping of the PIN and shall not disclose his / her / its PIN to any person and shall take all possible care to prevent discovery of the PIN by any person. The Unit holder shall not use his / her / its PIN after the disclosure of the same to any third party.

For detailed PIN Agreement, visit: www.sundarammutual.com

In the event of accidental disclosure of the PIN to any third party or if the unit holder forgets his password, the Fund may at the request of the unit holder and at its absolute discretion issue to the Unit holder a new PIN on these terms and conditions or under such terms and conditions, as the Fund may deem fit. The Unit holder shall be fully liable to the Fund for every transaction entered holder hereby releases the Fund and the Registrar from any liability whatsoever against misuse of the PIN. Further, neither the Fund nor the Registrar from any liability whatsoever against misuse of the PIN. Further, neither the Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorisedly accessing the server. The Unit holder shall at all times indemnify the Fund, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorised use of the PIN and from and against all damages, costs, charges and expenses in respect thereof, unless the same is caused by gross negligence, bad faith or wilful default on the part of the Fund.

The Unit holder acknowledges and agrees that Sundaram Investment Manager/Fund and or its Registrars or the Service Providers does not guarantee or warrant that Unit holder will not experience any downtime or disruptions in its use of the Service. In the event of any such downtime or disruption, the Investment Manager/Fund or its Registrar or its service providers shall use commercially reasonable efforts to reinstate accessibility and operability. Investment Manager/Fund or its Registrar or its service providers may restrict, suspend, or terminate investor's access to and use of the Service at any time, without notice or liability. The Unit holder agrees that its right to use the Service is non-exclusive, revocable, non-transferable, and non-sublicense able.

The Unit holder agrees to be bound by any terms of use, disclosures, or disclaimers displayed by the Investment Manager/Fund/ Registrar and its service providers and any that Unit holder may affirmatively click through to accept. The investor's use of the Services shall be subject to the terms and conditions of any applicable agreements between Registrar, Service Providers and the Investment Manager/Fund and/or investor.

Unit holder shall not: (A) access or use the Service for any purpose inconsistent with the substance and terms of this Agreement; (B) introduce into the Service any code, virus, or mechanism that would impair the Service or Investment Manager's/Fund system , computers or software; (C) use the Service to gain unauthorized access to any system or database; (D) sublicense or otherwise transfer or make available Investor's access to the Service to any third party that is not an Authorized Person (E) disclose to any third party non-public information relating to the content or operation of the Service, which information is confidential and proprietary to the Investment Manager/Fund ; or (F) remove or obscure any of Investment Manager's/Fund or Registrars or any Service Provider's trademarks, service marks, or markings of copyright or patent rights contained in the Service. In the case of any disputes, the matter will be referred to arbitration at the first instance and settled through arbitration proceedings as per the rules of the Indian Arbitration and Conciliation Act, 1996. The Place of Arbitration will be at Chennai. The Courts in Chennai shall have jurisdiction over all disputes arising out of or in respect of this Agreement.

In Witness Whereof, the parties to this Agreement have caused these presents to be executed as of the day and year first above written.

