



SUNDARAM MUTUAL

Investment Manager: Sundaram Asset Management Company Limited

Equity

Application Form & Key Information Memorandum



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Sundaram Asset Management


Scheme	This product is suitable for investors who are seeking*
Sundaram Growth Fund	• long term capital growth, • Investment in equity & equity related securities, • High Risk  Brown
Sundaram Select Focus	• long term capital growth, • Investment in equity & equity related instruments of select stocks, • High Risk  Brown
Sundaram Select Mid Cap	• long term capital growth, • Investment in diversified stocks that are generally termed as mid-caps, • High Risk  Brown
Sundaram S.M.I.L.E Fund	• long term capital growth, • Investment in diversified stocks that are generally termed as small and mid-caps, • High Risk  Brown
Sundaram Equity Multiplier	• long term capital growth, • Investment in equity & equity related securities, • High Risk  Brown
Sundaram Tax Saver	• long term capital growth with 3 year lock-in period, • Investment in equity & equity related securities, • High Risk  Brown
Sundaram Equity Plus[#]	• long term capital growth, • Investment in equity & equity related instruments to the extent of 65% and in Gold-ETF up to 35%, • High Risk  Brown
Sundaram Balanced Fund	• long term capital growth and current income, • a judicious mix of investments in equity and fixed income securities, • High Risk  Brown
Sundaram Select Thematic Funds - Capex Opportunities	• long term capital growth, • Investment in equity and equity related instruments of companies in the capital goods sector, • High Risk  Brown
Sundaram Select Thematic Funds - Rural India Fund	• long term capital growth, • Investment in equity and equity related instruments of companies focussing on Rural India, • High Risk  Brown
Sundaram Select Thematic Funds - Energy Opportunities	• long term capital growth, • Investment in equity and equity related instruments of companies that focus on or benefit from, directly or indirectly, the opportunities and developments in the energy sector, • High Risk  Brown
Sundaram Select Thematic Funds - Financial Services Opportunities Fund	• long term capital growth, • Investment in equity and equity related instruments of companies engaged in Banking & Financial Services, • High Risk  Brown
Sundaram Select Thematic Funds - Entertainment Opportunities Fund	• long term capital growth, • Investment in equity and equity related instruments of companies focussing on opportunities in the entertainment business, • High Risk  Brown
Sundaram Select Thematic Funds - PSU Opportunities	• long term capital growth, • Investment in equity and equity related instruments of public sector companies, • High Risk  Brown
Sundaram Global Advantage	• long term capital growth, • Investment in units of overseas mutual funds & ETFs, • High Risk  Brown


[#] 'Plus' used in the scheme name is only in terms of asset allocation and not in terms of return/yield.

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

Note: Risk may be represented as:

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

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

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

Fund / Index	Launch Period	One Year	Three Years	Five Years	Since Launch
Sundaram Growth Fund	Apr-97	15.7	2.7	0.9	16.9
<i>S&P BSE 200 Index</i>		<i>20.3</i>	<i>3.8</i>	<i>3.4</i>	<i>12.4</i>
Sundaram Select Focus	Jul-02	17.4	2.1	1.8	22.0
<i>CNX Nifty Index</i>		<i>21.6</i>	<i>5.6</i>	<i>4.2</i>	<i>18.4</i>
Sundaram Select Mid Cap	Jul-02	19.4	6.1	8.9	29.1
<i>S&P BSE Mid Cap Index</i>		<i>8.2</i>	<i>-2.2</i>	<i>-1.1</i>	<i>19.0</i>
Sundaram S.M.I.L.E Fund	Feb-05	3.2	-3.2	2.9	13.3
<i>CNX Mid Cap Index</i>		<i>13.4</i>	<i>0.3</i>	<i>3.6</i>	<i>12.3</i>
Sundaram Tax Saver	Nov-99	18.5	4.4	5.8	17.8
<i>S&P BSE 200 Index</i>		<i>20.3</i>	<i>3.8</i>	<i>3.4</i>	<i>12.1</i>
Sundaram Capex Opportunities	Sep-05	-9.2	-14.8	-8.2	5.2
<i>S&P BSE Capital Goods Index</i>		<i>6.7</i>	<i>-11.7</i>	<i>-6.5</i>	<i>8.8</i>
Sundaram Rural India	May-06	18.4	6.2	2.1	6.9
<i>S&P BSE 500 Index</i>		<i>18.5</i>	<i>3.1</i>	<i>2.8</i>	<i>6.0</i>
Sundaram Equity Multiplier	Feb-07	12.1	0.5	1.6	4.7
<i>CNX 500 Index</i>		<i>19.6</i>	<i>3.5</i>	<i>3.4</i>	<i>6.1</i>
Sundaram Energy Opportunities	Jan-08	14.1	-5.3	-3.6	-7.6
<i>S&P BSE Oil & Gas Index</i>		<i>19.6</i>	<i>3.5</i>	<i>3.4</i>	<i>-2.6</i>
Sundaram Financial Opportunities	Jun-08	32.1	10.0	—	16.6
<i>CNX Banks Index</i>		<i>19.6</i>	<i>3.5</i>	<i>—</i>	<i>5.6</i>
Sundaram Entertainment Opportunities	Jun-08	33.7	-2.6	—	5.9
<i>IISL CNX Media and Entertainment Index</i>		<i>55.8</i>	<i>8.5</i>	<i>—</i>	<i>3.7</i>
Sundaram PSU Opportunities	Jan-10	0.2	-3.2	—	-2.9
<i>CNX PSE Index</i>		<i>7.6</i>	<i>-8.8</i>	<i>—</i>	<i>-10.7</i>
Sundaram Equity Plus	May-11	8.9	—	—	4.0
<i>CNX Nifty(65%) & Price of Gold in INR (35%)</i>		<i>11.6</i>	<i>—</i>	<i>—</i>	<i>7.0</i>
Sundaram Balanced Fund	Jun-00	13.4	4.0	5.5	13.1
<i>CRISIL Balanced Fund Index</i>		<i>18.6</i>	<i>6.9</i>	<i>6.4</i>	<i>—</i>
Sundaram Global Advantage Fund	Aug-07	0.0	0.0	0.0	0.0
<i>MSCI Emerging Markets Index</i>		<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</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 May 31, 2013; 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 30/06/2013. **Please read the relevant SEBI-mandated documents carefully before investing. By filling and signing this application form, applicants are deemed to have understood and accepted the terms of the offer.**

