



SUNDARAM MUTUAL

Investment Manager: Sundaram Asset Management Company Limited

Equity Application Form & Key Information Memorandum



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Sundaram Asset Management

Sundaram Growth Fund

Diversified Large-Cap Fund

Active stock calls and no deviant sector bets (An open-end equity scheme)

Sundaram Select Focus

Concentrated Large-Cap Fund

Aggressive strategy focussing on 2/3 themes owning up to 50 stocks (An open-end equity scheme)

Sundaram India Leadership Fund

Diversified Multi-Cap Fund

Active sector, stock & cash calls; portfolio of blue-chip names (An open-end equity scheme)

Sundaram Select Mid Cap

Pure Mid Cap Fund

Diversified portfolio to optimise returns & risk (An open-end equity scheme)

Sundaram S.M.I.L.E Fund

Diversified Multi-Cap Fund

Aggressive focus on mid- & small-cap stocks + cushion of up to 35% in large caps (An open-end equity scheme)

Sundaram Equity Multiplier

Diversified Equity Fund

Multi-cap portfolio (An open-end equity scheme)

Sundaram Tax Saver

Diversified ELSS Fund

Multi-cap portfolio with a distinct large-cap tilt (An open-end equity scheme)

Sundaram Equity Plus

Equity with a dash of gold ETF

Large-cap focussed equity component (An open-end equity scheme)

Sundaram Balanced Fund

Balanced Portfolio

Large-cap focussed equity component (An open-end balanced scheme)

*Select Thematic Funds***Sundaram CAPEX Opportunities Fund**

Theme

Infrastructure/capex spend in India (An open-end equity scheme)

Sundaram Rural India Fund

Theme

Rural prosperity (An open-end equity scheme)

Sundaram Energy Opportunities

Theme

Energy (An open-end equity scheme)

Sundaram Financial Services Opportunities

Theme

Financial services (An open-end equity scheme)

Sundaram Entertainment Opportunities

Theme

Entertainment & media (An open-end equity scheme)

Sundaram PSU Opportunities

Theme

Growth as PSU, disinvestment & privatisation (An open-end equity scheme)

*Fund-of-Funds***Sundaram Global Advantage**

Thematic

Emerging Markets + Real Estate + Commodities (funds investing in stocks of real estate & commodity companies)

Fund / Index	Launch Period	One Year	Three Years	Five Years	Since Launch
Sundaram Tax Saver	Nov-99	-16.35	18.8	9.9	19.1
<i>BSE 200 Index</i>		<i>-15.20</i>	<i>23.5</i>	<i>6.7</i>	<i>12.8</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>12.0</i>
Sundaram Select Mid Cap	Jul-02	-15.47	32.8	10.5	33.3
<i>BSE Mid Cap Index</i>		<i>-24.14</i>	<i>25.3</i>	<i>3.1</i>	<i>22.4</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>20.3</i>
Sundaram Equity Multiplier	Feb-07	-16.01	18.1	-	5.6
<i>S&P CNX 500 Index</i>		<i>-15.22</i>	<i>23.7</i>	<i>-</i>	<i>5.9</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>-</i>	<i>6.9</i>
Sundaram Select Small Cap	Feb-07	-16.21	31.8	-	4.8
<i>BSE Small Cap Index</i>		<i>-34.19</i>	<i>22.8</i>	<i>-</i>	<i>-0.6</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>-</i>	<i>6.1</i>
Sundaram Balanced Fund	Jun-00	-10.37	20.2	8.2	14.4
<i>CRISIL Balanced Fund Index</i>		<i>-5.33</i>	<i>18.1</i>	<i>7.9</i>	<i>-</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>12.0</i>
Sundaram Entertainment Opportunities	Jun-08	-25.29	8.8	-	5.7
<i>CNX Media Index</i>		<i>-23.71</i>	<i>19.1</i>	<i>-</i>	<i>-5.6</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>-</i>	<i>4.6</i>
Sundaram Select Focus	Jul-02	-16.1	15.3	7.8	25.5
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>20.3</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>20.3</i>
Sundaram Capex Opportunities	Sep-05	-29.6	16.1	3.3	10.9
<i>BSE Capital Goods Index</i>		<i>-30.7</i>	<i>23.7</i>	<i>4.8</i>	<i>14.0</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>12.4</i>
Sundaram Equity Plus	May-11	-	-	-	5.9
<i>65% Equity & 35% Gold</i>		<i>-</i>	<i>-</i>	<i>-</i>	<i>6.5</i>
<i>S&P CNX Nifty Index</i>		<i>-</i>	<i>-</i>	<i>-</i>	<i>-1.3</i>
Sundaram S.M.I.L.E Fund	Feb-05	-23.0	27.5	10.0	17.0
<i>CNX Mid Cap Index</i>		<i>-22.4</i>	<i>27.5</i>	<i>8.5</i>	<i>14.2</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>15.0</i>
Sundaram Energy Opportunities	Jan-08	-17.9	15.7	-	-6.9
<i>BSE Oil & Gas Index</i>		<i>-15.2</i>	<i>13.2</i>	<i>-</i>	<i>-9.7</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>-</i>	<i>-3.7</i>
Sundaram Growth Fund	Apr-97	-16.0	18.9	6.0	18.5
<i>BSE 200 Index</i>		<i>-15.2</i>	<i>23.5</i>	<i>6.7</i>	<i>13.0</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>11.7</i>
Sundaram India Leadership	Jul-04	-12.8	22.0	7.1	20.6
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>18.5</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>18.5</i>
Sundaram Rural India	May-06	-12.6	21.9	5.6	7.5
<i>BSE 500 Index</i>		<i>-15.8</i>	<i>23.7</i>	<i>6.4</i>	<i>5.9</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>7.3</i>	<i>7.1</i>
Sundaram Financial Opportunities	Jun-08	-24.0	24.6	-	18.1
<i>CNX Banks Index</i>		<i>-19.0</i>	<i>30.2</i>	<i>-</i>	<i>17.3</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>-</i>	<i>5.4</i>
Sundaram PSU Opportunities	Jan-10	-16.5	-	-	1.6
<i>CNX PSE Index</i>		<i>-22.7</i>	<i>-</i>	<i>-</i>	<i>-15.6</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>-</i>	<i>-</i>	<i>0.8</i>
Sundaram Global Advantage Fund	Aug-07	2.2	19.8	-	3.3
<i>MSCI Emerging Markets Index</i>		<i>-10.0</i>	<i>20.4</i>	<i>-</i>	<i>-1.0</i>
<i>S&P CNX Nifty Index</i>		<i>-11.5</i>	<i>22.7</i>	<i>-</i>	<i>5.9</i>

Past performance may or may not be sustained in the future; Returns are in %. Returns computed on compounded annualised basis based on NAV of Regular Plan Growth Option. NAV, performance & AUM as on October 31, 2011; Relevant benchmarks highlighted in italics.

Key Information Memorandum

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 15/11/2011. **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	<p>Open-end equity schemes: Sundaram Select Focus, Sundaram Growth Fund, Sundaram India Leadership, Sundaram Select Mid-Cap, Sundaram S.M.I.L.E Fund, Sundaram Equity Multiplier, Sundaram Capex Opportunities, Sundaram Rural India Fund, Sundaram Financial Services Opportunities, Sundaram Entertainment Opportunities, Sundaram Select Thematic Funds Energy Opportunities Fund, Sundaram PSU Opportunities and Sundaram Equity Plus.</p> <p>Open-end equity linked tax saving scheme: Sundaram Tax Saver</p> <p>Open-end balanced scheme: Sundaram Balanced Fund</p> <p>Open-end fund of funds scheme: Sundaram Global Advantage</p>
Investment Objective	<p>Sundaram Select Focus: To achieve capital appreciation by investing in equity and equity related instruments of select stocks.</p> <p>Sundaram Growth Fund: To achieve capital appreciation by investing predominantly in equities and equity-related instruments.</p> <p>Sundaram India Leadership Fund: To achieve capital appreciation by investing in select stocks of companies. The leaders are identified as top 2/3 companies in any sector/sub-sector in terms of net revenue or total income.</p> <p>Sundaram Select Mid Cap: The objective of the scheme is to achieve capital appreciation by investing in diversified stocks that are generally termed as mid-caps.</p> <p>Sundaram S.M.I.L.E (Small and Medium Indian Leading Equities Fund): To primarily achieve capital appreciation by investing in diversified stocks that are generally termed as small and mid-caps and by investing in other equities.</p> <p>Sundaram Tax Saver: To achieve capital appreciation by investing predominantly in equities and equity-related instruments. A lock-in period of 3 years is applicable.</p> <p>Sundaram Balanced Fund: To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed-income securities. The Scheme may invest up to 35% of the Net Assets in Overseas Securities.</p> <p>Sundaram Equity Multiplier: The objective of the scheme would be to seek capital appreciation by investing in equity & equity related instruments.</p> <p>Sundaram Select Thematic Funds Energy Opportunities Fund: The objective of the Scheme would be to seek long term capital appreciation by investing primarily in the equity and equity related instruments of companies in the domestic market that predominantly focus on or benefit from, directly or indirectly, the opportunities and developments in the energy sector.</p> <p>Sundaram Select Thematic Funds CAPEX Opportunities Fund: The primary investment objective of the scheme is to generate consistent long-term returns by investing predominantly in equity/equity-related instruments of companies in the capital goods sector.</p> <p>Sundaram Select Thematic Funds Rural India Fund: The primary investment objective of the scheme is to generate consistent long-term returns by investing predominantly in equity/equity-related instruments of "Companies that are focussing on Rural India".</p> <p>Sundaram Select Thematic Funds Financial Services Opportunities Fund: The investment objective of the scheme is to seek long-term capital appreciation by investing predominantly in equity and equity related securities of Indian companies engaged in the banking and financial services</p> <p>Sundaram Select Thematic Funds Entertainment Opportunities Fund: The objective of the Scheme would be to achieve long term capital appreciation by investing primarily in the equity and equity related instruments of companies that focus on opportunities in the entertainment business.</p> <p>Sundaram Select Thematic Funds PSU Opportunities: Seek capital appreciation by investing in equity and equity-related securities of public sector companies to the extent of at least 65%. The fund may also invest in bonds and other fixed-income instruments issued by public sector entities. Under normal circumstances, cash may be deployed in fixed income and money market instruments. Exposure to overseas securities shall not exceed 35% of assets and shall be only related to the theme.</p> <p>Sundaram Equity Plus: Seek capital appreciation by investing in equity and equity-related instruments listed in India to the extent of at least 65% and in gold-ETF up to 35%.</p> <p>Sundaram Global Advantage: To achieve capital appreciation by investing in units of overseas mutual funds and exchange traded funds, domestic money market instruments. Income generation may only be a secondary objective.</p> <p><i>The Schemes do not guarantee / indicate any returns.</i></p>
Asset Allocation	<p>Sundaram Select Focus:</p> <ul style="list-style-type: none"> • Equity and equity-related instruments (including investment in derivatives): 75%-100% • Cash, cash equivalents, money market instruments: Not exceeding 25% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas

securities. The scheme can at any time hold upto a maximum of 50 stocks.

Sundaram Growth Fund: • Equity and equity-related instruments (including investment in derivatives): 80%-100% • Money market instruments up to 20% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram India Leadership Fund: • Leadership Stocks (including investments in derivatives): 65%-100% • Stocks of conglomerates and potential leaders (including investment in derivatives): Not exceeding 35% • Money market instruments: not exceeding 15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Select Mid Cap: • Equity and equity-related instruments (including investment in derivatives): 75%-100% • Cash, cash equivalents, money market instruments: not exceeding 25% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram S.M.I.L.E (Small and Medium Indian Leading Equities Fund): • Equity instruments – small-cap and mid-cap stocks (including investments in derivatives): At least 65% • Other Equities (including investment in derivatives): Not exceeding 35% • Money market instruments: Not exceeding 15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Tax Saver: • Equity & equity-related instruments: 80-100% • Corporate and PSU Bonds Up to 20% • Money market instruments: Up to 20%. In conformity with GOI notification dated 28-Dec-1992 on ELSS 1992, under normal circumstances, a minimum of 80% of the funds of this Scheme will be invested in equities or equity related instruments. The balance portion would be invested in debt and money market instruments.

Sundaram Balanced Fund: • Equity and equity-related instruments (including investment in derivatives): 40%-75% • Fixed Income instruments: 25%-60%, Including securitised debt up to 10% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Equity Multiplier: • Equity & equity-related Instruments (including investment in derivatives): 65%-100% • Debt instruments including securitised debt & Money Market Instruments: up to 35% (securitised debt up to a maximum of 30%) • Exposure in derivative shall not exceed 50% of the net assets of the scheme.

Sundaram Select Thematic Funds Energy Opportunities Fund: Equity and equity-related instruments in the targeted theme 65-100%; equity and equity-related instruments that are outside the theme 0-35%; Treasury Bills, CBLO, Reverse Repo: 0-15%. • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Select Thematic Funds CAPEX Opportunities Fund: • Equity & equity-related securities of companies in capital goods sector (including investment in derivatives): 70%-100% • Other equities (including investment in derivatives) 0%-30% • Money market instruments: 0%-15%. • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Capex Opportunities Fund has two separate portfolios for Dividend and Growth Options

Sundaram Select Thematic Funds Rural India: • Equity & equity-related securities of companies that are focusing on Rural India (including investment in derivatives): 70%-100% • Other equities (including investment in derivatives): 0%-30% • Money market instruments 0%-15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

The fund may also invest in equity and equity-related instruments listed in overseas markets as well as overseas funds/ETFs that invest in or track agri-commodity stocks. The scheme will not invest in funds/ETFs that have direct exposure to commodities.

Sundaram Select Thematic Funds Financial Services Opportunities: • Equity & equity-related instruments of predominantly Indian companies relevant to the theme (including investment in derivatives): 65%-100% • Equity & equity-related instruments outside the theme (including investment in derivatives): 0%-35% • Fixed Income and Money Market instruments: 0%-15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Select Thematic Funds Entertainment Opportunities: • Equity & equity-related instruments in the targeted sector/theme (including investment in derivatives): 65%-100% • Equity & equity-related instruments other than the targeted sector/theme (including investment in derivatives): 0%-35% • Fixed Income and Money Market instruments: 0%-15% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Select Thematic Funds PSU Opportunities: • Equity & equity-related Instruments in the targeted theme (including investment in derivatives): 65%-100% • Equity & equity-related Instruments other than the targeted theme (including investment in derivatives): up to 35% • Fixed income/money market instruments: up to 35% • Exposure in derivative shall not exceed 50% of the net assets of the scheme • The Scheme may invest up to 35% of the net assets in overseas securities.

Sundaram Equity Plus: • Equity & equity-related instruments listed in India 65%-85% • Gold-ETF 15%-35% • Fixed Income & Money Market Instruments 0%-20%. Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. Exposure to overseas securities shall also not exceed 35% of assets. The total asset allocation including exposure to derivatives would not exceed 100 % of the net assets of the Scheme.

Applicable for all equity funds (except Sundaram Global Advantage Fund):

Gross exposure in equity, derivatives and debt shall not exceed 100% of the net assets.

The total asset allocation including exposure to derivatives would not exceed 100 % of the net assets of the scheme. The same security wise hedge positions would be excluded from computing the same percentage.

Exposure in derivative shall not exceed 50% (except for Sundaram Tax Saver) of the net assets of the scheme. Exposure is calculated as the notional value as a percentage of net assets of the Scheme. The Scheme will maintain cash or securities to cover exposure to derivatives.

Pending deployment of funds in terms of the Investment Objective, the funds may be invested in short-term deposits with schedule commercial banks, in accordance with applicable SEBI guidelines.

Overseas investments, if any, shall be in securities permitted by SEBI, namely: Eligible securities • ADR(s) and/or GDR(s) issued by Indian or foreign companies. • Equity of overseas companies listed on recognized Stock Exchanges overseas. • Initial and Follow on Public Offerings for listing at recognized Stock Exchanges overseas. • Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/ registered credit rating agencies. • Money Market Instruments rated not below investment grade. • Repos in form of investment, where the counterparty is rated not below investment grade; repo shall not however involve any borrowing of funds by Mutual Funds. • Government securities where the countries are rated not below investment grade. • Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities. • Short term deposits with banks overseas where the issuer is rated not below investment grade. • Units / securities issued by overseas Mutual Funds or unit trusts registered with overseas regulators and investing in a) Aforesaid Securities b) Real Estate Investment Trusts listed on recognized Stock Exchanges overseas or c) Unlisted overseas securities, not exceeding 10% of their net assets. Exposures in overseas securities may be taken subject to the applicable guidelines/policies of SEBI and RBI.

Sundaram Global Advantage: • Units of Mutual funds and exchange-traded funds listed on overseas stock exchanges 85%-100% • Domestic money market instruments 0%-15%

Investment Strategy

Equity Schemes: The Investment Manager shall follow a combination of top-down and bottom-up approach to investing in equity and equity-related investments. Investments will be pursued in select macro themes, which cut across various industries and sub-sectors. Within such a framework, the emphasis will be on investing in companies with quality management unique business strength, sustainable medium/long term growth and reasonable valuations. For thematic funds, the investment will be in line with the themes in focus. The Investment Manager has a skilled research set up that works to identify investment opportunities through continuous research on sectors and companies. The analysis focuses on the past performance and future prospects of the company and the business, financial health, competitive edge, managerial quality and practices, minority shareholder fairness, transparency. Companies that adequately satisfy the prescribed criteria are included in the portfolio. The weights of individual companies will be based on their upside potential to downside risk.

For Gold ETF component in Sundaram Equity Plus: The Scheme seeks to provide a combination of equity (listed in India) & gold-ETF and is aimed at providing exposure to equity with the cushion of an exposure to gold. Investment in gold ETF shall be made in domestic market only.

Fund-of-Funds Scheme: Investment universe The fund may invest in overseas mutual funds, exchange-traded funds, and/or domestic money market instruments. The fund will strive to invest in global markets. Pending deployment in line with the investment objective after the NFO and switching between different securities subsequently, the fund may deploy funds in domestic money market instruments and deposits of commercial banks. The Scheme may also invest in money-market and short-term fixed income instruments to meet requirement of liquidity.

Emerging Market Focus The Scheme may seek to invest a greater proportions of assets in funds in the emerging markets. It also reserves the right to invest in emerging markets through country-specific and region-specific schemes floated by investment firms in overseas jurisdiction as well as in India. These markets offer greater growth potential over the long term as compared to developed economies in the OECD universe. The prospects for returns are higher, but so are the risks. The Scheme will endeavour to manage the risk in an optimum manner by pursuing prudent diversification. It may also completely steer clear of emerging markets as an asset class at times.

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 allocation 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; the intention being at all times to seek to protect the interests of the Unit holders. Though every endeavour will be made to achieve the objective of the Schemes, the Investment Manager/Sponsor/Trustee 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 investment 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 in equity schemes. For detailed fund-specific strategy, please refer the respective Scheme Information Document and Key Information Memorandum of the schemes..**

Risk Profile

Mutual fund units involve investment-related and other relevant risks, including the possible loss of principal. Please read, before investment, the Statement of Additional Information/Scheme Information Document of the respective Schemes carefully for details on risk factors.