	Signature											
First Applicant	Second applicant	Third Applicant										

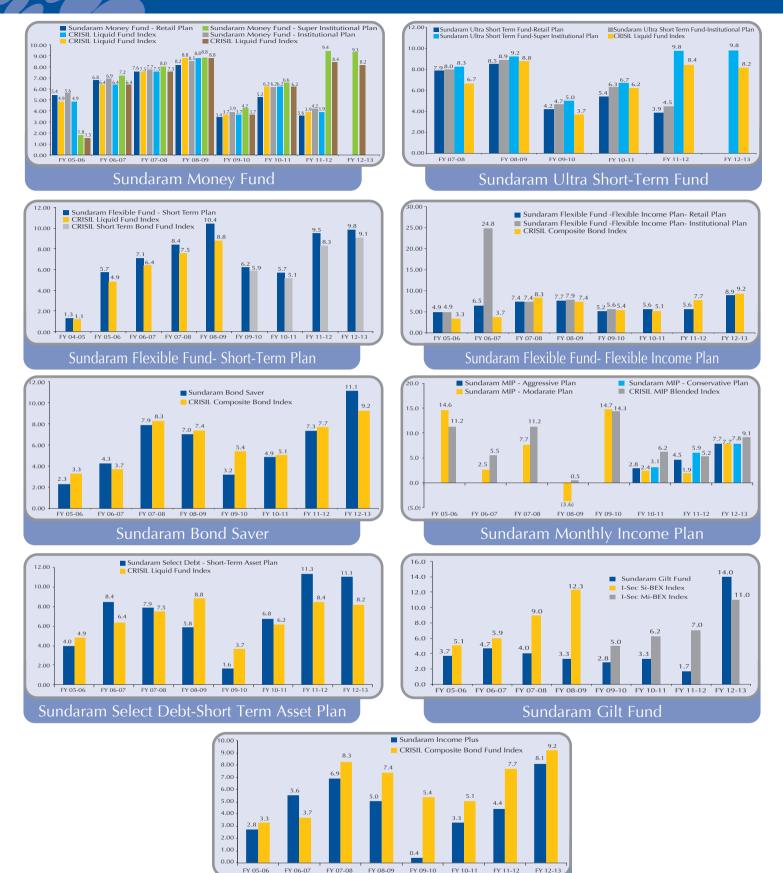
Branches of Sundaram Asset Management

Ahmedabad: 104, Arth Complex, Behind A.K.Patel House, Mithakhali Six Roads, Navrangpura, Ahmedabad 380009 Baroda: 127, Siddharth Complex, Nr. Express Hotel, Alkapuri, Baroda 390007 Bengaluru: Ground Floor, Sana Plaza, 21/14 A, M.G. Road, Near Trinity Metro Station, Bengaluru 560001 Bhopal: Plot No 10, Alankar Palace, Bank Street, M.P.Nagar, Zone 2, Bhopal 462011 Bhilai: 36/5, First Floor, Nehru Nagar, Beside ING Vysya Bank, Bhilai 490020 Bhubaneshwar: Office No-16, Deendaval Bhawan, 2nd Floor, Ashok Nagar, Bhubaneshwar 751009 Calicut: 3rd Floor, Kanchas Building, Near New Bus Stand, Calicut 673004 Chandigarh: SCO 2475 - 2476, 2nd Floor, Sector - 22 C, Chandigarh 160022 Chennai HO: No. 46 Whites Road, Royapettah, Chennai 600014 Cochin: Kassim Building , 36/1899, Door No.D I Floor, Sebastain Road, Off. Kaloor Kadavanthra Road, Kaloor, Cochin 682017 Coimbatore: No.101E 2nd Floor, Kala Mansion Building, D B Road, R.S.Puram, Coimbatore 641002 Dehradun: 57/19 2nd Floor, Shiva Palace, Rajpur Road, Dehradun 248006 Delhi: 7B, Rajender Park, Pusa Road, Upper ground floor, Metro Piller No. 153, New Delhi 110060 Durgapur: Unit No. A-307, Second Floor, Citi Centre, Durgapur 703216 Goa: F 30, Alfran Plaza, Opp Don Bosco, Panjim, Goa 403001 Guwahati: Anandi Commercial Complex, 2nd Floor, Bora Service, G.S.Road, Guwahati 781007 Hyderabad: 6-3-1090/A/13, Flat No 401, 4th Floor, Manbhum Jade Towers, Hotel Fortune Katriya Lane, Raj Bhavan Road, Somajiguda, Hyderabad 500082 Indore: 125, Starlit Tower, 29/1, Y N Road, Indore 452001 Jaipur 303, III Floor, Brijanukampa Tower, Ashok Marg, C-Scheme, Jaipur 302001 Jalandhar: 5E, First Floor, Session Court Road, Near BMC Chowk, Jalandhar 144001 Jamshedpur: Shop 5 / B, III Floor, Meghdeep Building, Q Road, Visgupur, Jamshedpur 831001 Jodhpur: 116, First Floor, Modi Aarcade, Chopasni Road, Near Bombay Motor Circle, Jodhpur 342001 Kanpur: 113/14, Kan Chambers, 217/218, 2nd Floor, Civil Lines, Kanpur 208001 Kolkatta: Azimganj House, 7, Camac Street, Block-6, 3rd Floor, Kolkatta 700017 Lucknow: 104, UGF Sky Hi Chamber, 5-Park Road, Lucknow 226001 Ludhiana: SCO-18, Cabin No-401, 4th Floor, Feroze Gandhi