Fund Type	<p>Open-end equity schemes: Sundaram Select Focus, Sundaram Growth Fund, 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 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: • 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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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</p>

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):

In accordance with SEBI Circular No. Cir/IMD/DF/11/2010 dated August 18, 2010, the cumulative 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 scheduled 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

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	<p>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.</p> <p>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.</p> <p>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 of the schemes..</p>
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	<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 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 Sundaram Asset Management has constituted a Risk Management Committee comprising 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 Director – Sales & Global Operations 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 ‡ Direct Plan • 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 Regular Plan (Growth Option) / Direct Plan (Growth Option), depending upon whether the investment was registered with or without broker code, 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> <p>Pursuant to SEBI circular CIR/MD/DF/21/2012 dated September 13, 2012, subscription, including new SIP and STP registrations, in the Institutional Plan (including options under the plan) where available under the respective schemes has been discontinued with effect from October 01, 2012. Also, from November 01, 2012, the dividends declared (irrespective of the amount) under Dividend Reinvestment Option of the discontinued Plan(s)/Option(s) shall be reinvested into the corresponding Option under the Single Plan of the Scheme, i.e. Regular Plan.</p> <p>Direct Plan is only for investors who purchase /subscribe Units into the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of investors (whether existing or new Unitholders) as permitted to invest in this scheme are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors).</p> <p>The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expenses, commission, etc. No commission for distribution of Units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV.</p> <p>Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form.</p> <p>In the following cases, the applications shall be processed under the Direct Plan:</p> <ol style="list-style-type: none"> 1. Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name 2. Where application is received for Regular Plan without Distributor code or the word "Direct" is mentioned in the ARN column . 3. Neither the plan nor the distributor code is mentioned in the application form <p>In the following cases, the applications shall be processed under the Regular Plan:</p> <ol style="list-style-type: none"> 1. The application form contains the distributor code but does not indicate the plan. 2. Where application is received for Regular Plan with Distributor code.

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Minimum Application/Repurchase Amount	<p>For both Regular and Direct 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: Rs.500 or 50 units or account balance, whichever is lower. • STP (Weekly-every Wednesday) Rs 1000 • STP (Monthly): Rs 250 • STP (Quarterly): Rs 750. For Sundaram Tax Saver the minimum investment 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. Repurchase Amount for Institutional Plan: Rs.5,000/- and any amount thereafter.</p> <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 o for Additional purchase. Rs.500 & multiples of Rs 1 o • SIP(Monthly) : Rs 250 • SIP(Quarterly): Rs 750 SIP (Weekly): Rs 1000 <p><i>Minimum Repurchase/Redemption</i></p> <ul style="list-style-type: none"> o Rs.500 or 50 units or account balance, whichever is lower.
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> <p>Where units under a Scheme are held under discontinued plans as well as Direct Plan and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number). However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p> <p>Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.</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 1800 103 7237 (India) +91 44 49057300 (NRI).</p>
Stock Exchange Infrastructure	<p>The following Schemes (excluding Direct Plan) are also available for subscriptions / redemptions / Systematic Investment Plans through the Stock Exchange(s) infrastructure in NSE MFSS & BSE Star Platform. • Sundaram Growth Fund • Sundaram Select Focus • Sundaram Select Mid Cap • 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 Select Thematic Funds - Energy Opportunities • Sundaram Equity Plus • Sundaram Equity Multiplier • Sundaram Balanced Fund • Sundaram Global Advantage Fund.</p>
Applicable NAV	<p>Pursuant to SEBI Circulars SEBI/IMD/CIR No. 11/142521/08 dated October 24, 2008 and CIR/IMD/DF/19/2010 dated November 26, 2010 read along with the circular CIR/IMD/DF/21/2012 dated September 13, 2012, the applicable NAV shall be as follows:</p> <ul style="list-style-type: none"> • For 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>For allotment of units in respect of purchase of units / switch from other schemes for an amount of Rs. 2 lakhs and above:</p> <p>In respect of applications for purchase of units / switch from other schemes of an amount equal to or more than Rs. 2 lakhs, the closing Net Asset Value (NAV) of the Business Day on which the funds are available for utilization shall be applicable provided that:</p> <ol style="list-style-type: none"> (i) Application for purchase / switch-in is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription / purchase / switch-in as per the application are credited to the bank account of the scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility, whether intra-day or otherwise. <p>Where application is received after the cut-off time on a day and the funds are available for utilization without availing any credit facility, whether intra-day or otherwise, on the same day, the closing NAV of the next Business Day shall be applicable.</p> <p>Multiple applications / transactions by an investor shall be aggregated as per conditions mentioned below and closing NAV of the day on which funds for respective application / transaction are available for utilization will be applied where the aggregated amount of investment is for Rs.2.00 lakhs and above:</p> <ol style="list-style-type: none"> 1. All transactions received on the same business day (as per Time stamp rule). 2. Transactions shall include purchases, additional purchases and excludes Switches. 3. Aggregation shall be done on the basis of Investor/s/Unit Holder/s PAN. In case of joint holding, transactions with similar holding structures shall be aggregated. 4. All transactions will be aggregated where investor holding pattern is same as stated in point no. (3) above, irrespective of whether the amount of