Risk Mitigation

An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director and the fund manager for corrective action. Follow up actions are made to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI regulations as well as stipulations in the Scheme Information Document is ensured and monitored though the primary responsibility is with the compliance team. The risk management team reports to the Managing Director. **Risk Management Committee:** The Board of

	<p>Sundaram Asset Management has constituted a Risk Management Committee comprising of Managing Director, Deputy Managing Director and two Independent Directors.. The Risk Management Committee reviews the reports prepared by the Risk Officers. The Risk Management Committee looks into the implementation of Enterprise Risk Management. The Committee also reviews the risk guidelines with respect to equity and fixed Income/Liquid Schemes, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats. The Heads of Equity and Fixed Income, the Risk Analyst and the Executive Director – Sales & Marketing will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee. Risk Committee – Role: The Risk Committee will approve the: • Guidelines in the Universe of securities • Global Issuer limits (including limit per maturity) • Counterparty limits • Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc. Risk Guidelines: Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place. Risk Control: Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.</p>
Plans and Options	<p>Regular Plan & Institutional Plan (except Sundaram Select Thematic Funds PSU Opportunities, Sundaram Equity Multiplier, Sundaram Select Thematic Funds Energy Opportunities Fund & Sundaram Equity Plus). Only banks, public financial institution, insurance company, FII, sub-account of FII, mutual fund and any other entities specified by the Trustee shall be eligible to invest in the Institutional Plan. Four options are available in both plans: • Growth Option • Dividend pay out • Dividend Sweep (Except Sundaram Equity Plus & Sundaram Global Advantage Fund) • Dividend Re-investment Dividend Sweep: This option will be available only when the dividend amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs 1000. The dividend so payable will be automatically swept into the Retail Plan (Growth Option) of Sundaram Money Fund at the applicable NAV. For the purpose of levy of exit load wherever applicable, the period shall be reckoned from the date of such allotment. The sweep out date shall be deemed to be the dividend payment date. If no option is indicated, the default option will be Growth. If an investor chooses the Dividend Option but fails to indicate a sub-option, the default sub-option shall be Dividend Sweep (For Sundaram Equity Plus & Sundaram Global Advantage Fund, default sub option shall be Dividend Re-Investment).</p>
Minimum Application /Repurchase Amount	<p>Regular Plan: First investment Rs 5,000 and multiples of Rs 1 and for additional purchase. Rs.500 & multiples of Rs 1. Minimum Repurchase limits for Equity Schemes: <i>Regular Plan:</i> Rs.500 or 50 units and any amount/units thereafter. • STP (Weekly-every Wednesday) Rs 1000 • STP (Monthly): Rs 250 • STP (Quarterly): Rs 750. For Sundaram Tax Saver the minimum amount is Rs 500. • SIP (Weekly-every Wednesday) Rs 1000 • SIP (Monthly): Rs 250 • SIP (Quarterly): Rs 750. The thresholds shall also apply for SIP through a Systematic Transfer Plan. The weekly SIP & STP requests shall be processed on Wednesday of every week. If Wednesday is not a business day, the SIP/STP installment will be processed on the next business day.</p> <p>Institutional Plan (except Sundaram Select Thematic Funds PSU Opportunities, Sundaram Equity Multiplier, Sundaram Select Thematic Funds Energy Opportunities Fund & Sundaram Equity Plus): First investment Rs 5,000 and multiples of Rs 1.</p> <p><i>Minimum Repurchase/Redemption</i></p> <ul style="list-style-type: none"> o Rs.500 or 50 units and any amount/units thereafter. <p>Fund of Funds (Global Advantage Fund)</p> <p><i>Minimum Application Amount</i></p> <ul style="list-style-type: none"> o First investment Rs 5,000 and multiples of Rs 1 and for o Additional purchase. Rs.500 & multiples of Rs 1 o • SIP(Monthly) : Rs 250 • SIP(Quarterly): Rs 750 <p><i>Minimum Repurchase/Redemption</i></p> <ul style="list-style-type: none"> o Rs.500 or 50 units and any amount/units thereafter.
Redemption/Switch	<p>Redemption & switch-out on an ongoing basis to other schemes of Sundaram Mutual Fund: Allowed on any Working Day at NAV, subject to Exit Load if any. If the Specified Date is a Non Business Day the application will be processed on the next Business Day.</p>
Registration of Bank Account	<p>The Unitholders may choose to receive the redemption/dividend proceeds in any of the bank accounts, the details of which are registered with the AMC by specifying the necessary details in the "Bank Accounts Registration form" which will be available at our office/Sundaram BNP Paribas Fund Services Ltd and on the website of www.sundarammutual.com. Individuals, HUFs, Sole proprietor firms can register up to five bank accounts and other investors can register up to ten bank accounts in a folio. The unitholder can choose anyone of the registered bank accounts as default bank account. In case the investor fails to mention any preference, then by default the first number indicated in the list shall be the preferred account number.</p> <p>If unit holder(s) provide a new unregistered bank mandate/ a change of bank mandate request with a specific redemption proceeds such bank account may not be considered for payment of redemption proceeds, or the Fund may withheld the payment for up to 10 calendar days to ensure validation of new bank mandate mentioned. Valid change of bank mandate requests with supporting documents will be processed within ten business days of necessary documents reaching the head office of the RTA and any financial transaction request received in the interim will be carried based on previous details only.</p> <p>For more details please refer our websites www.sundarammutual.com. For any queries and clarifications that you may have, please get in touch with us at our office or call our toll free number 1800 425 1000.</p>

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Stock Exchange Infrastructure	The following Schemes are also available for subscriptions and redemptions through the Stock Exchange(s) infrastructure in NSE MFSS & BSE Star Platform. • Sundaram Growth Fund • Sundaram Select Focus • Sundaram Select Mid Cap • Sundaram India Leadership Fund • Sundaram SMILE Fund • Sundaram Tax Saver • Sundaram Select Thematic Funds – Capex Opportunities • Sundaram Select Thematic Funds – Rural India Fund • Sundaram Select Thematic Funds – Financial Services Opportunities • Sundaram Select Thematic Funds – Entertainment Opportunities • Sundaram Select Thematic Funds – PSU Opportunities • Sundaram Equity Plus • Sundaram Balanced Fund.		
Applicable NAV	<p>• For subscription/redemption/switch request received before 3 P M on any stock market working day, the closing NAV of the day of receipt of application • For subscription/redemption/switch request received after 3 P M on any stock market working day, the closing NAV of next stock market working day after the receipt of application</p> <p>For subscription the applicable NAV will be as indicated only for local cheque or demand draft payable at par in the place of receipt. If the application for subscription is accompanied by an outstation cheque or demand draft not payable at par in the place of receipt, closing NAV of the day on which the cheque or DD is credited will be the applicable NAV.</p> <p>Switch-in shall be treated as subscription request. Switch-out shall be treated as redemption request.</p>		
Despatch of Redemption Proceeds	Within 10 working days from receipt of redemption request at authorised Investor Service Centres of Sundaram Asset Management.		
Dividend	The Trustee Company reserves the right to distribute dividend subject to availability of distributable surplus. Dividend is declared on the face value of Rs 10 per unit. After declaration and payment of dividend (including re-investment), the ex-dividend NAV will decline to the extent of the dividend payment.		
Fund Managers & Benchmark	<p>Fund Name</p> <p>Select Focus</p> <p>Growth Fund</p> <p>India Leadership Fund</p> <p>Select Mid Cap</p> <p>S.M.I.L.E Fund</p> <p>Tax Saver</p> <p>Balanced Fund</p> <p>Equity Multiplier</p> <p>CAPEX Opportunities Fund</p> <p>Rural India Fund</p> <p>Financial Services Opportunities</p> <p>Entertainment Opportunities</p> <p>Energy Opportunities</p> <p>PSU Opportunities</p> <p>Equity Plus</p> <p>Global Advantage Fund</p>	<p>Fund Manager</p> <p>Srividhya Rajesh</p> <p>J Venkatesan</p> <p>J Venkatesan</p> <p>Satish Ramanathan</p> <p>S Krishnakumar</p> <p>Satish Ramanathan</p> <p>Satish Ramanathan</p> <p>Satish Ramanathan</p> <p>Srividhya Rajesh</p> <p>J Venkatesan</p> <p>J Venkatesan</p> <p>Satish Ramanathan</p> <p>S Krishnakumar</p> <p>J Venkatesan</p> <p>Srividhya Rajesh</p> <p>S Bharath</p>	<p>Benchmark</p> <p>S & P CNX Nifty Index</p> <p>BSE 200 Index</p> <p>S&P CNX Nifty Index</p> <p>BSE Mid Cap Index</p> <p>CNX Mid Cap Index</p> <p>BSE 200 Index</p> <p>CRISIL Balanced Fund Index</p> <p>S&P CNX 500 Index</p> <p>BSE Capital Goods Index</p> <p>BSE 500 Index</p> <p>CNX Banks Index</p> <p>S&P CNX Media & Entertainment Index</p> <p>BSE Oil & Gas Index</p> <p>CNX PSE Index</p> <p>S&P CNX Nifty index (65% of the portfolio) and to the price of Gold in INR terms (35% of the portfolio).</p> <p>MSCI Emerging Markets Index</p>
	<p><i>For Investment in overseas securities—Benchmark: MSCI Emerging Markets Index. The benchmark of Sundaram Equity Multiplier is changed from CNX Mid Cap to S&P CNX 500 with effect from October 07, 2010. Sundaram Energy Opportunities was converted into Open End from, January 03, 2011.</i></p> <p><i>Dedicated Fund Manager for investment in overseas securities: S Bharath</i></p> <p>The Trustee reserves the right to change the Fund Managers / Benchmarks, whenever considered appropriate and the details of the changes will be notified by addendum.</p>		
Name of the Trustee Company	Sundaram Trustee Company Ltd		
Load Structure	<p>Entry Load: Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, there will be no entry load for investments in the Schemes. This shall apply to new investment in the schemes, additional purchase, switch-in, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and any other form of investment that may be introduced as a facility. The upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. The distributors (ARN holder) will disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.</p> <p>Exit Load-Equity Schemes, Fund-of-Funds & Balanced Scheme: An exit load of 1% shall apply for redemption within 12 months from the date of allotment in the Regular Plan and Institutional Plan.</p> <p>The exit load structure will apply for investments made under Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) also. For SIP/STP, period mentioned in exit load will be reckoned from the date of allotment. There shall be no exit load on bonus units and of units allotted on reinvestment of dividend.</p> <p>Common for all Schemes: The above structure will be applicable for Systematic Investment Plan and Switch-out also. For SIP/STP, period mentioned in exit load will be reckoned from the date of allotment. There shall be no exit load on bonus units and of units allotted on reinvestment of dividend.</p> <p>The Trustees reserve the right to prospectively modify the load structure within the limits permitted under the SEBI regulations. The details of the modifications will be advertised in newspapers and made available in the offices of the Investment Manager and in the website www.sundarammutual.com. Investors are requested to ascertain</p>		

Key Information Memorandum

	the applicable load structure before investing.																																																																								
Initial Issue Expenses	Not Applicable as schemes covered in this KIM are open-end and are offered on a continuous basis.																																																																								
Performance	Refer page 3 & 18 of this document																																																																								
Recurring Expenses	<p>Equity Schemes: 2.50% for the Regular Plan and 1.50% for the Institutional Plan. The investment management fee structure shall be uniform for both plans. Recurring expenses, including investment management fee shall not exceed 2.50% for first Rs 100 crore, 2.25% for the next Rs 300 crore, 2.00% for the next Rs 300 crore and 1.75 % for assets in excess of Rs 700 crore. The expenses will be based on a percentage of average daily net assets. This is based on the current SEBI Regulations.</p> <table><tr><th colspan="6">Total expenses, including fees</th></tr><tr><th colspan="3">Scheme Name</th><th colspan="3">Scheme Name</th></tr><tr><th></th><th>Regular</th><th>Institutional</th><th></th><th>Regular</th><th>Institutional</th></tr><tr><td>Scheme Name</td><td></td><td></td><td>Scheme Name</td><td></td><td></td></tr><tr><td>Select Focus</td><td>2.22</td><td>1.50</td><td>Equity Multiplier</td><td>2.34</td><td>—</td></tr><tr><td>Growth Fund</td><td>2.39</td><td>—</td><td>Capex Opportunities - Growth</td><td>2.32</td><td>—</td></tr><tr><td>India Leadership Fund</td><td>2.42</td><td>—</td><td>Capex Opportunities - Dividend</td><td>2.32</td><td>—</td></tr><tr><td>Select Mid Cap</td><td>1.92</td><td>1.50</td><td>Rural India Fund</td><td>2.38</td><td>—</td></tr><tr><td>S.M.I.L.E Fund</td><td>2.22</td><td>1.50</td><td>Financial Services Opportunities</td><td>2.35</td><td>—</td></tr><tr><td>Tax Saver</td><td>1.95</td><td>—</td><td>Entertainment Opportunities</td><td>2.50</td><td>—</td></tr><tr><td>Balanced Fund</td><td>2.49</td><td>—</td><td>PSU Opportunities</td><td>2.30</td><td>—</td></tr><tr><td>Energy Opportunities</td><td>2.03</td><td>—</td><td>Equity Plus</td><td>2.37</td><td>—</td></tr></table> <p><i>Total expenses, including investment management fee, expressed as percentage of average daily net assets for the year ending September 30, 2011</i></p> <p>Fund of Funds Scheme: Recurring expenses, including investment management fee shall not exceed 0.75%. This is based on the current SEBI Regulations.</p> <p>Global Advantage Fund 0.75</p> <p><i>Total expenses, including investment management fee, expressed as percentage of average daily net assets for the year ending September 30, 2011.</i></p>	Total expenses, including fees						Scheme Name			Scheme Name				Regular	Institutional		Regular	Institutional	Scheme Name			Scheme Name			Select Focus	2.22	1.50	Equity Multiplier	2.34	—	Growth Fund	2.39	—	Capex Opportunities - Growth	2.32	—	India Leadership Fund	2.42	—	Capex Opportunities - Dividend	2.32	—	Select Mid Cap	1.92	1.50	Rural India Fund	2.38	—	S.M.I.L.E Fund	2.22	1.50	Financial Services Opportunities	2.35	—	Tax Saver	1.95	—	Entertainment Opportunities	2.50	—	Balanced Fund	2.49	—	PSU Opportunities	2.30	—	Energy Opportunities	2.03	—	Equity Plus	2.37	—
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Energy Opportunities	2.03	—	Equity Plus	2.37	—																																																																				
Tax Benefits	<p>Common to all Schemes: This summary of tax implication is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. In view of the individual nature of tax implications, investors are advised to refer the Statement of Additional Information and consult his/her tax adviser with respect to the specific tax implications arising out of an investment in the scheme. Sundaram Mutual Fund: Income is exempt from tax as per Section 10(23D) of the Income Tax Act.</p> <p>Investors Dividend received from the Schemes is not taxable in the hands of the investors • No tax will be deducted at source from income paid to any investor as also from redemption amounts paid to resident investors • Units of the scheme are an eligible mode of investment in terms of the pattern of investment prescribed under the Income Tax Act for the following entities: ◦ Charitable Trusts ◦ Scientific Research Associations ◦ Institutions/Associations/Boards for regulating games / sports ◦ Employee Welfare Trusts • In addition to income tax, surcharge on income tax (5.0% for Indian companies and 2.0% for Foreign companies) is payable by companies if their Total income exceeds Rs one crore. Cess of 3% on total tax (income tax plus applicable surcharge) is payable by all taxpayers • If units of the scheme are given as a gift no gift tax will be payable • Units of this scheme are also exempt from wealth tax.</p> <p>In the case of equity-oriented Schemes (where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of the Scheme), the following tax provisions will apply: • No dividend distribution tax is payable by the mutual fund. • Long-term capital gains are not taxable (An investor must hold the units for more than 12 months) • Short-term capital gains (applicable if units are held for 12 months or less) are taxable at 15% (surcharge and cess will be payable). Further a cess of 3% on the amount of tax (including applicable surcharge) would also apply. • Securities Transaction Tax will be payable at 0.25 % on the value of units sold. • Subscription to Units under Sundaram Tax Saver is eligible for tax relief under section 80C.</p>																																																																								
Daily Net Asset Value	<p>On all working days, NAV will be computed (except in special circumstances detailed in the Statement of Additional Information/Scheme Information Document).</p> <p>Sundaram Global Advantage Fund: NAV will be calculated on daily basis. For day T, the NAV will be computed on T+1 due to time lag in receipt of price information.</p> <p>Common to all Schemes: If the NAV cannot be computed for reasons such as closure of stock exchanges, banks, state of emergency, breakdown in communication and non-dissemination of NAV for the investee schemes for any reason, the Investment Manager may suspend calculations and/or publication of NAV of the units. Transparency will be maintained through half-yearly disclosure of established portfolio through newsletters.</p> <p>The NAV shall be sent for publication in 2 newspapers and updated on the websites of Sundaram Asset Management (www.sundarammutual.com) and the Association of Mutual Funds of India (www.amfiindia.com). Sundaram Asset Management shall normally update the NAV on the website of Association of Mutual Funds of India before 9.00 p.m. on every working day.</p>																																																																								
For Investor Grievances please contact	<p>Investor Relations Manager</p> <p>J. Esther Priya, Head- Customer Services, Sundaram Asset Management Company Limited, Sudarshan Building Annex, II Floor, New No.27, Old No.14, Whites Road, Royapettah, Chennai- 600 014. Telephone: (044) 28578700 Fax: (044) 28582200 Toll Free No: 1800 – 425 – 1000 Email us at : service@sundarammutual.com</p>																																																																								

Registrar: Sundaram BNP Paribas Fund Services Limited, SEBI Registration No. INR 000004066, (Unit: Sundaram Mutual Fund), Central Processing Center, RR Towers II, III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free: 1800-425-7237.

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 of the Schemes of Sundaram Mutual in dematerialized (DEMAT) form in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. However, DEMAT facility will not be available for SIP transactions. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form subsequently, the request for conversion of units held in non-DEMAT form into DEMAT (electronic) form or vice-versa should be submitted along with a DEMAT/REMAT Request Form to their Depository Participants.

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, the investor whose transaction** has been accepted by the AMC/Mutual Fund on or after October 1, 2011 shall receive the following:

- 1) On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- 2) 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.

- 3) 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.
- 4) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
- 5) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).
- 6) 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.
- 7) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.
- 8) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.
- 9) Investors are requested to note that the existing practice of sending of Statement of Account to the unitholders will continue until the date of sending Consolidated Account Statement is finalized by all the AMCs.

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

The portfolio of the Schemes as of March 31 and September 30 of every year will be published in the SEBI prescribed format before the expiry of one month from the close of each half year in one national English daily newspaper and in a Tamil newspaper published from Chennai or sent to all the unit holders. The portfolio shall be displayed at **www.sundarammutual.com**.

An abridged Scheme-wise annual report shall be emailed to all unit holders within four months from the date of closure of the relevant accounting year; unit holders who have not provided an email address/who have requested for a physical copy shall receive a copy by post. The physical copy of the scheme-wise annual report shall be made available to the investors at the registered / corporate office of the AMC on payment of Rs.10/-. The scheme-wise annual reports or abridged summary thereof will also be available at **www.sundarammutual.com**

General Risk Factors All mutual funds and securities investments are subject to market risks, and there can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit risk and systemic risks. The names of the schemes do not in any manner indicate either quality or future prospects and returns. Please read the Scheme Information Document before investing. At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the schemes are not being offered any guaranteed or indicated returns.

Standard Risk Factors **Risk Factors - Equity Markets:** Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk and Non-Diversification Risk and Concentration Risk, to name a few.