Market, Ludhiana 141001 Madurai: 183 C, North Veli Street, Opp Duke Hotel, Madurai 625001 Mangalore: B2, Souza Arcade, Balmatta, Mangalore 575001 Mumbai: • 2A, 2nd Floor, Hdil Kaledonia Commercial Complex, Opp Vijay Nagar, Sahar Road, Andheri (E), Mumbai 400069 • Shop No-6, Yashwant Bldg, Ram Maruti Cross Road, Near Ratnakar Bank, Naupada, Thane West, Mumbai 400602 • 12th floor, 1222, Maker Chamber V, Nariman Point, Mumbai 400021. Nagpur: C/O Fortune Business Centre, Plot No. 6, Vasant Vihar WHC Road, Shankar Nagar, Nagpur 440010 Nashik: L-17, Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nashik 422002 Patna: 205, Ashiana Hari Niwas, New Dak Bunglow Road, Patna 800001 Pondicherry: No.40, Mission Street, Pondicherry 605001 Pune: 1st Floor, Unit No 3, Rachana Trade Estate, Behind Swad Hotel, Below Royal Sundaram Insurance, Law College Road, Pune 411004 Raipur: Office No.26, 3rd Floor, Millenium Plaza, G.E Road, Raipur 492001 Rajkot: 202, Business Terminal Complex, Opp. Ram Krishna Ashram, Dr. Yagnik Road, Rajkot 360001 Salem: 315C, AVK Aracade, Omalurmain Road, Opp New Bus Stand, Salem 636004 Surat: L-14, Jolly Plaza, Athwagate, Surat 395001 Trichy: No 60, Krishna Complex, Shastri Road, Thennur, Trichy 620001 Trivandrum: R S Complex, T C 2/3262 (5), Opp LIC Building, Pattom, Trivandrum 695004 Varanasi: Flat No 7, 2nd Floor, Ramakunj Building, C-32, 22/17, Ram Singh Rana Nagar Colony, Cantt., Sigra Road, Varanasi 221002 Vijayawada: D.No.40-10-5, Sree Ramachandra Complex, Benz Circle, Bajaj Showroom Lane, Vijayawada 520010 Vizag: Cabin F-3, 46-19-5/3, Mandavari Street, Dondaparthy, Vizag 530016.

Dubai: Representative Office: P O Box: 124337 # 205, 2nd Floor Al Attar Grand, Above LG showroom, Khalid Bin Al Waleed Street, Bur Dubai, Dubai, UAE. Phone: +971 4 3278711

Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI) SMS SFUND to 56767

Track Record - Income/Liquid Schemes



Returns computed on absolute basis. NAV & performance as on March 31,2013;

Sundaram Gilt Fund: The scheme's benchmark has been changed to I-Sec MIBEX from I-Sec SIBEX with effect from March 01, 2009. Sundaram Flexible Fund – Short Term Plan: The scheme's benchmark has been changed to CRISIL Short-Term Bond Fund Index from CRISIL Liquid Fund Index with effect from March 23, 2009.

Sundaram Income Plus