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	<p>the individual transaction is above or below Rs. 2 lakhs.</p> <p>5. Only transactions in the same scheme shall be aggregated. This will also include transactions at Plan / option level (Regular Plan, Direct Plan, Dividend option, Growth option, etc.)</p> <p>6. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian.</p> <p>The Investment Manager reserves the right to change or modify any of the conditions related to aggregation of transactions in line with directives issued by Securities and Exchange Board of India or AMFI from time to time.</p> <p>For subscription, the applicable NAV will be as indicated only for local cheque or demand draft payable at par in the place of receipt. If the application for subscription is accompanied by an outstation cheque or demand draft not payable at par in the place of receipt, closing NAV of the day on which the cheque or DD is credited will be the applicable NAV.</p> <p>Switch-in shall be treated as subscription request. Switch-out shall be treated as redemption request. While subscribing to an option under Direct Plan which does not have a NAV, units shall be allotted based on the NAV of corresponding option/ sub-option under the Regular Plan. In case of non-availability of NAV in the corresponding option / sub-option (due to NIL investors under the option/sub-option) in the Regular plan, the applicable NAV shall be that of the corresponding Growth Option under the Regular Plan.</p>																																																
Despatch of Redemption Proceeds	Within 10 working days from receipt of redemption request at authorised Investor Service Centres of Sundaram Asset Management.																																																
Dividend Policy	<p>Dividend will be distributed at the discretion of the Trustee from the available distributable surplus, if any. The dividend when declared will be paid (subject of deduction of tax at source, if any) to those unit holders whose names appear in the register of unit holders on the record date.</p> <p>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> <p>The Dividend Warrants shall be dispatched/ credited to the Registered Bank Account of the Sole/ First Unit holder within 30 days of the declaration. In case of delay, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders. It may be noted that the Mutual Fund is not guaranteeing or assuring any dividend. Please read the Scheme Information Document for details.</p> <p>In the case of Units held in Demat Form, details/ changes concerning Bank Account/ Address etc are to be sent to the respective DP.</p>																																																
Fund Managers & Benchmark	<table><tr><th>Fund Name</th><th>Fund Manager</th><th>Benchmark</th></tr><tr><td>Select Focus</td><td>J Venkatesan</td><td>CNX Nifty Index</td></tr><tr><td>Growth Fund</td><td>J Venkatesan</td><td>S&P BSE 200 Index</td></tr><tr><td>Select Mid Cap</td><td>S Krishnakumar</td><td>S&P BSE Mid Cap Index</td></tr><tr><td>S.M.I.L.E Fund</td><td>S Krishnakumar</td><td>CNX Mid Cap Index</td></tr><tr><td>Tax Saver</td><td>J Venkatesan</td><td>S&P BSE 200 Index</td></tr><tr><td>Balanced Fund</td><td>Shiv Chanani</td><td>CRISIL Balanced Fund Index</td></tr><tr><td>Equity Multiplier</td><td>Jointly managed by S Krishnakumar and Shiv Chanani</td><td>CNX 500 Index</td></tr><tr><td>CAPEX Opportunities Fund</td><td>Jointly managed by S Krishnakumar and S Bharath</td><td>S&P BSE Capital Goods Index</td></tr><tr><td>Rural India Fund</td><td>Jointly managed by J Venkatesan and S Bharath</td><td>S&P BSE 500 Index</td></tr><tr><td>Financial Services Opportunities</td><td>J Venkatesan</td><td>CNX Banks Index</td></tr><tr><td>Entertainment Opportunities</td><td>J Venkatesan</td><td>IISL CNX Media & Entertainment Index</td></tr><tr><td>Energy Opportunities</td><td>Jointly managed by S Krishnakumar and S Bharath</td><td>S&P BSE Oil & Gas Index</td></tr><tr><td>PSU Opportunities</td><td>J Venkatesan</td><td>CNX PSE Index</td></tr><tr><td>Equity Plus portfolio).</td><td>Shiv Chanani</td><td>CNX Nifty index (65% of the portfolio) and the price of Gold in INR (35% of the portfolio).</td></tr><tr><td>Global Advantage</td><td>S Bharath</td><td>MSCI Emerging Markets Index</td></tr></table> <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 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>	Fund Name	Fund Manager	Benchmark	Select Focus	J Venkatesan	CNX Nifty Index	Growth Fund	J Venkatesan	S&P BSE 200 Index	Select Mid Cap	S Krishnakumar	S&P BSE Mid Cap Index	S.M.I.L.E Fund	S Krishnakumar	CNX Mid Cap Index	Tax Saver	J Venkatesan	S&P BSE 200 Index	Balanced Fund	Shiv Chanani	CRISIL Balanced Fund Index	Equity Multiplier	Jointly managed by S Krishnakumar and Shiv Chanani	CNX 500 Index	CAPEX Opportunities Fund	Jointly managed by S Krishnakumar and S Bharath	S&P BSE Capital Goods Index	Rural India Fund	Jointly managed by J Venkatesan and S Bharath	S&P BSE 500 Index	Financial Services Opportunities	J Venkatesan	CNX Banks Index	Entertainment Opportunities	J Venkatesan	IISL CNX Media & Entertainment Index	Energy Opportunities	Jointly managed by S Krishnakumar and S Bharath	S&P BSE Oil & Gas Index	PSU Opportunities	J Venkatesan	CNX PSE Index	Equity Plus portfolio).	Shiv Chanani	CNX Nifty index (65% of the portfolio) and the price of Gold in INR (35% of the portfolio).	Global Advantage	S Bharath	MSCI Emerging Markets Index
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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.</p> <p>Pursuant to SEBI Circular CIR/IMD/DF/21/2012 dated September 13, 2012 read with notification No. LAD-NRO/GN/2012- 13/17/21502 dated September 26, 2012 service tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of service tax, if any, shall be credited to the scheme with effect from October 01, 2012. Investors are requested to note that exit load is inclusive of Service Tax at applicable rates as prescribed by Ministry of Finance from time to time.</p> <p>Applicability</p> <p>(a) Bonus units and units issued on reinvestment of dividend shall not be subject to exit load.</p> <p>(b) Prescribed exit load will be applicable for switch out and every instalment under a Systematic Transfer Plan and Systematic Withdrawal Plan. The period indicated for exit load shall be reckoned from the date of allotment.</p>																																																