Risks-Overseas Investments: Foreign Exposure and Currency Risk, Country Risk, Event Risk, Restrictions imposed overseas, Emerging Markets Risk and Regulation-Change Risk, to name a few.

Risks from Derivative Exposures: Counter Party Risk, Market risk, Illiquidity risk and Basis Risk, to name a few.

Risks-Debt : Credit Risk, Interest Rate Risk, Price Risk, Market Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk and Non-Diversification Risk, to name a few.

Scheme-Specific Risk Factors **Applicable for all funds:** Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to Investors. Tax-free status for long-term capital gains and dividend will depend on the fund investing at least 65% in equity to qualify in accordance with provisions of the Income-Tax Act. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India, to name a few (Not applicable for Sundaram Tax Saver). **Sundaram Select Focus:** Higher volatility due to a concentrated portfolio. **Sundaram Select Mid Cap:** Lack of liquidity at times and volatility. **Sundaram Equity Plus ("Plus" used in the scheme name is only in terms of asset allocation and not in terms of yield/return):** Global demand-supply trends, purchases/sales by central banks, delays in bringing new mines on line, macro-economic variables, geo-political factors, seasonality in demand, changes in duty and tariffs and liquidity may have an impact on prices of gold and consequently on the NAV of the Scheme to the extent investment is made in gold-ETF. Investment in ETFs will be subject to risks of the underlying Scheme including tracking error. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India. The equity portfolio will be subject to market risk, liquidity risk and non-diversification, to name a few. There is risk of capital loss and non attainment of the stated investment objective. This is a concise summary of Scheme-specific risk factors available in detail in the Scheme Information Document. **Sundaram Small and Medium Indian Leading Equities Fund (S.M.I.L.E) Fund:** Small-cap stocks are generally more illiquid. **Sundaram Equity Multiplier:** Non diversification & Lack of liquidity. **Sundaram Select Thematic Funds Capex Opportunities:** Long gestation periods; pace at which investments materialize; incidence of taxation, government policy & firm-level inefficiency. **Sundaram Select Thematic Funds Rural India Fund:** Vagaries of nature such as erratic monsoon, failure of crop & drought, to name a few; cyclical / seasonal factors. For any overseas investments relevant to rural-theme: country risk, currency risk and geopolitical risk. **Sundaram Select Thematic Funds Financial Services Opportunities:** The risks associated with the thematic portfolio will be lower than that of a sector-specific fund and higher than that of a typical diversified fund. Factors that could impinge on performance include changes in interest rates in India and overseas markets, changes in regulatory framework applicable to companies in financial services, government policy on ownership, savings patterns and deployment of such savings and levels and trends in capital market activity. As a thematic fund, there is risk of concentration. **Sundaram Select Thematic Funds Entertainment Opportunities:** The risks associated with the thematic portfolio will be lower than that of a sector-specific fund and higher than that of a typical diversified fund. As the scheme will invest primarily in entertainment space, performance could be impacted by factors such as a dramatic slowdown in consumer spend, high taxes, if any, imposed by the government and changes in regulatory environment, to name a few. As the scheme may take concentrated exposures the NAV volatility will be higher than that of a typical diversified equity scheme Tax-free status for long-term capital gains and dividend will depend on the fund investing at least 65% in equity to qualify in accordance with provisions of the Income-Tax Act. If and to the extent, the portfolio includes overseas stocks, investors will be exposed to country risk, currency risk, geo-political risk, legal restrictions and regulation changes in geography other than India. As a thematic fund, there is risk of concentration. **Sundaram Select Thematic Funds PSU Opportunities :** • Geo-political developments. • Government policy • As a thematic fund, there will be concentration risk compared to a diversified fund. Please read the Scheme Information Document carefully for more details on Risk Factors before taking an investment decision. **Sundaram Global Advantage Fund:** • Higher fees & expenses.

Fund Size & Folios	Fund Name	Folio Count (#)	Average AUM (Rs Crore)	Fund Name	Folio Count (#)	Average AUM (Rs Crore)
	Sundaram Select Focus	1,64,029	763	Sundaram Equity Multiplier	58,251	207
	Sundaram Growth Fund	32,871	160	Sundaram Energy Opportunities Fund	3,30,489	910
	Sundaram India Leadership	30,676	129	Sundaram CAPEX Opportunities	1,48,736	534
	Sundaram Select Midcap	3,48,521	2,072	Sundaram Rural India	54,406	173
	Sundaram S.M.I.L.E Fund	1,18,512	492	Sundaram Financial Services Opportunities	53,997	221
	Sundaram Tax Saver	5,02,456	1,356	Sundaram Entertainment Opportunities	20,128	42
	Sundaram Equity Plus	33,304	151	Sundaram PSU Opportunities	59,126	347
	Sundaram Balanced Fund	13,182	64	Sundaram Global Advantage Fund	20,471	54
	<i>Folio count and Average Assets Under Management are as of October 31, 2011</i>					

Statutory Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882 **Sponsor:** Sundaram Finance Limited **Investment Manager:** Sundaram Asset Management Company Limited. **Trustee:** Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of Rs.1 lakh to set up the Mutual Fund.

Your guide to fill the application form

Sundaram Select Focus
Sundaram Select Mid Cap
Sundaram Growth Fund
Sundaram S.M.I.L.E Fund
Sundaram India Leadership Fund
Sundaram Tax Saver
Sundaram CAPEX Opportunities
Sundaram Rural India
Sundaram Balanced Fund
Sundaram Equity Multiplier
Sundaram PSU Opportunities
Sundaram Equity Plus
Sundaram Financial Services Opportunities
Sundaram Entertainment Opportunities
Sundaram Energy Opportunities
Sundaram Global Advantage Fund

Checklist

Regular Plan: Please ensure the minimum investment is Rs 500 for Tax Saver and Rs 5000 for all other funds. For SIP, the minimum amount is Rs 250 for Monthly Plan Rs 750 for Quarterly Plan and Rs 1,000 for Weekly Plan.

Institutional Plan: Please ensure the minimum first-time investment is Rs.5,000.

Please provide correct and complete data

KYC is compulsory to all investors except Micro SIP of an individual investor.

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

Investors in the Micro SIP 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 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

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.
- 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)

Document	Corporate	Society	Partnership	Trust
Memorandum & Articles	✓			
Resolution/Authorisation to Invest	✓	✓	✓	✓
List of Authorised Signatories & Specimen Signatures	✓	✓	✓	✓
Bye-Laws		✓		
Trust Deed		✓		
Partnership Deed			✓	

This form is for persons resident in India. FII/Sub Account of FII (if investing using an address outside India) and NRIs are requested to use a dedicated form available for their use

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.

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 power of attorney or by a 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.

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:

- The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above on a per subscription basis.
- For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above.
- For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above.
- The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.
- No Transaction charges shall be levied:
 - 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/-;
 - On transactions other than purchases / subscriptions relating to new inflows. Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.
 - Purchases / subscriptions carried out through stock exchange(s).

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 SIDS/AMFI wherever applicable.

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 in case 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.

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 instalments is less than Rs 50,000 per investor in any rolling 12-month period or in a financial year. This exemption is not applicable to other purchase transactions even if the amount is less than Rs 50,000 in any rolling 12-month period or in a financial year. Investors in the Micro SIP 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: If an investor provides a copy of PAN card without required attestation, officials 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.

Know Your Customer (KYC) Requirement: The Securities and Exchange Board of India has issued detailed guidelines on measures for prevention Money Laundering. 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 acknowledgement is mandatory for all investors.
- An application without acknowledgement of KYC compliance will be rejected
- Investors are required to attach a copy of PAN card as a mandatory document for proof of identity to complete KYC
- As a token of having verified the identity and address and for efficient retrieval of records, the POS will issue an acknowledgement.
- 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
- The list of points of service is available at www.sundarammutual.com.

The above KYC/PAN procedures are not required for Micro SIP of an individual investor if the total amount of instalments is less than Rs 50,000 per investor in any rolling 12-month period or in a financial year. But in such cases, one of the specified identity documents listed in "Guide to Investing through Systematic Investment Plan (SIP)" needs to be furnished.

3. 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 Point No. 3 of application form or the Key Information Memorandum or checklist on this page or the cover page of this document.

A mutual fund scheme, a bank, a public financial institution, an insurance company, FIs, sub-account of FIs, pension funds and any other category of institution, which is permitted by the Trustee Company, shall be entitled to the Institutional Plan. All other Investors should choose the Retail Plan. For details please refer Plans and Options section of this document.

4. How do you wish to receive:

- Account Statement:** Please provide details of preferably your personal Email Address. This is a must to facilitate delivery of your Account Statement in an efficient and timely manner. Also, by receiving the Account Statement in a paperless mode by e-mail, you contribute to the

environment. The advantage of electronic facility is available even if you opt 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. If you reside in a place that is normally not reached by a reputed courier, please choose the Post option.

- Dividend:** Investors are used to receiving dividend warrants. There are now electronic modes of receiving the dividend that are timely, efficient and environment friendly and also relieve the investors of the hassles of sending the warrants for clearing / collecting through their bankers.

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 more secure ways to receive your redemption proceeds and dividend.

Direct Credit: The dividend is 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, Citibank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Industrial Bank, Kotak Mahindra Bank, Royal Bank of Scotland, Standard Chartered Bank and 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.

Electronic Clearing Service (ECS): Investors who opted for ECS facility for dividend will receive a direct credit of the amount due in their notified account. The Investor Service Centre will send a separate advice to investors informing them of the direct credit. Applicants in cities not covered under ECS facility will receive dividend payments by cheque or demand draft. This will be mailed to investors.

Warrants/Draft: Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located. If an investor is not interested in the electronic fund transfer-based facilities and prefers receiving a cheque or demand draft, he/she must indicate the preference in the application form. 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.

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 / Investment Manager / Mutual Fund will not be responsible for any loss arising out of fraudulent encashment of cheque/draft or delay / loss in transit of any cheque / draft / communication.

- Redemption Proceeds:** Please refer to the details of the various facilities for receiving dividend outlined in the section on Dividend. Similar facilities excepting ECS are available for receiving redemption proceeds.

- Updates by E-mail/SMS:** Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.

- SIP Information:** For a detailed understanding of the SIP process, please read Basics of the SIP available on page 12 of this document. Please skip this point if you wish to make a one-time investment.

- 6. Bank Account Details:** Providing bank account details is mandatory according to SEBI regulations. Please complete all the details such as account number, name of the bank, branch, address and city. If you opt for ECS fill the pin code MICR number that is available in your cheque leaf. If you have opted to receive dividend/redemption proceeds by RTGS/NEFT, fill in the additional five fields marked in italics. 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 for ECS.

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 RTA and any financial transaction request received in the interim will be carried based on previous details only. For more details please refer to the Website: www.sundarammutual.com or contact the offices of the AMC/RTA.

7. 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.

Purchases made through third party cheques will not be 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
- Custodian's payment on behalf of an FII/Client

For further details please refer to Statement of Additional Information.

8. Personal Identification Number (PIN): You can keep track of your investment online at www.sundarammutual.com. You can also make routine transactions such as redemption, switch and change of bank mandate/address. To use this facility, you need to have a Unique Identification Number through Personal 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 ticking the 'yes' box will be deemed to have read understood and agreed to the terms and conditions for the PIN that are available at www.sundarammutual.com.

9. Nomination: Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untimely development. 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):

- 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.
- 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.

10. 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 as redemption, switch, change in address and change in bank mandate, to name a few.

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

4. How do you wish to receive the following (refer instruction 4)

Dividend				Redemption		
<input type="checkbox"/> Direct Credit (DC)	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Electronic Clearing Service (ECS)	<input type="checkbox"/> Warrant	<input type="checkbox"/> Direct Credit (DC)	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Warrant

Direct Credit is now available with: Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vysya, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank.

Account Statement Will be sent by Email. To receive physical statement please tick ☐

Do you wish to receive updates (refer instruction 4) [Please (✓)] by E-Mail ☐ Yes ☐ No SMS ☐ Yes ☐ No

5. Please indicate details of your SIP (skip this section if you wish to make a one-time investment)

Each SIP Amount Rs

SIP Frequency

- ☐ Weekly (Minimum amount Rs 1000 Every Wednesday)
☐ Monthly (Minimum amount Rs 250 Minimum No of installments 20)
☐ Quarterly (Minimum amount Rs 750 Minimum No of installments 7)

If you opt for SIP through post dated cheques, please indicate

First SIP Cheque No

Last SIP Cheque No

Mode of SIP ☐ Auto Debit (also submit SIP Auto Debit form) ☐ Post-dated cheques

Period for the SIP

- ☐ 1 year ☐ 2 years ☐ 3 years ☐ 5 years
☐ Till further notice (refer Guide to investing through Systematic Investment Plan on page 16)

SIP Starting

SIP Date

☐ 1 ☐ 7 ☐ 14 ☐ 20 ☐ 25

6. Bank Account Details of First/Sole Applicant (as per SEBI Regulations it is mandatory) (refer instruction 6)

Name of the Bank											Branch										
Branch Address											City (redemption & dividend will be payable at this location)										
Account No																					
If you opt for ECS fill											Account Type [Please (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> Others.....									
RTGS / NEFT IFSC Code																					

7. Payment Details (refer instruction 7) Please issue a separate Cheque/Demand Draft in favour of the fund you wish to invest

Cheque / DD No.											Date	D	D	M	M	Y	Y	Y	Y	
Amount in words (Rs)											Drawn on Bank									
Amount in figures (Rs)											DD Charges					Net Amount				
										Branch Name										

8. Receive PIN to track investment online [Please (✓)] (refer instruction 8)

☐ Yes ☐ No

Declaration: I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document • hereby apply for units as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme • agree to the terms and conditions for Auto Debit • agree to abide by the terms, conditions, rules and regulations of the scheme • agree to terms & conditions of PIN agreement • agree to receive account statement/communication by Email • 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 which together with the current application will result in the total investments exceeding Rs. 50,000 in a year. 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.

9. Nominee (available only for individuals) (refer instruction 9)

☐ I do not wish to choose a nominee
☐ I wish to nominate the following person

Name:.....
Address:.....
.....
If nominee is a minor: Date of birth:.....Relationship:.....
Name of Guardian:.....
Address of Guardian:.....

Signature of Nominee/Guardian of Nominee

10. Signature (refer instruction 10)

First / Sole
Applicant /
Guardian

Second
Applicant

Third
Applicant

Scheme:											<input type="checkbox"/> Regular Plan <input type="checkbox"/> Institutional Plan	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Dividend Re-investment <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Sweep								
Cheque / DD No.											Date	D	D	M	M	Y	Y	Y	Y	
Amount in words (Rs)											Drawn on Bank									
Amount in figures (Rs)											DD Charges					Net Amount				
										Branch Name										

Guide to investing through Systematic Investment Plan (SIP)

With effect from August 01, 2009 PAN not required 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 not applicable to other purchase transactions even if the amount is less than Rs 50,000 in any rolling 12-month period or in a financial year.

Investors who are Individuals are exempt from furnishing details of Permanent Account Number (PAN) for investments through **Systematic Investment Plans (SIPs) up to Rs. 50,000/- per year per investor** (hereinafter called Micro SIP).

Investors who wish to invest through Micro SIP will be required to 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

1. Voter Identity Card
2. Driving License
3. Government / Defense identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
7. 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&mcode=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, ICISI.
12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
13. 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 Micro SIPs. 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 will not be applicable to purchase transactions other than through SIP. 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 in a rolling 12 month period / financial year Rs 50,000, 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 schemes covered in the KIM.
- First-time investors must use SIP Application Form and existing investors in the schemes 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/quarter by
 - (i) Auto debit or (ii) Cheques facility
- SIP Application Form and SIP Renewal Form must be completed in English using block letters and submitted at offices of Sundaram Asset Management or Investors Service Centres of SBNPPFS. Please do not submit SIP forms to collection banks.
- For the first installment a cheque must be issued. For second and subsequent installments, an investor can choose auto debit (recommended as it is efficient, easy, more secure and timely) or provide post dated cheques.
- SIP dates –
 - (i) 1, 7, 14, 20 or 25 of the month as SIP date for monthly option.
 - (ii) 1, 7, 14, 20 or 25 of the beginning month of each quarter as SIP date for quarterly option.
- Only one installment per month/quarter is allowed under one SIP registration.
- You can invest a fixed amount every week, month or quarter. Minimum investment amount: Rs.1,000/- for weekly, Rs.250/- for monthly SIP and Rs.750/- for quarterly SIP.
- The minimum number of cheques under monthly installment should be 20 and for quarterly installment should be 7 for SIP based on the minimum amount. For higher amounts the number of installments and cheques can be lower subject to investing at least Rs 5000 during the SIP period.
- The cheque should be drawn in favour of the fund name and crossed "a/c payee only". It should be made payable at the location of the branch of Sundaram Asset Management or Investors Service Centre of SBNPPFS. On receipt of the post-dated cheques the Registrar and Share Transfer Agent - SBNPPFS - will send a letter to the unit holder confirming that his or her name has been enrolled for the SIP.
- An investor must submit only one cheque for each month/quarter for the SIP period. All cheques must be for the same amount and carry the same date that is selected by the investor.
- If an investor opts for SIP through post dated cheques, all cheques must be for the SIP date that has been chosen. The cheque will be presented on the same or the next working day and units will be allotted at the applicable NAV.
- 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 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 are requested to note that the existing practice of sending of Statement of Account to the unitholders will continue until the date of sending Consolidated Account Statement is finalized by all the AMCs.

- Investors should, as far as possible, opt to receive account statement by e-mail to make a contribution to the environment.
- An updated account statement will be sent to the investor indicating the new balance at his/her credit. For investors who have not provided an E-mail ID, a consolidated statement will be sent every quarter.
- If two consecutive post-dated cheques are returned unpaid by the bank, the SIP will be terminated and the balance cheque(s) if any, will be returned.
- 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 Investors Service 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 SIP facility will be terminated and the unused post dated cheque(s) will be returned to the investor. If the investor has opted for the auto debit facility, the instructions for this purpose would also be deactivated.
- 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.

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.



- SIP Auto Debit Form along with first cheque should be submitted to offices of Sundaram Asset Management or Investors Service Centres of R&T.
- The first cheque should preferably be drawn on the same bank account that is to be registered for ECS (Debit Clearing). If the cheque is drawn on any other bank, an investor must provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) is to be registered. Investors need not submit the First Cheque for SIP enrollment if:
 - The SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installment will be debited or
 - Copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
- 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. This gap must be at least 90 days for a quarterly SIP.
- The following documents may be submitted at least 40 days before the first SIP date:

New Investors	Existing Investors
SIP Application Form	SIP Enrolment/Renewal Form
SIP Auto Debit Facility	SIP Auto Debit Facility Form
First SIP Cheque	First SIP Cheque

- 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 receive 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.
- Three consecutive Auto Debit failures/rejections will lead to closure of the 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.

Agent's Name and ARN	1.Sub Agent Code	2.Sub Agent Code	3.Sub Agent Code	For Office Use Only

Folio No

[illegible][illegible][illegible][illegible][illegible][illegible][illegible]

STD Code				

[illegible][illegible]

Transferring funds from Scheme	Sundaram
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Plans: ☐ Regular ☐ Institutional Option: ☐ Dividend Payout ☐ Dividend Re-Investment ☐ Dividend Sweep ☐ Growth ☐ Others.....