- (c) Switch of investments from Regular Plan to Direct Plan where the transaction has been received without broker code in the Regular Plan shall not be subject to exit load. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan and not from the date of switch into Direct Plan. (effective from April 01, 2013)
- (d) In case of switch of investments from Regular Plan to Direct Plan received with broker code in the Regular Plan, the exit load as applicable to redemption of units under the respective scheme(s) shall apply. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)
- (e) In case of switch of investments from Direct Plan to Regular Plan, no exit load shall be levied. However, any subsequent switch-out or redemption of such investment shall be subject to exit load based on the original date of investment in the Direct Plan and not from the date of switch into Regular Plan. (effective from April 01, 2013)
- (f) Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made with Distributor code) to Direct Plan can switch their investments (subject to applicable Exit Load, if any) to Direct Plan. However, any subsequent switch-out or redemption of such investment shall not be subject to exit load. (effective from April 01, 2013)
- Investors wishing to transfer their accumulated unit balance held under discontinued plans and Regular Plan (through lumpsum / systematic investments made without Distributor code) to Direct Plan can switch their investments, without Exit Load, to Direct Plan. However, any subsequent switch / redemption of such investment shall be subject to exit load based on the original date of investment in the Regular Plan / Discontinued Plans and not from the date of switch into Direct Plan. (effective from April 01, 2013)
- 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.

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 & 22 of this document	
Recurring Expenses	1. The total annual recurring expenses of the Scheme, excluding deferred revenue expenditure written off, issue or redemption expenses, but including the investment management and advisory fee that can be charged to the scheme shall be within the limits specified in Regulation 52 of SEBI (Mutual Funds) Regulations. Expenses incurred in excess of the permitted limits shall be borne by the Investment Manager or the Trustee or the Sponsor. The expenses chargeable to the scheme shall include investment management & advisory fee, Trustee fee, custodian fee, Registrar and Transfer Agent fee, Audit fee, Marketing and Selling expenses and other expenses (including listing fee) as listed in the table below:	
	Expense Head	% of daily Net Assets
	Investment Management and Advisory Fees	Upto 2.50%
	Trustee fee & expenses	
	Audit fees & expenses	
	Custodian fees & expenses	
	RTA Fees & expenses	
	Marketing & Selling expense incl. agent commission	
	Cost related to investor communications	
	Cost of fund transfer from location to location	
	Cost of providing account statements and dividend redemption cheques and warrants	
	Costs of statutory Advertisements	
	Cost towards investor education & awareness (at least 2 bps)	
	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
	Service tax on expenses other than investment management and advisory fees	
	Service tax on brokerage and transaction cost	
	Other Expenses	
	Weighted Average of charges levied by the underlying schemes (Only for Sundaram Global Advantage)	
	Maximum total expense ratio (TER) permissible under Regulation 52 (4), 6(a) and (6)(c)	Upto 2.50%
	Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%	
For Equity Schemes and Balanced Scheme: The maximum total expense ratio (TER) permissible under Regulation 52 (4) and (6) (c) that can be charged to the scheme as a percentage of daily net assets shall be as follows: First Rs 100 crore: 2.50% Next Rs 300 crore: 2.25% Next Rs 300 crore: 2.00% On assets in excess of Rs 700 crore: 1.75%		
For Sundaram Global Advantage: As per Regulation 52 (6) (a), the total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50 per cent of the daily net assets of the scheme.		
Common to all Schemes: As per Regulation 52(6A)(b), an additional expense upto 0.30% (30 basis points) on the daily net assets shall be charged to the scheme if new inflows into the scheme from beyond top 15 cities as specified by SEBI, from time to time, are at least: (i) 30% of the gross new inflows in the scheme (or)		

(ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

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

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

Top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

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

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

2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions and 0.05% of the value of trades in case of derivatives transactions. Payment towards brokerage and transaction cost in excess of 0.12% and 0.05% for cash market transactions and derivatives transactions respectively shall be charged to the scheme within the maximum limits prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure (including brokerage and transaction cost, if any) in excess of the prescribed maximum limit shall be borne by the Investment Manager or by the Trustee or Sponsor.
3. The Investment Manager shall set apart at least 0.02% (2 basis points) on the daily net assets of the scheme(s) within the maximum limit of total expense ratio prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations for initiatives towards investor education and awareness taken by Sundaram Mutual fund.
4. **Service Tax:**
 - Pursuant to SEBI circular no CIR/IMD/DF/24/2012 dated November 19, 2012, Service Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the expenses limit prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations.
 - Service Tax on investment management and advisory fee shall be charged to the scheme in addition to the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.
 - Service Tax for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations.

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

Total expenses, including investment management fee, expressed as percentage of daily net assets for the year ending March 31, 2013 is given in the table below.

Scheme Name	Regular (%)	Direct (%)
Select Focus	2.60	2.35
Growth	2.77	2.52
Midcap	2.27	2.02
SMILE Fund	2.83	2.58
Tax Saver	2.37	2.12
Balanced Fund	2.91	2.56
Energy Opportunities	2.57	2.22
Equity Multiplier	2.83	2.58
Capex Opportunities - Growth	2.81	2.46
Capex Opportunities - Dividend	2.82	2.52
Rural India Fund	2.86	2.61
Financial Services Opportunities	2.79	2.54
Entertainment Opportunities	2.98	2.73
PSU Opportunities	2.79	2.54
Equity Plus	2.79	2.54

Fund of Funds Scheme: The total expenses of the scheme including weighted average of charges levied by the underlying schemes shall not exceed 2.50 per cent of the daily net assets of the scheme Global Advantage Fund: Regular: 1.40% Direct: 1.05%.

Tax implications

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.

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	<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 0.001 % 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). The daily Net Asset Value of the scheme shall be published in at least two daily newspapers having circulation all over India</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 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 Rahul Mayor, 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. Fax: (044) 28582200 Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI) Email us at : customerservices@sundarammutual.com</p> <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 103 7237 (India) +91 44 49057300 (NRI).</p>
Information to unit holders:	<p>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. 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.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <p>The Investment Manager shall publish the portfolio of the scheme as of March 31 and September 30 of every year before the expiry of one month from the close of each half year. The portfolio shall be published in the SEBI-prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the Head Office of the Mutual Fund is situated. The Investment Manager shall disclose the portfolio (along with ISIN) as on the last day of the month for all the schemes in its website www.sundarammutual.com on or before the tenth day of the succeeding month in a userfriendly and downloadable format, preferably a spreadsheet.</p> <p>Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed</p>

Key Information Memorandum

	<p>format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half-yearly unaudited financial results shall contain details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated.</p> <p>An abridged Scheme-wise annual report shall only be emailed to all unit holders whose email address is available with the Mutual Fund 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 link of scheme-wise annual reports or abridged summary thereof will also be prominently displayed at www.sundarammutual.com</p>					
General Risk Factors	<p>Mutual Fund Investments are subject to market risks, read all scheme related documents carefully. 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.</p> <p>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.</p>					
Standard Risk Factors	<p>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.</p> <p>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.</p> <p>Risks from Derivative Exposures: Counter Party Risk, Market risk, Illiquidity risk and Basis Risk, to name a few.</p> <p>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.</p> <p>For detailed risk factors, please refer to the Scheme Information Document of the respective schemes</p>					
Scheme-Specific Risk Factors	<p>For detailed risk factors, please refer to the Scheme Information Document of the respective schemes. 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.</p>					
Fund Size & Folios	Fund Name	Folio Count (#)	Average AUM (Rs Crore)	Fund Name	Folio Count (#)	Average AUM (Rs Crore)
	Sundaram Select Focus	1,09,519	536	Sundaram Energy Opportunities Fund	2,32,685	537
	Sundaram Growth Fund	43,513	207	Sundaram CAPEX Opportunities	1,01,201	297
	Sundaram Select Mid Cap	2,81,242	1,832	Sundaram Rural India	39,931	138
	Sundaram S.M.I.L.E Fund	75,061	321	Sundaram Financial Services Opportunities	39,297	176
	Sundaram Tax Saver	3,84,749	1,301	Sundaram Entertainment Opportunities	14,171	35
	Sundaram Equity Plus	31,261	109	Sundaram PSU Opportunities	38,255	155
	Sundaram Balanced Fund	9,484	46	Sundaram Global Advantage Fund	13,831	47
	Sundaram Equity Multiplier	39,164	126			
	Folio count and Average Assets Under Management are as of May 31, 2013.					
Statutory	<p>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.</p>					