Transferring funds to Scheme	Sundaram
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Plans: <input type="checkbox"/> Regular	<input type="checkbox"/> Institutional	Option: <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Re-Investment <input type="checkbox"/> Dividend Sweep <input type="checkbox"/> Growth <input type="checkbox"/> Others.....
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Each STP Amount	Rs								
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STP Frequency ☐ Weekly (every Wednesday-Minimum amount Rs 1000) ☐ Monthly (Minimum amount Rs 250 Minimum No of installments 20) ☐ Quarterly (Minimum amount Rs 750 Minimum No of installments 7)

Period for the STP ☐ 1 year ☐ 2 years ☐ 3 years ☐ 5 years ☐ Till further notice (refer Guide to investing through Systematic Investment Plan on page 16)

STP Starting

M	M	Y	Y	Y	Y
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STP Date (for monthly and quarterly options) ☐ 1 ☐ 7 ☐ 14 ☐ 20 ☐ 25

Nominee (available only for individuals)

☐ I do not wish to choose a nominee
☐ I wish to nominate the following person

Name:.....

Address:.....

If nominee is a minor: Date of birth:.....Relationship:.....

Name of Guardian:.....

Address of Guardian:.....

Signature of Nominee/Guardian of Nominee

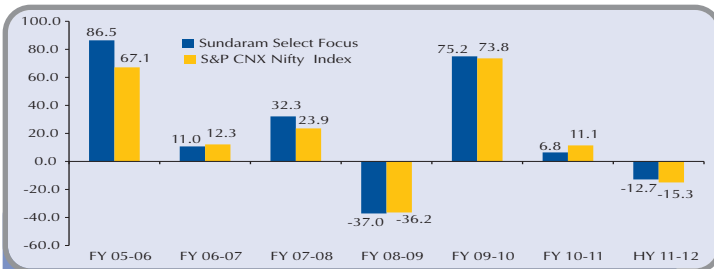
Signature

First / Sole
Applicant /
Guardian

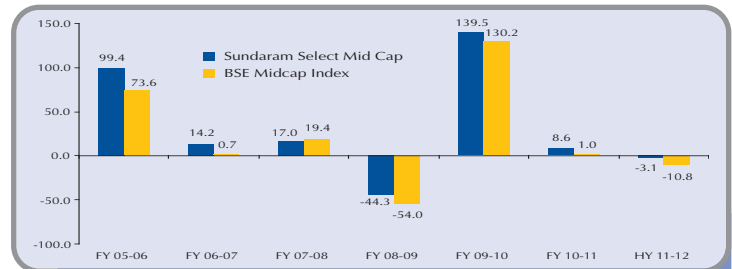
Second
Applicant

Third
Applicant

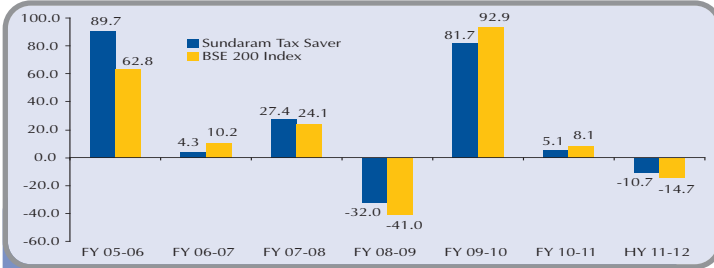
Track Record - Equity Schemes



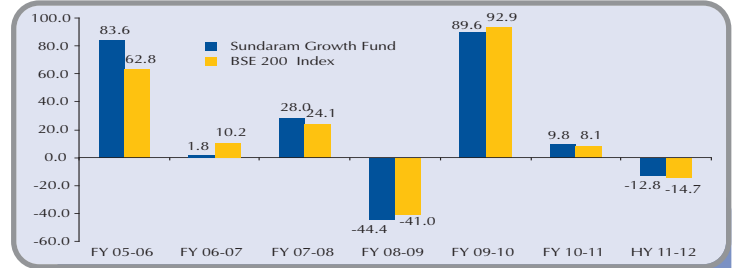
Sundaram Select Focus



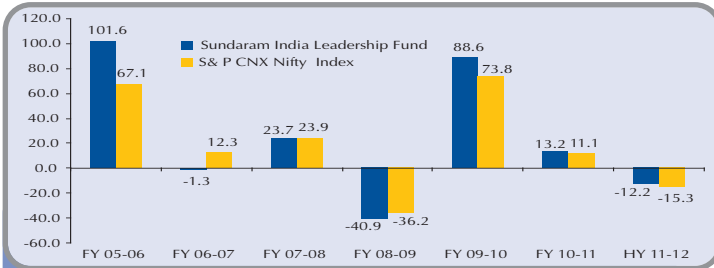
Sundaram Select Mid Cap



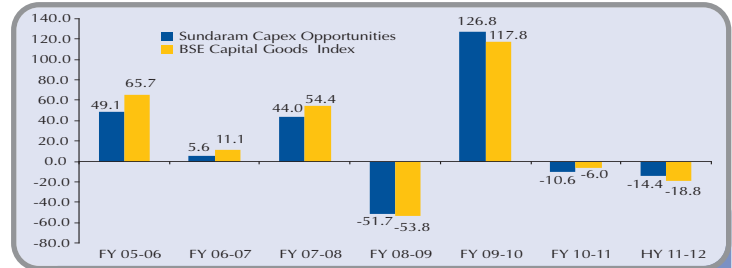
Sundaram Tax Saver



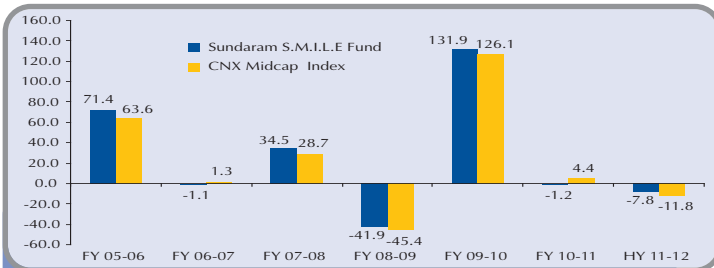
Sundaram Growth Fund



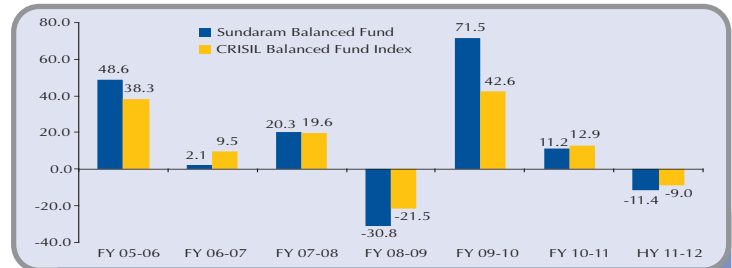
Sundaram India Leadership Fund



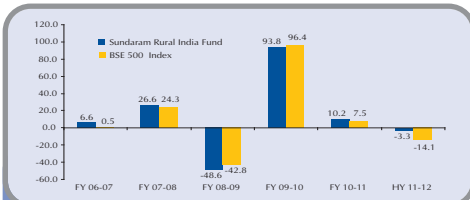
Sundaram Capex Opportunities



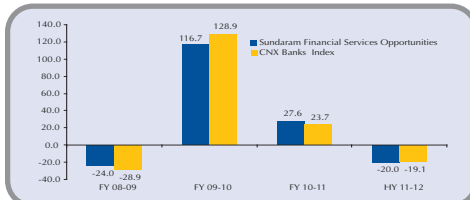
Sundaram India S.M.I.L.E Fund



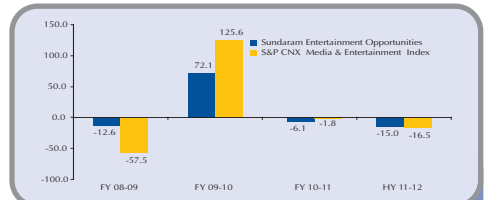
Sundaram Balanced Fund



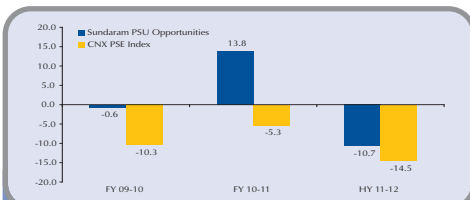
Sundaram Rural India Fund



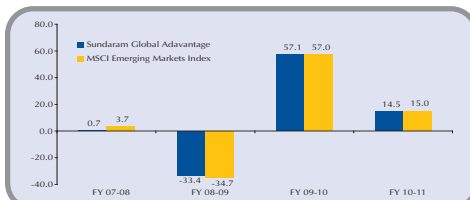
Sundaram Financial Services Opportunities



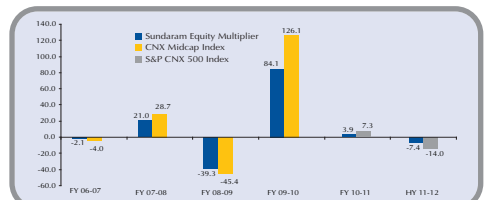
Sundaram Entertainment Opportunities



Sundaram PSU Opportunities



Sundaram Global Advantage



Sundaram Equity Multiplier

Past performance may or may not be sustained in the future; Returns computed on absolute basis using NAV of Growth Option as on September 30, 2011 (Date source and computation: Inhouse).

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 Number 1800 425 1000 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 Information		Agreement Date
Name		
Folio No	Mobile Number	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
E-Mail Address		

Agreement for Personal Identification Number – PIN

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

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:

- 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
- If the mode of payment is the first holder only, PIN facility will be made available to the first holder
- 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
- 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.

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 into using the PIN facility, whether with or without the knowledge of the Unit holder. The Unit holder hereby releases the Fund and 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-sublicenseable.

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			Signed for and on behalf of Fund
First Applicant	Second applicant	Third Applicant	

Branches of Sundaram Asset Management

Agra: Maruti Plaza, 706, 7th Floor, Sanjay Place, Agra-282002. Ph: 9319145256 **Ahmedabad:** 104, Arth Complex, Behind A.K. Patel House, Mithakali Six Roads, Navarangapura, Ahmedabad 380009. Ph: 079-66613337/26440442 **Ajmer:** S-4 2nd Floor, Swami Complex, Indira Moter, Circle Kutchery Road, Ajmer-305001. Ph: 0145-2624799/9460894810 **Allahabad:** 11st Floor, Saraoj Bhawan, Patrika Crossing, Civil Lines, Allahabad 211001. Ph: 9335467391 **Alwar:** C/o. Sundaram Finance Ltd, Vijay Complex, 1st Floor, 43 Scheme No 2, Alwar-301001. Ph: 9928291076 **Amritsar:** C/o. Sundaram Direct, Hall No-2, 27 Classic Plaza, Above Punjab National Bank, Majitha Road, Amritsar 143001. Ph: 9814767182 **Anand:** M/s.Sundaram Direct, F-1/1 Suramya Complex, Opp. C.P. Travel & Tours, Nr. Masada Bakery, Anand-V.V. Road, Anand. Ph: 02692-245281. **Baroda:** 127, Ifloor, Siddharth Complex, Near Express Hotel, R.C.Dutt Road, Alkapuri, Baroda 390007 Ph: 0265-3203204 **Bengaluru:** 2nd Floor, Phoenix Crescent, 10, Rest House Road, (Near ARMY Inspection Bungalow), Bengaluru 560001. Ph: 080-25599673/74/75 **Bhavnagar:** C/O Sundaram Finance Limited, G-5 Aristo complex, Opp madhav darshan, Near Radha Mandir, Waghavadi Road. Bhavnagar-364001. Ph: 0278-2513494/9825107110 **Bhilai:** 36/5, 1 St Floor, Nehru Nagar, Beside of ING Visya Bank, Bhilai C.G-490020. Ph: 0788-4039679/09300009679 **Bhopal:** Plot No. 10&11, 3rd floor, Alankar palace, Bank street, M.P.Nagar, Bhopal 462011. Ph: 0755-3203306/ 9826622559 **Bhubaneswar:** Office No-16, 2nd Floor, Deendayal Bhawan, Ashok Nagar, Bhubaneswar-751009. Ph: 0674-2530577 **Bhuji:** C/o Sundaram Direct, Shop No. A/221, Katira Commercial Centre, R.T.O. Relocation Site, Bhuji-370001. Ph:9879001939 **Calicut:** 3rd Floor, 17/501 R2, Kanchas Building, Rajai Road, Calicut-673001. Ph:9947044732 **Chandigarh:** SCO-2475-2476, 2nd Floor, Sector 22C, Chandigarh-160022. Ph: 0172-3206890/5009166 **Chennai-H.O.:** Sundaram Towers, II Floor 46, Whites Road, Royapettah, Chennai-600014. Ph: 044-40609900/28569900 **Chennai Sales Office:** Old No; 20, New No: 14, T.V.K. III Street, Royapettah, High Road, Opp; Kesari High School, Chennai 600 014. Ph: 044-24988740/24988741/24988742 **Cochin:** 'Radhika' Opp. To Axis Bank Rajaji Road, Cochin-682035. Ph: 0484-4027747/48 **Coimbatore:** Kalamansion Building II Floor, (Above Canara Bank), No-101, D.B.Road, R.S.Puram Coimbatore-641002 Ph: 0422-4360058,2542816. **Davangere:** Door No. 259/1A 1, Devi Building, 2nd Floor, 4th Main, Above Nokia Priority, Ram & Co Circle, P J Extension, Davangere-577002. Ph: 08192-231171 / 9845116329 **Dehradun:** Sundaram AMC Ltd, 57/19, 2nd Floor, Shiva Palace, Rajpur Road, Dehradun-248001. Ph. 0135-3203262/2710131 **Durgapur:** Unit No A-307, 2nd Floor, City Centre, Durgapur-713216. Ph-9800045245/ 03433200992 **Goa:** Shop No.F30, D Block, 1st Floor, Alfran Plaza, Panaji, Goa-403001. Ph: 0832-2230426 **Gorakhpur:** C/o Sundaram BNP Paribas Fund Services Bank Road, Opp Karvy Distribution, Gorakhpur-273001. Ph: 9935577063 **Guwahati:** Anandi Commercial Complex, 2nd Floor, Bora Service, G.S.Road, Guwahati-781007 Ph: 0361-2465591 **Gwalior:** C/o. Sundaram Finance, 2nd Floor, 44 City Centre, Narayan Krishna Madhav Rao Scindia Marg, Gwalior 474002. Ph: 9755557358 **Hosur:** No-122/2-C, Abinav Towers, (Opp) C S I-Church, Denkanakotta Road, Shanthi Nagar, Hosur 635 109. Ph: 99444 82055. **Hubli:** Shop no 005, Kundagol Complex, Court Circle, Hubli, Karnataka 580029. Ph: 0836-2354474 / 3247428 **Hyderabad:** 6 – 3 – 1090/ A / 12 & 13, Flat No: 401, 4Th Floor, Manbhum jade towers, Hotel Fortune Katriya Lane, Somajiguda, Hyderabad 500082. Ph: 040 – 23393669 / 90815 / 97600. **Indore:** 125, Starlit Towers, 29/1 Y.N.Road, Indore 452001. Ph: 0731-4224546/ 9993010099 **Jabalpur:** C/o. Sundaram Finance, 'Mangalam' 1st Floor, 103/3, Shastri Bridge Road, Napier Town, Jabalpur 482001, Ph: 9826777917 **Jaipur:** 303, 3rd Floor Brij Anukampa, Ashok Marg, C-scheme, Jaipur-302001. Ph: 0141-5118364/3213853 **Jalandhar:** 2nd Floor, No 5 E, Session Court Road, Near BMC Chowk, Jalandhar-144001 Ph: 0181-3248520 **Jamnagar:** C/o Sundaram Finance Ltd. 101, City Arcade, Nr. DSP Bungalow, Tin Bati, Jamnagar-361001. Ph: 90990 01009 **Jamshedpur:** Shop No.5/B, 3rd Floor, Meghdeep Building, Beside Hotel South Park, 'Q' Road,

Bistupur, Jamshedpur-831001. Ph: 0657-2320084/99343 19195 **Jodhpur:** 116 1st Floor, Modi Arcade, Chopasani Road, Jodhpur-342001. Ph: 0291-2612168/9785018141 **Kanchipuram:** 18 A Ground floor, Thiruvika St, Vedhasalam Nagar, Kanchipuram 632502 Ph: 9551266057 **Kanpur:** 219, Kan Chamber's, 14/113, Civil Lines, Kanpur-208001. Ph: 0512-3013230/531/532/9839111102 **Kolkata:** 7 Camac Street, 3rd Floor Block-6, Kolkata-700017. Ph No 033-30580162 **Kota:** C/o. Sundaram Finance Ltd, Plot No 3 1st Floor, Above Vijay Bank, Airodram Circle, Kota-324002. Ph: 9828615550 **Lucknow:** 104, UGF, SKI-HI Chamber, 5-Prak Road, Lucknow-226001. Ph: 0522-4060004/4040002/ 9838070781 **Ludhiana:** SCO-18, 4th Floor, Room No.401, Feroze Gandhi Market, Opp L.S.E Building, Ludhiana. Ph: 0161-3018500/ 0161-2402021 **Madurai:** No: 183C, North Veli Street, Opp: Duke Hotel, Madurai 625001. Ph: 0452-4376801/4377478 **Mangalore:** B2, Souza Arcade, Balmatta Road, Mangalore-575001. Ph : 0824-2443695/96 **Mooradabad:** C/o Sundaram BNP Paribas Fund Services II nd floor, Lasa Mart, Pili Kothi, Civil Lines, Mooradabad. Ph: 9720104129 **Mumbai:** • B-2/ 202, 2nd Floor, Marathon Innova NextGen Ganpatrao Kadam Marg, Opp. Peninsula Corporate Park, Lower Parel, Mumbai-400013. Ph: 022-24820300/ 24986200 • 606, 6th Floor, Dalamal House, Nariman Point, Mumbai 400021. Ph: 022-22842878 / 22842879 / 22833863 / 22842832 **Mysore:** #21, 1st Floor, Prashanth Plaza, 3rd Main, 5th Cross, Saraswathipuram, Mysore 570 009, Ph: 0821-2545522 **Nagpur:** C/O Fortune Business Centre, I Floor, 6 Vasant Vihar, W H C Road, Shankar Nagar, Nagpur-440010. Ph: 0712-2567346 / 2558581 **Nashik:** L-17, Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nashik 422002. Ph. 0253-3012267 **New Delhi:** 605, 6th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi 110 001. Ph: 011-41515138 / 41515139 / 43539210. • 2/6 3rd Floor west, Patal Nager, Above ICICI Bank, New Delhi -110008 **Panipat:** H. No-3964, Gali No-8, Des Raj Colony, Panipat-132103. Ph: 9034147002 **Patna:** 205, Ashiana Hari Niwas, New Dak Bungalow Road, Patna 800001. Ph: 0612-3200593 **Pondicherry:** C/o. Sundaram BNP Paribas Home Finance Ltd, 40, Mission Street, Pondicherry 605001. Ph: 0413-2221900 **Pune:** 1st Floor, Rachana Trade Estate, Erandwane, Opp Swad Hotel, Pune 411004. Ph: 020-30280927/8 **Raipur:** Millenium Plaza, Office No 26, 3rd Floor, Behind Indian Coffee House, Raipur-492001, Ph: 0771-4263615 **Rajkot:** 202-Business Terminal Complex, Opp. Ram Krishna Ashram, Dr. Yagnik Road, Rajkot-360001 Ph: 0281 3012577/8 **Salem:** New No.210 Old No315C, AVK Arcade, Omalur Main Road, Opp, to New Bus Stand, Salem 636004. Ph: 0427-4042827 / 9843081847 **Siliguri:** Sundaram Finance Ltd., Shree Radha Apartment Block-B, 2nd Floor, Iskon Mandir Road, Behind City Plaza, Siliguri Ph: 9733000515 **Surat:** L-14, Jolly Plaza, Opp- Athwa Gate Police Station, Athwa Lines, Surat 395001. Ph: 0261-2461384 / 85 **Thrissur:** Avokkaran building, Patturickal, Trichur- 680002. Ph: 9947044699 **Tirunelveli:** 25 N / 1, S.N.High Road, Near Sripuram Bus stop Sripuram Tirunelveli-627001 Ph : 0462-4220034 **Trichy:** Krishna Complex, 1st Floor, 60, Shastry Road, Tennur, Trichy 620017. Ph: 0431-2741509/4020828 **Trivandrum:** R S Complex, T C 2/3262 (5), Opp LIC Building, Pattom, Trivandrum- 695004. Ph: 0471-2342686 / 2342687 **Udaipur:** 303, 3rd Floor, Ridhi Sidhi Complex, 4-c Madubhan, Udaipur-313001. Ph: 0294-2421880 **Varanasi:** 2nd Floor, Ram Singh Rana Nagar Colony, Cantt. Sagra Road, Varanasi-221002. Ph: 0542-6457393/9839210294 **Vellore:** No: 67/1, 2nd Floor, Officer's Line (Near Lakshmi Theatre), Opp: PATC Depot, Vellore 632 001. Ph: 0416-2229471, 2217852 **Vijayawada:** D.No. 40-10-5, Sree Ramachandra Complex, Benz Circle, Bajaj Showroom Lane, Vijayawada 520010. Ph: 0866-2470778 **Vizag:** 47-10-10, 2nd Floor Rednam Regaency, Near Diamond Park, Dwarakanagar, Visakhapatnam 530016. Ph: 0891-3209440 /9949681818 **Dubai: Representative Office:** Office No.204, 2nd Floor, Above Ravi Darbar Restaurant at Burjuman Signal, Opp.Burjuman Centre and at the Exit of Khalid Bin Al Waleed Metro Station, P.O.-124337, Khalid Bin Al Waleed Street, Bur Dubai, Dubai (UAE) Ph: +009 7143961469