Your guide to fill the application form

Please read Product labelling details available on cover page before proceeding

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

Neither the SID/KIM/SAI nor the units of the schemes of Sundaram Mutual Fund have been registered in any jurisdiction, outside India. The distribution of the SID/KIM/SAI in certain jurisdictions may be restricted or totally prohibited or subject to registration requirements and accordingly, persons who come into possession of the SID/KIM/SAI in such jurisdictions are required to inform themselves about, and to observe, any such restrictions and / or legal compliance requirements. No person receiving a copy of the SID/KIM/SAI or any application form in such jurisdiction may treat the SID/KIM/SAI or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements. The units offered under the schemes of Sundaram Mutual Fund have not been and will not be registered under the United States

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

Checklist

Please ensure the minimum investment is 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.

Please provide correct and complete data

KYC is compulsory to all investors.

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

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

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

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

Small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders / businessmen / workers can invest in the scheme through the mode of cash payment for fresh purchases/additional purchases upto Rs.20,000/- per investor, per mutual fund, per financial year subject to:

- Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under;
 - SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines; and
 - Sufficient systems and procedures put in place by the AMC / Mutual Fund
- However, payment to such investors towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel. Sundaram Mutual Fund / Investment Manager shall set up appropriate systems and procedures for the said purpose.

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

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

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

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

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

For further details please refer to Statement of Additional Information.

Please attach:

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

Special Categories (please attach a copy)

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

Not In Good Order (NIGO)

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

Your guide to fill the application form

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

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

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

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

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

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

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

Transaction charges:

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

- 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.

e) Purchases / subscriptions carried out through stock exchange(s).

The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.

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

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

Any circular/clarification issued by SEBI/AMFI in this regard will automatically become applicable and will be incorporated in the SID/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 also applicable to other purchase transactions if the amount, including SIPs, is less than Rs 50,000 (aggregate under all the schemes of Sundaram Mutual) in any rolling 12-month period or in a financial year per investor. Investors falling under this category must produce a copy of any of the specified photo identification documents listed in Guide to Investing through Systematic Investment Plan (SIP). However investors having PAN are not eligible for simplified KYC procedures.

Instructions for verification of PAN Card: 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 18/01/2006 and measures for prevention Money Laundering and had notified SEBI (KYC Registration Agency) Regulations, 2011 on December 02, 2011 with a view to bring uniformity in KYC Requirements for the securities market and to develop a mechanism for centralization of the KYC records. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds. Accordingly the following procedures shall apply:

- KYC acknowledgement is mandatory for all investors.

- An application without acknowledgement of KYC compliance will be rejected

- New Investors are required to submit a copy of Income Tax PAN card, address proof and other requisite documents along with the KYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to

complete KYC. The KYC application form is available at www.sundarammutual.com

- The Mutual Fund shall perform initial KYC of its new investors and send the application form along with the supporting documents to the KYC Registration Agency (KRA).
- During the KYC process, the Mutual Fund will also conduct In Person Verification (IPV) in respect of its new investors. Sundaram Asset Management Company Limited and the NISM / AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for investors in mutual funds. In case of applications received directly from the investors (i.e. not through the distributors), mutual funds may rely upon the IPV performed by the scheduled commercial banks.
- The KRA shall send a letter to the investor within 10 working days of the receipt of the KYC documents from Mutual Fund, confirming the details thereof.
- Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.
- Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice.

Pursuant to SEBI circular no. MIRS/D/Cir-5/2012 dated April 13, 2012, mutual fund investors who were KYC compliant on or before December 31, 2011 are required to submit 'missing/not available' KYC information and complete the 'In Person Verification' (IPV) requirements if they wish to invest in a new mutual fund, where they have not invested / opened a folio earlier, effective from December 03, 2012: Individual investors have to complete the following missing/not available KYC information:

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

To update the missing information, investors have to use the "KYC Details Change Form" for Individuals Only available at www.sundarammutual.com or www.amfiindia.com. Section B of the form highlights 'Mandatory fields for KYCs done before 1 January 2012' which has to be completed.

In case of Non Individuals, KYC needs to be done afresh due to significant and major changes in KYC requirements by using "KYC Application form" available for Non-Individuals only in the websites stated above.