Toll Free 1800 425 1000

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www.sundarammutual.com

Sundaram Asset Management



SUNDARAM MUTUAL

Investment Manager: Sundaram Asset Management Company Limited



Fixed Income Application Form & Key Information Memorandum



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Sundaram Asset Management

Income/Liquid Schemes

Sundaram Money Fund	Liquid Fund Optimal current yield + high degree of liquidity
Sundaram Ultra Short-Term Fund	Income Fund Current yield + yield kicker from market-to-market component
Sundaram Flexible Fund: Short-Term Plan	Income Fund Dynamic strategy in short-end of yield curve
Sundaram Flexible Fund: Flexible Income Plan	Income Fund Dynamic go-anywhere portfolio across the yield curve
Sundaram Gilt Fund	Gilt Fund Dynamic fund owning Government Securities
Sundaram Bond Saver	Income Fund Strategy focused on medium-to-long term end of yield curve
Sundaram Income Plus	Income Fund Strategy focused on medium-to-long term end of yield curve
Sundaram Select Debt Short-Term Asset Plan	Income Fund Yield kicker from market-to-market component & high investment grade paper
Sundaram Monthly Income Plan	Income Fund Dynamic bond portfolio + dash of equity (Not an assured returns scheme)

Track Record

Fund / Index	Launch period	One year	Three years	Five years	Since Launch
Sundaram Money Fund	Dec-05	8.74	6.50	7.23	7.14
<i>CRISIL Liquid Fund Index</i>		<i>7.98</i>	<i>6.17</i>	<i>6.72</i>	<i>6.59</i>
Sundaram Ultra Short Term Fund	Apr-07	9.16	7.06	—	7.70
<i>CRISIL Liquid Fund Index</i>		<i>7.98</i>	<i>6.17</i>	<i>—</i>	<i>6.63</i>
Sundaram Bond Saver	Dec-97	4.29	6.15	5.42	8.05
<i>CRISIL Composite Bond Fund Index</i>		<i>5.87</i>	<i>7.00</i>	<i>5.99</i>	<i>—</i>
Sundaram GILT Fund	May-01	1.53	2.21	3.18	4.20
<i>I-Sec MIBEX</i>		<i>4.54</i>	<i>6.73</i>	<i>6.68</i>	<i>—</i>
Sundaram Income Plus	Jul-02	3.13	2.06	3.78	4.60
<i>CRISIL Composite Bond Fund Index</i>		<i>5.87</i>	<i>7.00</i>	<i>5.99</i>	<i>5.68</i>
Sundaram Select Debt - Short Term Asset Plan	Sep-02	12.18	5.68	6.50	6.22
<i>CRISIL Liquid Fund Index</i>		<i>7.98</i>	<i>6.17</i>	<i>6.72</i>	<i>5.85</i>
Sundaram Flexible Fund - Flexible Income Plan	Mar-09	3.66	—	—	4.50
<i>CRISIL Composite Bond Fund Index</i>		<i>5.87</i>	<i>—</i>	<i>—</i>	<i>5.32</i>
Sundaram Flexible Fund - Short Term Plan	Mar-09	7.72	—	—	6.24
<i>CRISIL Short-Term Bond Fund Index</i>		<i>7.16</i>	<i>—</i>	<i>—</i>	<i>6.03</i>
Sundaram Monthly Income Plan - Moderate	Jan-04	-2.68	5.29	3.89	5.52
<i>CRISIL MIP Blended Index</i>		<i>3.33</i>	<i>9.74</i>	<i>6.80</i>	<i>6.71</i>
Sundaram Monthly Income Plan - Aggressive	Mar-10	-1.06	—	—	3.15
<i>CRISIL MIP Blended Index</i>		<i>3.33</i>	<i>—</i>	<i>—</i>	<i>5.43</i>
Sundaram Monthly Income Plan - Conservative	Mar-10	2.90	—	—	3.85
<i>CRISIL MIP Blended Index</i>		<i>3.33</i>	<i>—</i>	<i>—</i>	<i>5.43</i>

Past performance may or may not be sustained in the future; NAV of Super Institutional Plan - Growth option is considered for computing the annualised returns of Sundaram Ultra Short Term Fund and Sundaram Money Fund. Rest of them are based on the NAV of Retail Plan -Growth option. Returns in %. Returns computed on compounded annualised basis. Since Inception returns are calculated based on face value of Rs. 10/-. For schemes which are in existence for less than one year, performance is indicated on an absolute basis; NAV, performance as on October 31, 2011; Relevant benchmarks highlighted in italics.

Key Information Memorandum

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 15/11/2011. **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 Saver, 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 money 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 of 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 the 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 with 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 the 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 capital appreciation by investing a portion of the schemes assets in equity and equity related instruments. <i>The Schemes do not guarantee / indicate any returns.</i>
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%. <i>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 maturity of up to 91 days only.</i> 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 370 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 Bills): 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 net assets. Sundaram Flexible Fund-Flexible Income Plan: Fixed Income Instruments, Government of India & Corporate Debt Securities (including Securitised Debt): 65%-100% • Money Market Instruments like CPs, 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 assets. Sundaram Gilt Fund: • Government of India Dated Securities: 0%-100% • State Governments Dated Securities: 0%-100% • Government of India Treasury Bills: 0%-100% 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 Income Securities: up to 100% • Central Government Securities: up to 50% • Money Market Investments (excluding call money): up to 50%. 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 related securities: 0%-10% • Investment in Securitised 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-related 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% • Equity and equity-related securities: 0%-30% • Investment in Securitised Debt will be up to 70% of the net assets of the Plan. <i>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/the 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 guidelines</i>
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 market 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/money 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 offer, private placement, through rights offerings, purchase on the floor of a recognised stock exchange or through negotiated deals on the secondary market. The schemes may invest in the non-publicly offered 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 instruments are not rated, specific approval of the Internal Investment Committee or Executive Committee 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 allocation 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; the intention being at all times to seek to protect the interests of the Unit holders. Though every endeavour will be made to achieve the objective of the Schemes, the Investment Manager/Sponsor/Trustee 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 investment 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 in equity schemes and income schemes. For detailed fund-specific strategy, please refer the respective Scheme Information Document and Key Information Memorandum of the schemes..
Risk Profile	Mutual fund units involve investment-related and other relevant risks, including the possible loss of principal. Please read, before investment, the Statement of

Key Information Memorandum

	Additional Information/Scheme Information Document of the respective Schemes carefully for details on risk factors.																																														
Risk Mitigation	<p>An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director/Deputy Managing Director and the fund manager for corrective action. Follow up actions are made to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI regulations as well as stipulations in the Scheme Information Document is monitored by the compliance team. The risk management team reports to the Managing Director/Deputy Managing Director. Risk Management Committee: The Board of Sundaram Asset Management has constituted a Risk Management Committee comprising Managing Director, Deputy Managing Director and two Independent Directors. The Risk Management Committee reviews the reports prepared by the Risk Officers. The Risk Management Committee looks into the implementation of Enterprise Risk Management. The Committee also reviews the risk guidelines with respect to equity and fixed Income/Liquid Schemes, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats. The Heads of Equity and Fixed Income, the Risk Analyst and the Executive Director – Sales & Marketing will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee. Risk Committee – Role: The Risk Committee will approve the: • Guidelines in the Universe of securities • Global Issuer limits (including limit per maturity) • Counterparty limits • Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc. Risk Guidelines: Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place. Risk Control: Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.</p>																																														
Plans and Options	<p>Income/Liquid Schemes: Sundaram Money Fund: Retail Plan: Growth Option • Dividend Pay out (Monthly) • Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly & Quarterly); Institutional Plan: Growth Option • Dividend Pay out (Monthly) • Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly & Quarterly); Super Institutional Plan: Growth Option • Dividend Pay out (Monthly) • Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly & Quarterly); Default Plan: Retail Plan; Default Option: Growth; Default frequency if dividend payout option is chosen: Monthly; Default frequency if dividend reinvestment option is chosen: Daily. Sundaram Ultra Short-Term Fund: Retail Plan: Growth Option • Dividend Pay out (Monthly) • Dividend Reinvestment (Daily, Weekly, Fortnightly, Monthly & Quarterly); Institutional Plan: Growth Option • Dividend Pay out (Weekly, Fortnightly, Monthly & Quarterly); Super Institutional Plan: Growth Option • Dividend Pay out (Weekly, Fortnightly, Monthly & Quarterly); Default Plan: Retail Plan; Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Daily. Sundaram Flexible Fund-Short Term Plan: Retail Plan: Growth Option • Dividend Pay out (Monthly) & Dividend Reinvestment (Monthly); Institutional Plan: Growth Option • Dividend Pay out Option (Monthly) & Dividend Reinvestment Option (Daily, Weekly & Monthly) Default Plan: Retail Plan; Default Option: Growth; Default frequency if dividend payout option is chosen: Monthly; Default frequency if dividend reinvestment option is chosen (for Institutional Plan): Daily. Sundaram Flexible Fund-Flexible Income Plan: Retail Plan: Growth Option • Dividend Pay out (Monthly, Quarterly, Half Yearly & Annual) & Dividend Reinvestment (Monthly, Quarterly, Half Yearly & Annual); Institutional Plan: Growth Option • Dividend Pay out (Monthly & Quarterly) & Dividend Reinvestment (Monthly & Quarterly); Default Plan: Retail Plan; Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Monthly. Sundaram Gilt Fund: Plans: Retail Plan; Options: Growth, Dividend Pay out and Dividend Re-investment; Default Plan: Retail Plan; Default Option: Dividend Pay-out Sundaram Bond Saver: Retail & Institutional: Growth Option • Dividend Pay out Option (Quarterly, Half Yearly & Annual) & Dividend Reinvestment Option (Quarterly, Half Yearly & Annual) • Bonus Option; Default Plan: Retail Plan; Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Quarterly. Sundaram Income Plus: Growth Option, Dividend Pay out & Dividend Reinvestment. Default Option: Dividend Pay out. Sundaram Select Debt Short-Term Asset Plan: Growth Option • Dividend Pay out • Dividend Re-investment* (Dividend periodicity: Weekly, Fortnightly, Monthly, Quarterly, Half yearly and Annual options.) * Weekly, Fortnight and Monthly options • Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Weekly. Sundaram Monthly Income Plan: The scheme will have three exclusive Plans based on the pattern of asset allocation: i. Conservative Plan; ii. Moderate Plan; iii. Aggressive Plan; Options: Growth Option • Dividend Pay out Option (Monthly, Quarterly & Half Yearly) & Dividend Reinvestment Option (Monthly, Quarterly & Half Yearly); Default Plan: Moderate Plan; Default Option: Growth; Default frequency if dividend payout option is chosen: Quarterly; Default frequency if dividend reinvestment option is chosen: Monthly.</p>																																														
Minimum Application /Repurchase Amount	<table> <tr> <th data-bbox="449 1242 926 1295">Income/Liquid Schemes Scheme Name/Plans/Options</th><th data-bbox="926 1242 1084 1295">Purchase</th><th data-bbox="1084 1242 1261 1295">Additional Purchase</th><th data-bbox="1261 1242 1612 1295">Repurchase</th></tr> <tr> <td data-bbox="449 1317 926 1401">Sundaram Money Fund Retail Plan Institutional Plan</td><td data-bbox="926 1317 1084 1401">Rs 1,000 Rs 25 lakh</td><td data-bbox="1084 1317 1261 1401">Rs 500 Rs 1 lakh</td><td data-bbox="1261 1317 1612 1401">Rs 1,000 Rs 10,000 (Growth Option) / Rs 50,000 (Dividend Re-investment)</td></tr> <tr> <td data-bbox="449 1408 926 1460">Super Institutional Plan</td><td data-bbox="926 1408 1084 1460">Rs 5 crore</td><td data-bbox="1084 1408 1261 1460">Rs 1 lakh</td><td data-bbox="1261 1408 1612 1460">Rs 10,000 (Growth Option) / Rs 50,000 (Dividend Re-investment)</td></tr> <tr> <td data-bbox="449 1467 926 1551">Sundaram Ultra Short-Term Fund Retail Institutional Plan Super Institutional Plan</td><td data-bbox="926 1467 1084 1551">Rs 1,000 Rs 1 crore Rs 5 crore</td><td data-bbox="1084 1467 1261 1551">Rs 1,000 Rs 1 lakh Rs 1 lakh</td><td data-bbox="1261 1467 1612 1551">Rs 1,000 Rs 50,000 Rs 50,000</td></tr> <tr> <td data-bbox="449 1558 926 1610">Sundaram Flexible Fund-Short-Term Plan Retail Plan Institutional Plan</td><td data-bbox="926 1558 1084 1610">Rs 5,000 Rs 1 crore</td><td data-bbox="1084 1558 1261 1610">Rs 1,000 Rs 1 lakh</td><td data-bbox="1261 1558 1612 1610">Rs 500 Rs 500</td></tr> <tr> <td data-bbox="449 1617 926 1678">Sundaram Flexible Fund-Flexible Income Plan Retail Plan Institutional Plan</td><td data-bbox="926 1617 1084 1678">Rs 5,000 Rs 1 crore</td><td data-bbox="1084 1617 1261 1678">Rs 1,000 Rs 1 lakh</td><td data-bbox="1261 1617 1612 1678">Rs 500 Rs 500</td></tr> <tr> <td data-bbox="449 1685 926 1746">Sundaram Gilt Fund Retail Plan Institutional Plan</td><td data-bbox="926 1685 1084 1746">Rs 5,000 Rs 50 Lakh</td><td data-bbox="1084 1685 1261 1746">Rs 1000 Rs 50,000</td><td data-bbox="1261 1685 1612 1746">Rs 500 Rs 500</td></tr> <tr> <td data-bbox="449 1753 926 1814">Sundaram Bond Saver Retail Plan Institutional Plan</td><td data-bbox="926 1753 1084 1814">Rs 5,000 Rs 50 Lakh</td><td data-bbox="1084 1753 1261 1814">Rs 500 Rs 1 Lakh</td><td data-bbox="1261 1753 1612 1814">Rs 500 Rs 500</td></tr> <tr> <td data-bbox="449 1821 926 1852">Sundaram Income Plus</td><td data-bbox="926 1821 1084 1852">Rs 5,000</td><td data-bbox="1084 1821 1261 1852">Rs 500</td><td data-bbox="1261 1821 1612 1852">Rs 500</td></tr> <tr> <td data-bbox="449 1859 926 1891">Sundaram Select Debt Short-Term Asset Plan</td><td data-bbox="926 1859 1084 1891">Rs 5,000</td><td data-bbox="1084 1859 1261 1891">Rs 5000</td><td data-bbox="1261 1859 1612 1891">Rs 500</td></tr> <tr> <td data-bbox="449 1898 926 1930">Sundaram Monthly Income Plan SIP/STP Details</td><td data-bbox="926 1898 1084 1930">Rs 5,000</td><td data-bbox="1084 1898 1261 1930">Rs 500</td><td data-bbox="1261 1898 1612 1930">Rs 500</td></tr> </table> <p>Sundaram Money Fund: • STP (Weekly-processed on Wednesday's): Rs 1000 • STP (Monthly): Rs 250 • STP (Quarterly): Rs 750 and any amount thereafter. Sundaram Ultra Short Term: Minimum amount for SIP: Rs. 1,000 (Weekly and Monthly) and Rs. 3,000 (Quarterly). Minimum amount for STP: • Weekly-processed on Wednesday's: Rs 1000 • Monthly: Rs 250 • Quarterly: Rs 750 and any amount thereafter. Sundaram Flexible Fund-Short Term Plan, Sundaram Gilt Fund, Sundaram Bond Saver, Sundaram Income Plus, Sundaram Select Debt Short-Term Asset Plan and Sundaram Monthly Income Plan (only for Moderate Plan): Minimum amount for SIP/STP • (Weekly-every Wednesday) Rs 1000 • (Monthly): Rs 250 • (Quarterly):</p>			Income/Liquid Schemes Scheme Name/Plans/Options	Purchase	Additional Purchase	Repurchase	Sundaram Money Fund Retail Plan Institutional Plan	Rs 1,000 Rs 25 lakh	Rs 500 Rs 1 lakh	Rs 1,000 Rs 10,000 (Growth Option) / Rs 50,000 (Dividend Re-investment)	Super Institutional Plan	Rs 5 crore	Rs 1 lakh	Rs 10,000 (Growth Option) / Rs 50,000 (Dividend Re-investment)	Sundaram Ultra Short-Term Fund Retail Institutional Plan Super Institutional Plan	Rs 1,000 Rs 1 crore Rs 5 crore	Rs 1,000 Rs 1 lakh Rs 1 lakh	Rs 1,000 Rs 50,000 Rs 50,000	Sundaram Flexible Fund-Short-Term Plan Retail Plan Institutional Plan	Rs 5,000 Rs 1 crore	Rs 1,000 Rs 1 lakh	Rs 500 Rs 500	Sundaram Flexible Fund-Flexible Income Plan Retail Plan Institutional Plan	Rs 5,000 Rs 1 crore	Rs 1,000 Rs 1 lakh	Rs 500 Rs 500	Sundaram Gilt Fund Retail Plan Institutional Plan	Rs 5,000 Rs 50 Lakh	Rs 1000 Rs 50,000	Rs 500 Rs 500	Sundaram Bond Saver Retail Plan Institutional Plan	Rs 5,000 Rs 50 Lakh	Rs 500 Rs 1 Lakh	Rs 500 Rs 500	Sundaram Income Plus	Rs 5,000	Rs 500	Rs 500	Sundaram Select Debt Short-Term Asset Plan	Rs 5,000	Rs 5000	Rs 500	Sundaram Monthly Income Plan SIP/STP Details	Rs 5,000	Rs 500	Rs 500
Income/Liquid Schemes Scheme Name/Plans/Options	Purchase	Additional Purchase	Repurchase																																												
Sundaram Money Fund Retail Plan Institutional Plan	Rs 1,000 Rs 25 lakh	Rs 500 Rs 1 lakh	Rs 1,000 Rs 10,000 (Growth Option) / Rs 50,000 (Dividend Re-investment)																																												
Super Institutional Plan	Rs 5 crore	Rs 1 lakh	Rs 10,000 (Growth Option) / Rs 50,000 (Dividend Re-investment)																																												
Sundaram Ultra Short-Term Fund Retail Institutional Plan Super Institutional Plan	Rs 1,000 Rs 1 crore Rs 5 crore	Rs 1,000 Rs 1 lakh Rs 1 lakh	Rs 1,000 Rs 50,000 Rs 50,000																																												
Sundaram Flexible Fund-Short-Term Plan Retail Plan Institutional Plan	Rs 5,000 Rs 1 crore	Rs 1,000 Rs 1 lakh	Rs 500 Rs 500																																												
Sundaram Flexible Fund-Flexible Income Plan Retail Plan Institutional Plan	Rs 5,000 Rs 1 crore	Rs 1,000 Rs 1 lakh	Rs 500 Rs 500																																												
Sundaram Gilt Fund Retail Plan Institutional Plan	Rs 5,000 Rs 50 Lakh	Rs 1000 Rs 50,000	Rs 500 Rs 500																																												
Sundaram Bond Saver Retail Plan Institutional Plan	Rs 5,000 Rs 50 Lakh	Rs 500 Rs 1 Lakh	Rs 500 Rs 500																																												
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Sundaram Monthly Income Plan SIP/STP Details	Rs 5,000	Rs 500	Rs 500																																												