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

Sundaram Mutual Go Green Services: Save the Future

- Go Green Web Service Web/IPIN Services:** Use Sundaram Mutual Go Green Services and get an IPIN (Personal Identification Number) to transact online (Please use the PIN Agreement form attached in this document). 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. If you are an existing investor and wish to transact online without an IPIN please register online by visiting www.sundarammutual.com.
- Go Green e-Update Services:** 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. 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.
- Go Green Mobile Services:** Sundaram Asset Management provides instant SMS alerts for your transactions. To avail this facility please choose the 'yes' option.

3. 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. **RTGS/NEFT are unique numbers for every account with a bank branch. You can obtain them by contacting your banker. Please attach a cancelled cheque or a photocopy of the cheque to ensure that your account details are captured accurately in your record with the registrar. This is a must if you opt to receive the redemption/dividend proceeds by electronic means.**

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

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

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

4. How do you wish to receive:

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

RTGS & NEFT: RTGS is Real Time Gross Settlement and applicable for payments/fund transfer in excess of Rs 1 lakh. NEFT is National Electronic Funds Transfer and is applicable for payments/fund transfer of less than Rs 1

lakh. RTGS & NEFT are modes of transferring money through electronic system and are easy and secured mode to receive your redemption proceeds.

Direct Credit: The redemption proceeds are directly and automatically credited to your designated bank account. It is available now with select banks and Sundaram Asset Management plans to enhance the coverage. At present, Direct Credit Facility is available for investors who have an account with Axis Bank, BNP Paribas Bank, 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. An investor who opts for Direct Credit facility is requested to enclose a cancelled cheque or a photocopy of the cheque to ensure that the correct bank account number and MICR code are entered in his/her record. In case the bank account of an investor is covered under Direct Credit facility, then the payment of redemption/dividend proceeds (if any), will happen via direct credit payout only.

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

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.

5. Fund in which you wish to invest and Plans & Options: Please indicate clearly the complete name of the fund in which you wish to invest. The fund names are available in the Key Information Memorandum or in page 13 or the cover page of this document.

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

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

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

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

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

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

Purchases made through third party cheque(s) 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.

Dematerialization : Investors have the option to hold the Units in dematerialized form. Currently, this facility is not available in case of units offered under the Daily/Weekly/Fortnightly Dividend Option(s) under all income/debt/liquid Schemes. Investors who want an allotment of units in demat mode must have a beneficiary account with a Depository Participant (DP) of the Depositories i.e. National Securities Depositories Limited (NSDL) / Central Depository Services Limited (CDSL). If PAN is not mentioned by applicants, the application may be rejected. Investors may attach a copy of the Client Master Form / DP statement showing active demat account details for due verification. Names, mode of holding, PAN details, etc. of the investor will be verified against the Depository data. The units will be credited to the beneficiary (demat) account only after successful verification with the depository records and realization of payment. In case the demat details mentioned in the application are incomplete/incorrect or do not match with the depository data, the application shall be treated as invalid for processing under demat mode and therefore may be considered for processing in non-demat form i.e. in physical mode if the application is otherwise valid.

6. SIP Information: For a detailed understanding of the SIP process, please read guide to investing through SIP available on page 18 of this document.

7. Nomination: Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. Proportion (%) in which units will be shared by each nominee should aggregate to 100%. The section on Nomination is not applicable in the case of Non- individuals. The following points on nomination procedures may please be noted. For detailed procedure, please refer the Statement of Additional Information (SAI):

- 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.

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

Channel Partner / Agent Information

Agent's Name and ARN	Sub Broker ARN code	Sub Agent Code
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E	U	I	N	E	0	2	9	5	4	1
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Serial No: EQ

For Office Use Only

Transaction charges For Rs. 10,000 and above:

☐ Existing Investor-Rs.100

☐ New Investor-Rs.150

☐ I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

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.

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 (PAN)	KYC completed <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth
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Name of Guardian (in case of First / Sole Applicant is a Minor) / Contact Person – Designation (in case of non-individual Investors)

Permanent Account Number (PAN)	KYC completed <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship
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Name of Power of Attorney (PoA) (PoAs must be KYC compliant. Please also attach proof of the PoA-refer instruction 2 for PAN and KYC).

Permanent Account Number (PAN)	KYC completed <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship
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Contact Details of First / Sole Applicant

E-Mail	STD Code	Telephone	Mobile
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Sundaram Mutual Go Green Services: Save the Future
1. Go Green e-Update Service: Receive Account Statements, Annual Reports and other information instantly by email: ☐ Yes I/We would like to receive the above by email ☐ No I/We would not like to receive the above by email

2. Go Green Web Service (for existing investors only): Access your account and transact online. Register online by visiting our website www.sundarammutual.com
3. Go Green IPIN Service (for new investors only): To access your account using I-Pin please choose the 'yes' option ☐ Yes I/We would like to receive an I-Pin (refer instruction 2-Please use the PIN Agreement form attached in this document).

4. Go Green Mobile Service: Get instant SMS alerts for your transactions. I/We wish to register for SMS updates on my/our mobile phone. ☐ Yes ☐ No.