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	<p>Rs 750 and any amount thereafter. If Wednesday is not a business day, the SIP/STP installment will be processed on the next business day.</p>		
Redemption/Switch/Listing	<p>Redemption & switch-out on an ongoing basis to other schemes of Sundaram Mutual Fund: Allowed on any Working Day at NAV, subject to Exit Load if any. If the Specified Date is a Non Business Day the application will be processed on the next Business Day.</p>		
Applicable NAV	<p>Sundaram Money Fund</p> <ul style="list-style-type: none"> For any subscription request received upto 2 PM on any business day and funds are available for utilisation before the cut-off time, closing NAV of the day immediately preceding the day of receipt of application For any subscription request received after 2PM on any business day and funds are available for utilization on the same day, the applicable NAV shall be the closing NAV of the day immediately preceding the next business day ; and Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time, the applicable NAV shall be the closing NAV of the day immediately preceding the day on which the funds are available for utilization. If redemption request is received before 3 PM on any working day, closing NAV of the day immediately preceding the next business day If redemption request is received after 3 PM on any working day, closing NAV of next business day Business day does not include a day on which money markets are closed or otherwise not accessible. <p>a. For allotment in respect of purchase/switch-in from other schemes It is necessary that</p> <ul style="list-style-type: none"> Application for purchase/switch-in is received before the applicable cut-off time Funds for the entire amount of subscription/purchase as per the application/switch-in request are credited to the bank account of the respective schemes before the cut-off time. The funds are available for utilization before the cut-off time, by the respective schemes. <p>Money Fund Applications shall be submitted only at the offices of the Investment Manager. Switch-out shall be treated as redemption request. In case of 'switch' transactions from one Scheme to another the allocation shall be in line with redemption payouts.</p> <p>For other Income Schemes covered in this document:</p> <ul style="list-style-type: none"> For subscription/redemption/switch request received before 3.00 pm on any business day, the closing NAV of the day of receipt of application. For subscription/redemption/switch request received after 3.00 pm on any business day, the closing NAV of next business day after the receipt of application. <p>a. For allotment of units in respect of purchase of units in Income/Debt Oriented schemes for an amount of Rs. 1 Crore and above:</p> <ul style="list-style-type: none"> In respect of application received upto 3.00 p.m. on a day and funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cut-off time i.e. available for utilization before the cut-off time - the closing NAV of the day shall be applicable In respect of application received after 3.00 p.m. on a day and funds for the entire amount of subscription /purchase as per the application are credited to the bank account of the respective schemes before the cut-off time of the next business day i.e. available for utilization before the cut-off time of the next business day – the closing NAV of the next business day shall be applicable. <p>b. For allotment of units in respect of switch-in to Income/Debt oriented schemes for an amount of Rs. 1 crore and above (other than liquid schemes) from other schemes It is necessary that: • Application for switch-in is received before the applicable cut-off time • Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account for the respective switch-in to Income/Debt Oriented Mutual Fund schemes/plans before the cut-off time • The funds are available for utilization before the cut-off time, by the respective switch-in to Income/Debt oriented Mutual fund schemes/plans.</p> <p>For subscription the applicable NAV will be as indicated only for local cheque or demand draft payable at par in the place of receipt. If the application for subscription is accompanied by an outstation cheque or demand draft not payable at par in the place of receipt, closing NAV of the day on which the cheque or demand draft is credited will be the applicable NAV.</p> <p>Switch-in shall be treated as subscription request. Switch-out shall be treated as redemption request.</p>		
Despatch of Redemption Proceeds	<p>The redemption or redemption proceeds shall be dispatched to the unit holders within 10 business days from the date of redemption. During circumstances such as market closure / breakdown / calamity / strike / violence / bandh, extreme price volatility/SEBI Directives etc, the Trustee can stop/suspend sale/redemption of Units.</p>		
Dividend	<p>The Trustee Company reserves the right to distribute dividend subject to availability of distributable surplus. Dividend is declared on the face value of Rs 10 per unit. After declaration and payment of dividend (including re-investment), the ex-dividend NAV will decline to the extent of the dividend payment.</p>		
Fund Managers & Benchmark	<p>Fund Name Income/Liquid Schemes Money Fund Ultra Short-Term Fund Flexible Fund Short-Term Plan Flexible Fund-Flexible Income Plan Gilt Fund Bond Saver Income Plus Select Debt Short Term Asset Plan Monthly Income Plan The Trustee reserves the right to change the Fund Managers / Benchmarks, whenever considered appropriate and the details of the changes will be notified by addendum.</p>	<p>Fund Manager Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava Dwijendra Srivatsava</p>	<p>Benchmark CRISIL Liquid Fund Index CRISIL Liquid Fund Index CRISIL Short Term Bond Fund Index CRISIL Composite Bond Fund Index I-Sec MIBEX Index CRISIL Composite Bond Fund Index CRISIL Composite Bond Fund Index CRISIL Liquid Fund Index CRISIL MIP Blended Index</p>
Name of the Trustee Company	Sundaram Trustee Company Ltd		
Load Structure	<p>Entry Load: Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, there will be no entry load for investments in the Schemes. This shall apply to new investment in the schemes, additional purchase, switch-in, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and any other form of investment that may be introduced as a facility. The upfront commission to distributor (ARN holder) will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor. The distributors (ARN holder) will disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing schemes of various mutual funds from amongst which the scheme is being recommended to the investor.</p> <p>Exit Load: Income/Liquid Schemes Sundaram Money Fund: Nil Sundaram Ultra Short Term Fund: Nil</p>		

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Sundaram Flexible Fund-Short-Term Plan: 1% if redeemed within 90 Days from the date of allotment.
Sundaram Flexible Fund-Flexible Income Plan: 1% if redeemed within 6 months from the date of allotment.
Sundaram Gilt Fund: 1% if redeemed within 6 months from the date of allotment.
Sundaram Bond Saver: 1 % if redeemed within 1 year from the date of allotment.
Sundaram Income Plus: 2% if redeemed within 1 year from the date of allotment and 1.5% if redeemed within 1 & half year from the date of allotment.
Sundaram Select Debt Short-Term Asset Plan: 0.50% if redeemed within 45 days from the date of allotment.
Sundaram Monthly Income Plan: For redemption within 12 months from the date of allotment - 1%. For redemption on or after 12 months from the date of allotment - Nil.

Common for all Schemes: The above structure will be applicable for Systematic Investment Plan and Switch-out also. For SIP/STP, period mentioned in exit load will be reckoned from the date of allotment. There shall be no exit load on bonus units and of units allotted on reinvestment of dividend.

The Trustees reserve the right to prospectively modify the load structure within the limits permitted under the SEBI regulations. The details of the modifications will be advertised in newspapers and 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.

Transaction Charge 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 existing 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 Distributor. The balance amount will be invested in the scheme. The Transaction charge will not apply to direct Investments. For more details, please refer to the section 'Your guide to fill the application form'.

Initial Issue Expenses Not Applicable as schemes covered in this KIM are open-end and are offered on a continuous basis.

Performance Refer page 2 & 14 of this document

Recurring Expenses **Liquid/Income Schemes:** Recurring expenses, including investment management fee shall not exceed 2.25% for first Rs 100 crore, 2.00% for the next Rs 300 crore, 1.75% for the next Rs 300 crore and 1.50 % for assets in excess of Rs 700 crore. The expenses will be based on a percentage of average daily net assets. This is based on the current SEBI Regulations.

Scheme Name	Total expenses, including fees		
	Retail	Institutional	Super Institutional
Money Fund	2.02	0.76	0.30
Ultra Short-Term Fund	2.00	0.75	0.31
Flexible Fund-Short Term Plan	1.50	0.70	—
Flexible Fund-Flexible Income Plan	1.50	—	—
Gilt Fund	1.00	—	—
Bond Saver	2.25	2.25	—
Income Plus	1.92	—	—
Select Debt Fund Short-Term Plan	0.22	—	—
Monthly Income Plan:	Conservative Plan	1.99	—
	Moderate Plan	1.99	—
	Aggressive Plan	1.82	—

Total expenses, including investment management fee, expressed as percentage of average daily net assets for the year ending September 30, 2011.

Tax Benefits **Common to all Schemes:** This summary of tax implication is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. In view of the individual nature of tax implications, investors are advised to refer the Statement of Additional Information and consult his/her tax adviser with respect to the specific tax implications arising out of an investment in the scheme. **Sundaram Mutual Fund:** Income is exempt from tax as per Section 10(23D) of the Income Tax Act. • In addition to income tax, surcharge on income tax (5.0% for Indian companies and 2.0% for Foreign companies) is payable by companies if their Total income exceeds Rs one crore. Cess of 3% on total tax (income tax plus applicable surcharge) is payable by all taxpayers.

Investors Dividend received from the Schemes is not taxable in the hands of the investors • No tax will be deducted at source from income paid to any investor as also from redemption amounts paid to resident investors • Units of the scheme are an eligible mode of investment in terms of the pattern of investment prescribed under the Income Tax Act for the following entities: • Charitable Trusts • Scientific Research Associations • Institutions/Associations/Boards for regulating games / sports • Employee Welfare Trusts • If units of the scheme are given as a gift no gift tax will be payable • Units of this scheme are also exempt from wealth tax.

Sundaram Money Fund: • With effect from June 01, 2011 Money Market Mutual Fund and Liquid Funds, are required to pay Dividend Distribution Tax at the rate of 25.00% to the Individual & HUFs and 30% on distribution made to others (cess & Surcharge will also apply and based on current provisions of the tax law, the rates will be 27.038 % and 32.445 % respectively).

Specific for Income Schemes: With effect from June 01, 2011, the scheme will pay distribution tax of 12.50%, in the case of distribution to individuals and HUFs and @ 30.00% on distribution made to others (cess & Surcharge will also apply and based on current provisions of the tax law, the rates will be 13.519 % and 32.445 % respectively). • Units will be treated as a long-term capital asset if held as a capital asset for more than 12 months. If the units are held for less than or equal to 12 months, they will be treated as short-term capital asset. • Long-term capital gains are taxable at 10% (surcharge and cess will be payable) without indexation of the cost of acquisition or at 20% (surcharge and cess will be payable) with indexation of the cost of acquisition which ever is less. • Short-term capital gains are taxable at normal rates applicable to the investor as per the provisions of the Income Tax Act. • Capital loss resulting from sale of units would be available for setting off against other capital gains made. Losses on transfer of long-term capital assets would however be allowed to be set-off only against gains from transfer of long-term capital assets. The balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains. • Where a person buys any units within a period of three months before the record date for Dividend and sells such units within nine months after such date, then the capital loss, if any, on such sale cannot be set off to the extent of dividend income. • Where a person buys any units within a period of three months before the record date (for entitlement of bonus) and sells the Units within nine months after such date, then the capital loss, if any, from sale of original units, cannot be set off but will be treated as cost of acquisition of such bonus units.

Daily Net Asset Value On all working days, NAV will be computed (except in special circumstances detailed in the Statement of Additional Information/Scheme Information Document).

Common to all Schemes: If the NAV cannot be computed for reasons such as closure of stock exchanges, banks, state of emergency, breakdown in communication and non-dissemination of NAV for the investee schemes for any reason, the Investment Manager may suspend calculations and/or publication of NAV of the units. Transparency will be maintained through half-yearly disclosure of established portfolio through newsletters.

The NAV shall be sent for publication in 2 newspapers and updated on the websites of Sundaram Asset Management (www.sundarammutual.com) and the Association of Mutual Funds of India (www.amfiindia.com). Sundaram Asset Management shall normally update the NAV on the website of Association of Mutual Funds of India before 9.00 p.m. on every working day.

For Investor Grievances please contact **Investor Relations Manager**
J. Esther Priya, Head- Customer Services, Sundaram Asset Management Company Limited, Sudarshan Building Annex, II Floor, New No.27, Old No.14, Whites Road, Royapettah, Chennai- 600 014. Telephone: (044) 28578700 Fax: (044) 28582200 Toll Free No: 1800 – 425 – 1000 Email us at :

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service@sundarammutual.com

Registrar: Sundaram BNP Paribas Fund Services Limited, SEBI Registration No. INR 000004066, (Unit: Sundaram Mutual Fund), Central Processing Center, RR Towers II, III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free: 1800-425-7237.

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 of the Schemes of Sundaram Mutual in dematerialized (DEMAT) form in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) from time to time. However, DEMAT facility will not be available for the Daily Dividend, Weekly Dividend and Fortnightly Dividend options under all the income/debt and liquid schemes and for SIP transactions. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form subsequently, the request for conversion of units held in non-DEMAT form into DEMAT (electronic) form or vice-versa should be submitted along with a DEMAT/REMAT Request Form to their Depository Participants.

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 and amendments thereto, read with SEBI circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, the investor whose transaction** has been accepted by the AMC/Mutual Fund on or after October 1, 2011 shall receive the following:

(1) On acceptance of the application for subscription, a confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.

(2) 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.**

(3) 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.

(4) In case the mutual fund folio has more than one registered holder, the first named Unit holder shall receive the CAS.

(5) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).

(6) 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.

(7) Further, the CAS detailing holding across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly CAS will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. Such Consolidated Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement.

(8) The statement of holding of the beneficiary account holder for units held in DEMAT will be sent by the respective DPs periodically.

(9) Investors are requested to note that the existing practice of sending of Statement of Account to the unitholders will continue until the date of sending Consolidated Account Statement is finalized by all the AMCs.

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

The portfolio of the Schemes as of March 31 and September 30 of every year will be published in the SEBI prescribed format before the expiry of one month from the close of each half year in one national English daily newspaper and in a newspaper in a Tamil newspaper published from Chennai or sent to all the unit holders. The portfolio shall be displayed at www.sundarammutual.com.

An abridged Scheme-wise annual report shall be emailed to all unit holders within four months from the date of closure of the relevant accounting year; unit holders who have not provided an email address/who have requested for a physical copy shall receive a copy by post. The physical copy of the scheme-wise annual report shall be made available to the investors at the registered / corporate office of the AMC on payment of Rs.10/-. The scheme-wise annual reports or abridged summary thereof will also be available at www.sundarammutual.com

General Risk Factors

All mutual funds and securities investments are subject to market risks, and there can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market. Main types are market risk, liquidity risk, credit 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 uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. Investors in the schemes are not being offered any guaranteed or indicated returns.

Standard Risk Factors

Risk Factors - Equity Markets: Stock Market Volatility, Equity 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, Market risk, Illiquidity risk and Basis Risk, to name a few.

Risks-Debt : Credit Risk, Interest Rate Risk, Price Risk, Market Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk and Non-Diversification Risk, to name a few.

Scheme-Specific Risk Factors:

Income/Liquid Scheme: • Changes in the prevailing rates of interest are likely to affect the value of the scheme's holdings and consequently the value of the scheme's Units. The scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative instruments for the purpose of hedging and portfolio balancing and trading, as permitted under the Regulations and guidelines. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. There is risk of capital loss.

Fund Size & Folios

Fund Name	Folio Count (#)	Assets Under Management (Rs Crore)
Sundaram Money Fund	3,372	1,698
Sundaram Ultra Short Term Fund	14,636	1,541
Sundaram Flexible Fund Short Term	2,312	45
Sundaram Flexible Income Plan	334	1
Sundaram Gilt Fund	51	0.12
Sundaram Bond Saver	4,768	23
Sundaram Income Plus	280	1
Sundaram Select Debt Short Term Asset	233	3
Monthly Income Plan		
MIP Moderate	6,161	25
MIP Aggressive	2,633	15
MIP Conservative	2,076	24

Folio count and Assets Under Management are as of October 31, 2011

Statutory

Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882 **Sponsor:** Sundaram Finance Limited **Investment Manager:** Sundaram Asset Management Company Limited. **Trustee:** Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of Rs.1 lakh to set up the Mutual Fund.

Your guide to fill the application form

Sundaram Money Fund

Sundaram Ultra Short-Term Fund

Sundaram Flexible Fund: Short-Term Plan

Sundaram Flexible Fund: Flexible Income Plan

Sundaram Gilt Fund

Sundaram Bond Saver

Sundaram Income Plus

Sundaram Select Debt Short-Term Asset Plan

Sundaram Monthly Income Plan

Checklist

Retail Plan: Please ensure the minimum investment is as per the limits for the Scheme/Plan 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 procedure /furnishing Income Tax Permanent Account Number (PAN) is compulsory to all investors except Micro SIP of an individual investor.

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 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

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).
- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/ ECS/NEFT/RTGS

KYC/PAN are 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 not applicable to other purchase transactions even if the amount is less than Rs 50,000 in any rolling 12-month period or in a financial year. However investors in the Micro SIP must produce a copy of any of the specified photo identification documents listed in Guide to Investing through Systematic Investment Plan (SIP)

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

- (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 (As applicable):

- Identity Documents (applicable to Micro SIP)
- 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 / Existing Folio 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)

Document	Corporate	Society	Partnership	Trust
Memorandum & Articles	✓			
Resolution/Authorisation to Invest	✓	✓	✓	✓
List of Authorised Signatories & Specimen Signatures	✓	✓	✓	✓
Bye-Laws		✓		
Trust Deed		✓		
Partnership Deed			✓	

This form is for persons resident in India. FII/Sub Account of FII (if investing using an address outside India) and NRIs are requested to use a dedicated form available for their use

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.

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.

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. The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above on a per subscription basis**
- 2. For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above**
For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above
- 3. The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.**
- 4. No Transaction charges shall be levied:**
 - a) Where the distributor/agent of the investor has not opted to received any Transaction Charges;**
 - b) Where the investor purchases the Units directly from the Mutual Fund;**
 - c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-;**
 - d) On transactions other than purchases / subscriptions relating to new inflows. Switches / Systematic Transfers / Allotment of Bonus Units / Dividend reinvestment Units / Transfer / Transmission of units, etc will not be considered as subscription for the purpose of levying the transaction charge.**
 - e) Purchases / subscriptions carried out through stock exchange(s).**

The 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/SA/KIM wherever applicable.

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 in case 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.

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 not applicable to other purchase transactions even if the amount is less than Rs 50,000 in any rolling 12-month period or in a financial year. Investors in the Micro SIP 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: If an investor provides a copy of PAN card without required attestation, officials 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.

Know Your Customer (KYC) Requirement: The Securities and Exchange Board of India has issued detailed guidelines on measures for prevention Money Laundering. 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 acknowledgement is mandatory for all investors.
- An application without acknowledgement of KYC compliance will be rejected
- Investors are required to attach a copy of PAN card as a mandatory document for proof of identity to complete KYC
- As a token of having verified the identity and address and for efficient retrieval of records, the POS will issue an acknowledgement.
- 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
- The list of points of service is available at www.sundarammutual.com.

The above KYC/PAN procedures are 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. But in such cases, one of the specified identity documents listed in "Guide to Investing through Systematic Investment Plan (SIP)" needs to be furnished.

3. 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 point No. 3 of application form or the Key Information Memorandum or checklist on this page or the cover page of this document.

A mutual fund scheme, a bank, a public financial institution, an insurance company, FIs, sub-account of FIs, pension funds and any other category of institution, which is permitted by the Trustee Company, shall be entitled to the Institutional Plan. All other Investors should choose the Retail Plan. For details please refer Plans and Options section of this document.

4. How do you wish to receive:

- **Account Statement:** Please provide details of preferably your personal Email Address. This is a must to facilitate delivery of your Account Statement in an efficient and timely manner. Also, by receiving

the Account Statement in a paperless mode by e-mail, you contribute to the environment. The advantage of electronic facility is available even if you opt 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. If you reside in a place that is normally not reached by a reputed courier, please choose the 'Post' option.

- **Dividend:** Investors are used to receiving dividend warrants. There are now electronic modes of receiving the dividend that are timely, efficient and environment friendly and also relieve the investors of the hassles of sending the warrants for clearing / collecting through their bankers.

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 more secure ways to receive your redemption proceeds and dividend.

Direct Credit: The dividend is 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, Citibank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Royal Bank of Scotland, Standard Chartered Bank and 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.

Electronic Clearing Service (ECS): Investors who opted for ECS facility for dividend will receive a direct credit of the amount due in their notified account. The Investor Service Centre will send a separate advice to investors informing them of the direct credit. Applicants in cities not covered under ECS facility will receive dividend payments by cheque or demand draft. This will be mailed to investors.

Warrants/Draft: Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located. If an investor is not interested in the electronic fund transfer-based facilities and prefers receiving a cheque or demand draft, he/she must indicate the preference in the application form. 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.

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 / Investment Manager / Mutual Fund will not be responsible for any loss arising out of fraudulent encashment of cheque/draft or delay / loss in transit of any cheque / draft / communication.

- **Redemption Proceeds:** Please refer to the details of the various facilities for receiving dividend outlined in the section on 'Dividend'. Similar facilities excepting ECS are available for receiving redemption proceeds.
- **Updates by E-mail/SMS:** Sundaram Asset Management provides interesting information on the economy, markets and funds. If you wish to receive documents such as The Wise Investor, India Market Outlook, Global Outlook, Fact Sheet and One Page Product Updates, to name a few, please choose the 'yes' option.

5. SIP Information: For a detailed understanding of the SIP process, please read Basics of the SIP available on page 12 of this document. Please skip this point if you wish to make a one-time investment.

6. Bank Account Details: Providing bank account details is mandatory according to SEBI regulations. Please complete all the details such as account number, name of the bank, branch, address and city. If you opt for ECS fill the nine digit MICR number that is available in your cheque leaf. If you have opted to receive dividend/redemption proceeds by RTGS/NEFT, fill in the additional five fields marked in italics. 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 for ECS.

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 requires with supporting documents will be processed within ten business days of necessary documents reaching the head office of the RIA and any financial transaction request received in the interim will be carried based on previous details only.

For more details please refer to the Website www.sundarammutual.com or contact the offices of the AMC/RIA.

7. 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.

Purchases made through third party cheques will not be 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:

1. Gifts to a minor from Parents/Grand Parents up to Rs 50,000 for each Purchase (per SIP Installment)
2. Employer's Remittance of Payroll deduction on behalf of Employees
3. Custodian's payment on behalf of an FII / Client

For further details please refer to Statement of Additional Information.

8. Personal Identification Number (PIN): You can keep track of your investment online at www.sundarammutual.com. You can also make routine transactions such as redemption, switch and change of bank mandate/address. To use this facility, you need to have a Unique Identification Number (through Personal 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 ticking the 'yes' box will be deemed to have read understood and agreed to the terms and conditions for the PIN that are available at www.sundarammutual.com.

9. Nomination: Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untimely development. 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.
- (ii) 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.

10. 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 as redemption, switch, change in address and change in bank mandate, to name a few.

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

Serial No: FI

Channel Partner / Agent Information

Agent's Name and ARN	Sub Agent Code	Transaction charges For Rs. 10,000 and above: <input type="checkbox"/> Existing Investor - Rs.100 <input type="checkbox"/> New Investor - Rs.150
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For Office Use Only

Upront commission shall be paid directly by the investor to the AMFI-registered distributors based on the investors' assessment of various factors including services rendered by the distributor. Please refer instruction no. 2 of the 'Guide to fill the Application Form' for Terms and Conditions relating to transaction charges for both existing and new investors.

1. Existing Investor Information (Please fill in your Folio No. and then proceed to Section 3)
Please note that applicant details and mode of holding will be as per existing Folio Number.

Folio No

2. New Investor Information (refer instruction 2)
Name of First/Sole Applicant

Permanent Account Number											KYC completed	<input type="checkbox"/> Yes <input type="checkbox"/> 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 Person – Designation (in case of non-individual Investors)

Permanent Account Number											KYC completed	<input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship					

Contact Details of First / Sole Applicant (Please provide your Email ID as it is a must to transact online/receive e-statement & other mailers)

E-Mail																	
STD Code				Telephone					Mobile								

DEMAT Account Details

<input type="checkbox"/> National Securities Depository Ltd.	Depository Participant Name																					
<input type="checkbox"/> Central Depository Services (India) Ltd.	DP ID Number	I	N															Beneficiary Account Number				

Address of First / Sole Applicant

CITY											STATE					PIN CODE				

Monthly Income: ☐ < Rs 10,000 ☐ < Rs 25,000 ☐ < Rs 50,000 ☐ < Rs 1,00,000 ☐ > Rs 1,00,000 **Occupation:**
Mode of Holding [Please (✓)]

- ☐ Single ☐ Joint
☐ Anyone or Survivor

Status of First / Sole Applicant [Please (✓)]

- ☐ Individual ☐ Minor through guardian ☐ HUF ☐ Partnership ☐ Society/Club
☐ Company ☐ Body Corporate ☐ Trust ☐ Mutual Fund ☐ Fund of Funds in India
☐ Others (please specify)

Name of Second Applicant

Permanent Account Number											KYC completed	<input type="checkbox"/> Yes <input type="checkbox"/> No					

DEMAT Account Details

<input type="checkbox"/> National Securities Depository Ltd.	Depository Participant Name																					
<input type="checkbox"/> Central Depository Services (India) Ltd.	DP ID Number	I	N															Beneficiary Account Number				

Name of Third Applicant

Permanent Account Number											KYC completed	<input type="checkbox"/> Yes <input type="checkbox"/> No					

DEMAT Account Details

<input type="checkbox"/> National Securities Depository Ltd.	Depository Participant Name																					
<input type="checkbox"/> Central Depository Services (India) Ltd.	DP ID Number	I	N															Beneficiary Account Number				

3. Choose the fund you wish to invest and make Cheque/DD in the chosen fund name (refer instruction 3)

- | | | | |
|---|--|---|--|
| <input type="checkbox"/> Sundaram Money Fund | <input type="checkbox"/> Sundaram Flexible Fund-Flexible Income Plan | <input type="checkbox"/> Sundaram Income Plus | <input type="checkbox"/> Sundaram Monthly Income Plan-Moderate |
| <input type="checkbox"/> Sundaram Ultra Short-Term Fund | <input type="checkbox"/> Sundaram Gilt Fund | <input type="checkbox"/> Sundaram Select Debt Short-Term Asset Plan | <input type="checkbox"/> Sundaram Monthly Income Plan-Conservative |
| <input type="checkbox"/> Sundaram Flexible Fund-Short Term Plan | <input type="checkbox"/> Sundaram Bond Saver | <input type="checkbox"/> Sundaram Monthly Income Plan-Aggressive | |

3A. Plans (refer instruction 3 and KIM for details)

- ☐ Retail Plan
☐ Institutional Plan
☐ Super Institutional Plan

3B. Options (refer instruction 3 and KIM for details)

- ☐ Growth ☐ Dividend Payout ☐ Dividend Re-Investment
If no option is indicated the default option will Dividend Pay Out, in Sundaram Gilt Fund and Sundaram Income Plus, and Growth in all other Schemes

3C. Sub-Options (refer instruction 3 and KIM for details)

- ☐ Daily ☐ Monthly
☐ Weekly ☐ Quarterly
☐ Fortnightly ☐ Halfyearly
☐ Annual

Acknowledgement

Sundaram Asset Management Company Limited, II Floor, 46 Whites Road, Chennai - 600 014. Toll Free: 1800-425-1000 Ph : (044) 28578700

Received From Mr./Mrs./Ms.

Address

Communication in connection with the application should be addressed to the Registrar **Sundaram BNP Paribas Fund Services Limited**, Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, Central Processing Center, RR Towers, II III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free: 1800-425-7237.

Serial No: FI

ISC's Signature & Stamp

Please Note: All Purchases are subject to realisation of cheques / demand drafts.

4. How do you wish to receive the following (refer instruction 4)

Dividend				Redemption		
<input type="checkbox"/> Direct Credit (DC)	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Electronic Clearing Service (ECS)	<input type="checkbox"/> Warrant	<input type="checkbox"/> Direct Credit (DC)	<input type="checkbox"/> RTGS/NEFT	<input type="checkbox"/> Warrant

Direct Credit is now available with: Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, ING Vysya, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank.

Account Statement Will be sent by Email. To receive physical statement please tick ☐

Do you wish to receive updates (refer instruction 4) [Please (✓)] by E-Mail ☐ Yes ☐ No SMS ☐ Yes ☐ No

5. Please indicate details of your SIP (skip this section if you wish to make a one-time investment)

Mode of SIP ☐ Auto Debit (also submit SIP Auto Debit form) ☐ Post-dated cheques

Each SIP Amount Rs

Period for the SIP

☐ 1 year ☐ 2 years ☐ 3 years ☐ 5 years
☐ Till further notice (refer Guide to investing through Systematic Investment Plan on page 12)

SIP Frequency ☐ Weekly (Minimum amount Rs 1000 Every Wednesday)
☐ Monthly (Minimum amount Rs 250 Minimum No of installments 20)
☐ Quarterly (Minimum amount Rs 750 Minimum No of installments 7)

SIP Starting SIP Date ☐ 1 ☐ 7 ☐ 14 ☐ 20 ☐ 25

If you opt for SIP through post dated cheques, please indicate

First SIP Cheque No Last SIP Cheque No

6. Bank Account Details of First/Sole Applicant (as per SEBI Regulations it is mandatory) (refer instruction 6)

Name of the Bank											Branch										
Branch Address											City (redemption & dividend will be payable at this location)										
Account No																					
If you opt for ECS fill	Cheque MICR No <input type="text"/>										Account Type [Please (✓)] <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> Others.....										
RTGS / NEFT IFSC Code	<input type="text"/>																				

7. Payment Details (refer instruction 7) Please issue a separate Cheque/Demand Draft in favour of the fund you wish to invest

Cheque / DD No.											Date	D	D	M	M	Y	Y	Y	Y	
Amount in words (Rs)											Drawn on Bank									
Amount in figures (Rs)											DD Charges					Net Amount				
											Branch Name									

8. Receive PIN to track investment online [Please (✓)] (refer instruction 8) ☐ Yes ☐ No

Declaration: I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document • hereby apply for units as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme • agree to the terms and conditions for Auto Debit • agree to abide by the terms, conditions, rules and regulations of the scheme • agree to terms & conditions of PIN agreement • agree to receive account statement/communication by Email • 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 which together with the current application will result in the total investments exceeding Rs. 50,000 in a year. 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.


9. Nominee (available only for individuals) (refer instruction 9)

<input type="checkbox"/> I do not wish to choose a nominee <input type="checkbox"/> I wish to nominate the following person
Name:.....
Address:.....
.....
If nominee is a minor: Date of birth:.....Relationship:.....
Name of Guardian:.....
Address of Guardian:.....
Signature of Nominee/Guardian of Nominee
.....

10. Signature (refer instruction 10)

First / Sole Applicant / Guardian
Second Applicant
Third Applicant

Scheme:	<input type="checkbox"/> Retail Plan <input type="checkbox"/> Growth <input type="checkbox"/> Daily <input type="checkbox"/> Monthly <input type="checkbox"/> Institutional Plan <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Weekly <input type="checkbox"/> Quarterly <input type="checkbox"/> SuperInstitutional Plan <input type="checkbox"/> Dividend Re-Investment <input type="checkbox"/> Fortnightly <input type="checkbox"/> Halfyearly <input type="checkbox"/> Annual																			
Cheque / DD No.											Date	D	D	M	M	Y	Y	Y	Y	
Amount in words (Rs)											Drawn on Bank									
Amount in figures (Rs)											DD Charges					Net Amount				
											Branch Name									



Guide to investing through Systematic Investment Plan (SIP)

With effect from August 01, 2009 PAN not required 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 not applicable to other purchase transactions even if the amount is less than Rs 50,000 in any rolling 12-month period or in a financial year.

Investors who are Individuals are exempt from furnishing details of Permanent Account Number (PAN) for investments through **Systematic Investment Plans (SIPs) up to Rs. 50,000/- per year per investor** (hereinafter called Micro SIP).

Investors who wish to invest through Micro SIP will be required to 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

1. Voter Identity Card
2. Driving License
3. Government / Defense identification card
4. Passport
5. Photo Ration Card
6. Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
7. 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&mode=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).
13. 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 Micro SIPs. 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 will not be applicable to purchase transactions other than through SIP. 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 in a rolling 12 month period / financial year Rs 50,000, 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 schemes covered in the KIM.
- First-time investors must use SIP Application Form and existing investors in the schemes 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/quarter by
 - (i) Auto debit or (ii) Cheques facility
- SIP Application Form and SIP Renewal Form must be completed in English using block letters and submitted at offices of Sundaram Asset Management or Investors Service Centres of SBNPPFS. Please do not submit SIP forms to collection banks.
- For the first installment a cheque must be issued. For second and subsequent installments, an investor can choose auto debit (recommended as it is efficient, easy, more secure and timely) or provide post dated cheques.
- SIP dates –
 - (i) 1, 7, 14, 20 or 25 of the month as SIP date for monthly option.
 - (ii) 1, 7, 14, 20 or 25 of the beginning month of each quarter as SIP date for quarterly option.
- Only one installment per month/quarter is allowed under one SIP registration.
- You can invest a fixed amount every week, month or quarter. Minimum investment amount: Rs.1,000/- for weekly, Rs.250/- for monthly SIP and Rs.750/- for quarterly SIP.
- The minimum number of cheques under monthly installment should be 20 and for quarterly installment should be 7 for SIP based on the minimum amount. For higher amounts the number of installments and cheques can be lower subject to investing at least Rs 5000 during the SIP period.
- The cheque should be drawn in favour of the fund name and crossed "a/c payee only". It should be made payable at the location of the branch of Sundaram Asset Management or Investors Service Centre of SBNPPFS. On receipt of the post-dated cheques the Registrar and Share Transfer Agent - SBNPPFS - will send a letter to the unit holder confirming that his or her name has been enrolled for the SIP.
- An investor must submit only one cheque for each month/quarter for the SIP period. All cheques must be for the same amount and carry the same date that is selected by the investor.
- If an investor opts for SIP through post dated cheques, all cheques must be for the SIP date that has been chosen. The cheque will be presented on the same or the next working day and units will be allotted at the applicable NAV.
- 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 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.

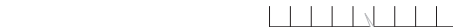
Investors are requested to note that the existing practice of sending of Statement of Account to the unitholders will continue until the date of sending Consolidated Account Statement is finalized by all the AMCs.

- Investors should, as far as possible, opt to receive account statement by e-mail to make a contribution to the environment.
- If two consecutive post-dated cheques are returned unpaid by the bank, the SIP will be terminated and the balance cheque(s) if any, will be returned.
- 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 Investors Service 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 SIP facility will be terminated and the unused post dated cheque(s) will be returned to the investor. If the investor has opted for the auto debit facility, the instructions for this purpose would also be deactivated.
- 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.

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.

9 digit MICR No. as appearing in the cheque



- SIP Auto Debit Form along with first cheque should be submitted to offices of Sundaram Asset Management or Investors Service Centres of R&T.
- The first cheque should preferably be drawn on the same bank account that is to be registered for ECS (Debit Clearing). If the cheque is drawn on any other bank, an investor must provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) is to be registered. Investors need not submit the First Cheque for SIP enrollment if:
 - The SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installment will be debited or
 - Copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
- 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. This gap must be at least 90 days for a quarterly SIP.
- The following documents may be submitted at least 40 days before the first SIP date:

New Investors	Existing Investors
SIP Application Form	SIP Enrolment/Renewal Form
SIP Auto Debit Facility	SIP Auto Debit Facility Form
First SIP Cheque	First SIP Cheque

- 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 receive 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.
- Three consecutive Auto Debit failures/rejections will lead to closure of the 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.

Upfront commission shall be paid directly by the investor to the AMFI-registered distributors based on the investors' assessment of various factors including services rendered by the distributor. Please refer instruction no. 2 of the 'Guide to fill the Application Form' for Terms and Conditions relating to transaction charges for both existing and new investors.

Please note that applicant details and mode of holding will be as per existing Folio Number.

[illegible]Name of First/Sole ApplicantName of First/Sole Applicant[illegible][illegible]

KYC completed ☐ Yes ☐ No

Name of Second Applicant[illegible]

Permanent Account Number									
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KYC completed ☐ Yes ☐ No

Name of Third Applicant

[illegible]

Permanent Account Number									
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KYC completed ☐ Yes ☐ No

Contact Details of First / Sole Applicant (Please provide your Email ID as it is a must to transact online)

[illegible]

STD Code						Telephone								
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Systematic Transfer Plan

Transferring funds from Scheme	Sundaram
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Plans: ☐ Retail ☐ Institutional ☐ Super Institutional Option: ☐ Growth ☐ Dividend Payout ☐ Dividend Re-Investment ☐ Others.....

Transferring funds to Scheme	Sundaram
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Plans: <input type="checkbox"/> Regular	<input type="checkbox"/> Institutional	Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Re-Investment <input type="checkbox"/> Others.....
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Each STP Amount	Rs								
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STP Frequency ☐ Weekly (every Wednesday-Minimum amount Rs 1000) ☐ Monthly (Minimum amount Rs 250 Minimum No of installments 20) ☐ Quarterly (Minimum amount Rs 750 Minimum No of installments 7)

Period for the STP ☐ 1 year ☐ 2 years ☐ 3 years ☐ 5 years ☐ Till further notice (refer Guide to investing through Systematic Investment Plan on page 12)

STP Starting

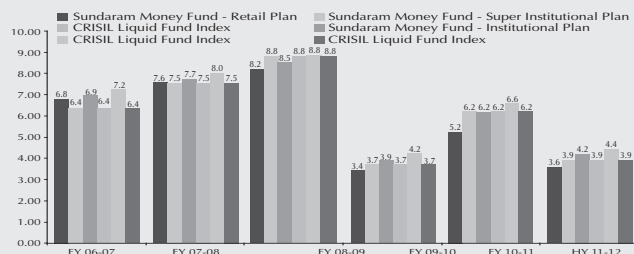
M	M	Y	Y	Y	Y
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STP Date (for monthly and quarterly options) ☐ 1 ☐ 7 ☐ 14 ☐ 20 ☐ 25

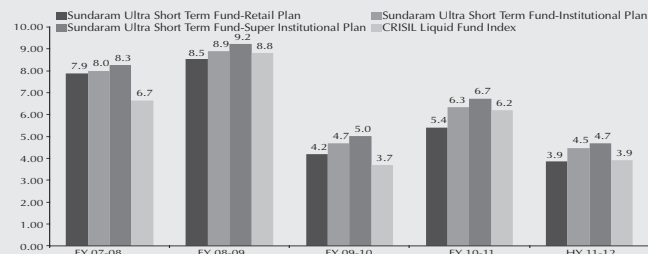
Declaration: I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document • hereby apply for units as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme • agree to terms & conditions of PIN agreement • agree to receive account statement/communication by Email • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment • do not have any existing MIP/ SIPs which together with the current application will result in the total investments exceeding Rs. 50,000 in a year. 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.

Signature
First / Sole Applicant / Guardian
Second Applicant
Third Applicant

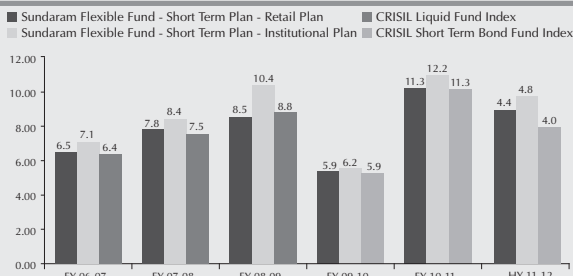
Track Record - Income/Liquid Schemes



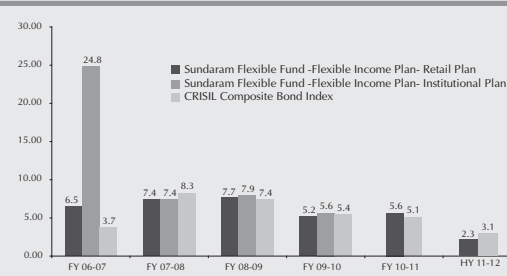
Sundaram Money Fund



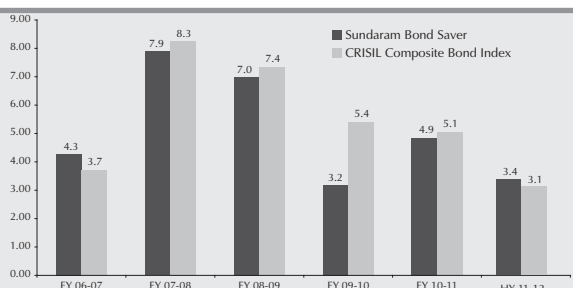
Sundaram Ultra Short-Term Fund



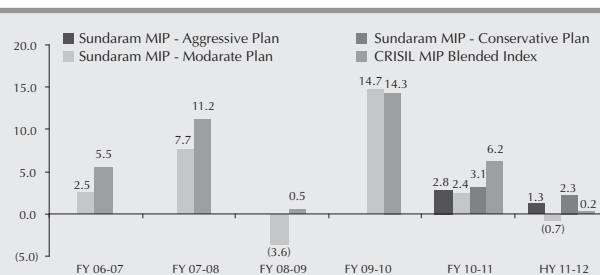
Sundaram Flexible Fund- Short-Term Plan



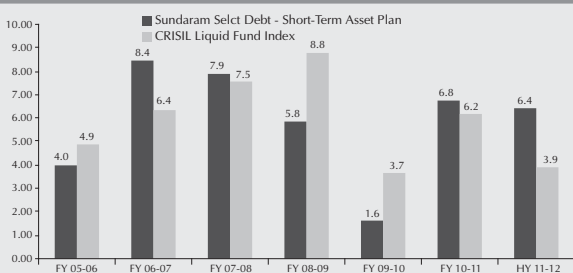
Sundaram Flexible Fund- Flexible Income Plan



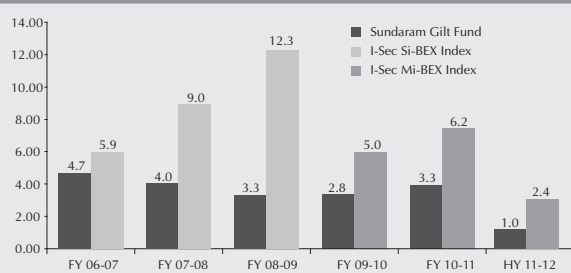
Sundaram Bond Saver



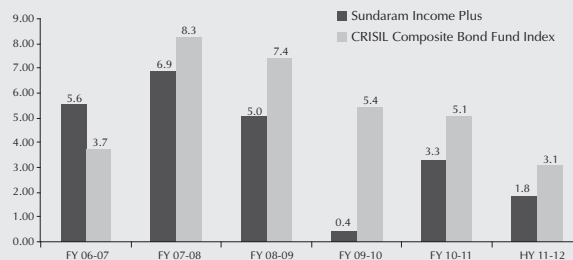
Sundaram Monthly Income Plan



Sundaram Select Debt-Short Term Asset Plan



Sundaram Gilt Fund



Sundaram Income Plus

Returns computed on absolute basis. NAV & performance as on September 30, 2011;

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.

Existing investors: As a one-time exercise, please fill this form and call Toll Free Number 1800 425 1000 to enable our service team pick up the form

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.

Investor Information	Agreement Date
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Agreement for Personal Identification Number – PIN 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 into using the PIN facility, whether with or without the knowledge of the Unit holder. The Unit holder hereby releases the Fund and 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-sublicenseable.

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.

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.

- 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 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.

Signature			Signed for and on behalf of Fund
First Applicant	Second applicant	Third Applicant	

Branches of Sundaram Asset Management

Agra: Maruti Plaza, 706, 7th Floor, Sanjay Place, Agra-282002. Ph: 9319145256 **Ahmedabad:** 104, Arth Complex, Behind A.K. Patel House, Mithakali Six Roads, Navarangapura, Ahmedabad 380009. Ph: 079-66613337/26440442 **Ajmer:** S-4 2nd Floor, Swami Complex, Indira Moter, Circle Kutchery Road, Ajmer-305001. Ph: 0145-2624799/9460894810 **Allahabad:** 11st Floor, Saraoj Bhawan, Patrika Crossing, Civil Lines, Allahabad 211001. Ph: 9335467391 **Alwar:** C/o. Sundaram Finance Ltd, Vijay Complex, 1st Floor, 43 Scheme No 2, Alwar-301001. Ph: 9928291076 **Amritsar:** C/o. Sundaram Direct, Hall No-2, 27 Classic Plaza, Above Punjab National Bank, Majitha Road, Amritsar 143001. Ph: 9814767182 **Anand:** M/s.Sundaram Direct, F-1/1 Suramya Complex, Opp. C.P. Travel & Tours, Nr. Masada Bakery, Anand-V.V. Road, Anand. Ph: 02692-245281. **Baroda:** 127, 1st floor, Siddharth Complex, Near Express Hotel, R.C.Dutt Road, Alkapuri, Baroda 390007 Ph: 0265-3203204 **Bengaluru:** 2nd Floor, Phoenix Crescent, 10, Rest House Road, (Near ARMY Inspection Bungalow), Bengaluru 560001. Ph: 080-25599673/74/75 **Bhavnagar:** C/O Sundaram Finance Limited, G-5 Aristo complex, Opp madhav darshan, Near Radha Mandir, Waghavadi Road. Bhavnagar-364001. Ph: 0278-2513494/9825107110 **Bhilai:** 36/5, 1 St Floor, Nehru Nagar, Beside of ING Visya Bank, Bhilai C.G-490020. Ph: 0788-4039679/09300009679 **Bhopal:** Plot No. 10&11, 3rd floor, Alankar palace, Bank street, M.P.Nagar, Bhopal 462011. Ph: 0755-3203306/ 9826622559 **Bhubaneswar:** Office No-16, 2nd Floor, Deendayal Bhawan, Ashok Nagar, Bhubaneswar-751009. Ph: 0674-2530577 **Bhuj:** C/o Sundaram Direct, Shop No. A/221, Katira Commercial Centre, R.T.O. Relocation Site, Bhuj-370001. Ph: 9879001939 **Calicut:** 3rd Floor, 17/501 R2, Kanchas Building, Rajai Road, Calicut-673001. Ph: 9947044732 **Chandigarh:** SCO-2475-2476, 2nd Floor, Sector 22C, Chandigarh-160022. Ph: 0172-3206890/5009166 **Chennai-H.O.:** Sundaram Towers, II Floor 46, Whites Road, Royapettah, Chennai-600014. Ph: 044-40609900/28569900 **Chennai Sales Office:** Old No; 20, New No: 14, T.V.K. III Street, Royapettah, High Road, Opp; Kesari High School, Chennai 600 014. Ph: 044-24988740/24988741/24988742 **Cochin:** 'Radhika' Opp. To Axis Bank Rajaji Road, Cochin-682035. Ph: 0484-4027747/48 **Coimbatore:** Kalamansion Building II Floor, (Above Canara Bank), No-101, D.B.Road, R.S.Puram Coimbatore-641002 Ph: 0422-4360058,2542816. **Davangere:** Door No. 259/1A 1, Devi Building, 2nd Floor, 4th Main, Above Nokia Priority, Ram & Co Circle, P J Extension, Davangere-577002. Ph: 08192-231171 / 9845116329 **Dehradun:** Sundaram AMC Ltd, 57/19, 2nd Floor, Shiva Palace, Rajpur Road, Dehradun-248001. Ph: 0135-3203262/2710131 **Durgapur:** Unit No A-307, 2nd Floor, City Centre, Durgapur-713216. Ph-9800045245/ 03433200992 **Goa:** Shop No.F30, D Block, 1st Floor, Alfran Plaza, Panaji, Goa-403001. Ph: 0832-2230426 **Gorakpur:** C/o Sundaram BNP Paribas Fund Services Bank Road, Opp Karvy Distribution, Gorakpur-273001. Ph: 9935577063 **Guwahati:** Anandi Commercial Complex, 2nd Floor, Bora Service, G.S.Road, Guwahati-781007 Ph: 0361-2465591 **Gwalior:** C/o. Sundaram Finance, 2nd Floor, 44 City Centre, Narayan Krishna Madhav Rao Scindia Marg, Gwalior 474002. Ph: 9755557358 **Hosur:** No-122/2-C, Abinav Towers, (Opp) C S I-Church, Denkanakotta Road, Shanthi Nagar, Hosur 635 109. Ph: 99444 82055. **Hubli:** Shop no 005, Kundagol Complex, Court Circle, Hubli, Karnataka 580029. Ph: 0836-2354474 / 3247428 **Hyderabad:** 6 – 3 – 1090/ A / 12 & 13, Flat No: 401, 4Th Floor, Manbhumi jade towers, Hotel Fortune Katriya Lane, Somajiguda, Hyderabad 500082. Ph: 040 – 23393669 / 90815 / 97600. **Indore:** 125, Starlit Towers, 29/1 Y.N.Road, Indore 452001. Ph: 0731-4224546/ 9993010099 **Jabalpur:** C/o. Sundaram Finance, 'Mangalam' 1st Floor, 103/3, Shastri Bridge Road, Napier Town, Jabalpur 482001, Ph: 9826777917 **Jaipur:** 303, 3rd Floor Brij Anukampa, Ashok Marg, C-scheme, Jaipur-302001. Ph: 0141-5118364/3213853 **Jalandhar:** 2nd Floor, No 5 E, Session Court Road, Near BMC Chowk, Jalandhar-144001 Ph: 0181-3248520 **Jamnagar:** C/o Sundaram Finance Ltd. 101, City Arcade, Nr. DSP Bungalow, Tin Bati, Jamnagar-361001. Ph: 90990 01009 **Jamshedpur:** Shop No.5/B, 3rd Floor, Meghdeep Building, Beside Hotel South Park, 'Q' Road,

Bistupur, Jamshedpur-831001. Ph: 0657-2320084/99343 19195 **Jodhpur:** 116 1st Floor, Modi Arcade, Chopasani Road, Jodhpur-342001. Ph: 0291-2612168/9785018141 **Kanchipuram:** 18 A Ground floor, Thiruvika St, Vedhasalam Nagar, Kanchipuram 632502 Ph: 9551266057 **Kanpur:** 219, Kan Chamber's, 14/113, Civil Lines, Kanpur-208001. Ph: 0512-3013230/531/532/9839111102 **Kolkata:** 7 Camac Street, 3rd Floor Block-6, Kolkata-700017. Ph No 033-30580162 **Kota:** C/o. Sundaram Finance Ltd, Plot No 3 1st Floor, Above Vijay Bank, Airodram Circle, Kota-324002. Ph: 9828615550 **Lucknow:** 104, UGF, SKI-HI Chamber, 5-Prak Road, Lucknow-226001. Ph: 0522-4060004/4040002/ 9838070781 **Ludhiana:** SCO-18, 4th Floor, Room No.401, Feroze Gandhi Market, Opp L.S.E Building, Ludhiana. Ph: 0161-3018500/ 0161-2402021 **Madurai:** No: 183C, North Veli Street, Opp: Duke Hotel, Madurai 625001. Ph: 0452-4376801/4377478 **Mangalore:** B2, Souza Arcade, Balmatta Road, Mangalore-575001. Ph : 0824-2443695/96 **Mooradabad:** C/o Sundaram BNP Paribas Fund Services II nd floor, Lasa Mart, Pili Kothi, Civil Lines, Mooradabad. Ph: 9720104129 **Mumbai:** • B-2/ 202, 2nd Floor, Marathon Innova NextGen Ganpatrao Kadam Marg, Opp. Peninsula Corporate Park, Lower Parel, Mumbai-400013. Ph: 022-24820300/ 24986200 • 606, 6th Floor, Dalamal House, Nariman Point, Mumbai 400021. Ph: 022-22842878 / 22842879 / 22833863 / 22842832 **Mysore:** #21, 1st Floor, Prashanth Plaza, 3rd Main, 5th Cross, Saraswathipuram, Mysore 570 009. Ph: 0821-2545522 **Nagpur:** C/O Fortune Business Centre, I Floor, 6 Vasant Vihar, W H C Road, Shankar Nagar, Nagpur-440010. Ph: 0712-2567346 / 2558581 **Nashik:** L-17, Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nashik 422002. Ph. 0253-3012267 **New Delhi:** 605, 6th Floor, Ashoka Estate, 24, Barakhamba Road, New Delhi 110 001. Ph: 011-41515138 / 41515139 / 43539210. • 2/6 3rd Floor west, Patal Nager, Above ICICI Bank, New Delhi -110008 **Panipat:** H. No-3964, Gali No-8, Des Raj Colony, Panipat-132103. Ph: 9034147002 **Patna:** 205, Ashiana Hari Niwas, New Dak Bungalow Road, Patna 800001. Ph: 0612-3200593 **Pondicherry:** C/o. Sundaram BNP Paribas Home Finance Ltd, 40, Mission Street, Pondicherry 605001. Ph: 0413-2221900 **Pune:** 1st Floor, Rachana Trade Estate, Erandwane, Opp Swad Hotel, Pune 411004. Ph: 020-30280927/8 **Raipur:** Millenium Plaza, Office No 26, 3rd Floor, Behind Indian Coffee House, Raipur-492001, Ph: 0771-4263615 **Rajkot:** 202-Business Terminal Complex, Opp. Ram Krishna Ashram, Dr. Yagnik Road, Rajkot-360001 Ph: 0281 3012577/8 **Salem:** New No.210 Old No315C, AVK Arcade, Omalur Main Road, Opp, to New Bus Stand, Salem 636004. Ph: 0427-4042827 / 9843081847 **Siliguri:** Sundaram Finance Ltd., Shree Radha Apartment Block-B, 2nd Floor, Iskon Mandir Road, Behind City Plaza, Siliguri Ph: 9733000515 **Surat:** L-14, Jolly Plaza, Opp- Athwa Gate Police Station, Athwa Lines, Surat 395001. Ph: 0261-2461384 / 85 **Thrissur:** Avokkaran building, Patturickal, Trichur- 680002. Ph: 9947044699 **Tirunelveli:** 25 N / 1, S.N.High Road, Near Sripuram Bus stop Sripuram Tirunelveli-627001 Ph : 0462-4220034 **Trichy:** Krishna Complex, 1st Floor, 60, Shastri Road, Tennur, Trichy 620017. Ph: 0431-2741509/4020828 **Trivandrum:** R S Complex, T C 2/3262 (5), Opp LIC Building, Pattom, Trivandrum- 695004. Ph: 0471-2342686 / 2342687 **Udaipur:** 303, 3rd Floor, Ridhi Sidhi Complex, 4-c Madubhan, Udaipur-313001. Ph: 0294-2421880 **Varanasi:** 2nd Floor, Ram Singh Rana Nagar Colony, Cantt. Sagra Road, Varanasi-221002. Ph: 0542-6457393/9839210294 **Vellore:** No: 67/1, 2nd Floor, Officer's Line (Near Lakshmi Theatre), Opp: PATC Depot, Vellore 632 001. Ph: 0416-2229471, 2217852 **Vijayawada:** D.No. 40-10-5, Sree Ramachandra Complex, Benz Circle, Bajaj Showroom Lane, Vijayawada 520010. Ph: 0866-2470778 **Vizag:** 47-10-10, 2nd Floor Rednam Regaency, Near Diamond Park, Dwarakanagar, Visakhapatnam 530016. Ph: 0891-3209440 /9949681818 **Dubai: Representative Office:** Office No.204, 2nd Floor, Above Ravi Darbar Restaurant at Burjuman Signal, Opp.Burjuman Centre and at the Exit of Khalid Bin Al Waleed Metro Station, P.O.-124337, Khalid Bin Al Waleed Street, Bur Dubai, Dubai (UAE) Ph: +009 7143961469

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