Note: Where the investor has not opted for any option or has opted for both options the application will be processed as per the default option, i.e., receive the account statement, annual report and other correspondence by email and receive SMS updates on mobile.
Address of First / Sole Applicant

TOWN	CITY/DISTRICT	STATE	PIN CODE
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Overseas Address (in case of NRIs/FIIs) (Mandatory)

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Mode of Holding [Please (✓)]
☐ Single ☐ Joint
☐ Anyone or Survivor

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

<input type="checkbox"/> Individual	<input type="checkbox"/> Minor through guardian	<input type="checkbox"/> HUF	<input type="checkbox"/> Partnership	<input type="checkbox"/> Society/Club
<input type="checkbox"/> Company	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> Trust	<input type="checkbox"/> Mutual Fund	<input type="checkbox"/> Fund of Funds in India
<input type="checkbox"/> NRI-Repatriable	<input type="checkbox"/> NRI-Non-Repatriable	<input type="checkbox"/> FII/Sub account of FII	<input type="checkbox"/> QFI	<input type="checkbox"/> Others____(please specify)

Name of Second Applicant

Permanent Account Number (PAN)	KYC completed <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth
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Name of Third Applicant

Permanent Account Number (PAN)	KYC completed <input type="checkbox"/> Yes <input type="checkbox"/> No	Date of Birth
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Acknowledgement

Sundaram Asset Management Company Limited, II Floor, 46 Whites Road, Chennai - 600 014. Toll Free 1800 103 7237 (India) +91 44 49057300 (NRI)

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 103 7237 (India) +91 44 49057300 (NRI).

Serial No: EQ

ISC's Signature & Stamp

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

3. Bank Account Details of First/Sole Applicant (as per SEBI Regulations it is mandatory) (refer instruction 3)

Name of the Bank											Branch										
Branch Address											Bank City (redemption will be payable at this location)										
Account No																					
Cheque MICR No											Account Type [Please (✓)]	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE* <input type="checkbox"/> NRO* <input type="checkbox"/> FCNR* <input type="checkbox"/> Others.....									
RTGS / NEFT / IFSC Code											*If the payment is by DD or source of fund is not clear on the Cheque leaf, please provide a copy of FIRC.										

4. Mode of payment of redemption/dividend proceeds via Direct credit/NEFT (refer instruction 4). Please tick (✓)

- ☐ I/We wish to receive redemption/dividend proceeds directly into my/our bank account via Direct Credit/NEFT facility
- ☐ I/We wish to receive the redemption/dividend proceeds (if any) by way of a cheque/demand draft/ 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. If your bank falls in this list your Redemption/Dividend proceeds will be directly credited to your account irrespective of the option ticked.

5. I/We wish to invest in (refer instruction 5- please issue a separate cheque/Demand Draft in favour of the scheme you wish to invest)

Scheme Name	Plan	Option	Amount Invested (less DD charges)	Net Amount Paid	Payment Details	
					Cheque/DD Number	Bank/Branch
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct					
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct					
	<input type="checkbox"/> Regular <input type="checkbox"/> Direct					

Incase of third party payment (refer instruction 5): Please download (www.sundarammutual.com) and attach the third party declaration form

DEMAT Account Details (refer instruction 5)

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

Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the application form.

6. 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

If you opt for SIP through post dated cheques, please indicate	First SIP Cheque No											Last SIP Cheque No										
Each SIP Amount	Rs											SIP Period										
SIP Frequency	<input type="checkbox"/> Weekly (Minimum amount Rs 1000 Every Wednesday; Minimum No of installments 5) <input type="checkbox"/> Monthly (Minimum amount Rs 250 Minimum No of installments 20) <input type="checkbox"/> Quarterly (Minimum amount Rs 750 Minimum No of installments 7)										SIP Starting SIP Ending OR <input type="checkbox"/> Till further notice* D D M M Y Y D D M M Y Y 3 1 1 2 2 0 3 1											
SIP Date	for Monthly/Quarterly frequency only <input type="checkbox"/> 1 <input type="checkbox"/> 7 <input type="checkbox"/> 14 <input type="checkbox"/> 20 <input type="checkbox"/> 25										(*The date may be taken as 31/12/2031 in case the bank needs to input a specific date in their system) (refer Guide to investing through SIP)											

7. Nominee (available only for individuals) (refer instruction 7)

☐ I wish to nominate the following person(s)

1st Nominee	2nd Nominee	3rd Nominee
Name:.....	Name:.....	Name:.....
Address:.....	Address:.....	Address:.....
Proportion (%)* in which units will be shared by first nominee.....%	Proportion (%)* in which units will be shared by second nominee.....%	Proportion (%)* in which units will be shared by third nominee.....%
If nominee is a minor:	If nominee is a minor:	If nominee is a minor:
Date of birth:..... Relationship:.....	Date of birth:..... Relationship:.....	Date of birth:..... Relationship:.....
Name of Guardian:.....	Name of Guardian:.....	Name of Guardian:.....
Address of Guardian:.....	Address of Guardian:.....	Address of Guardian:.....

* Proportion (%) in which units will be shared by each nominee should aggregate to 100%

☐ I do not wish to choose a nominee. Signature of investor(s)

8. Signature (refer instruction 8)

Declaration: I/We • having read and understood the contents of the Statement of Additional Information/Scheme Information Document/addenda issued to the SID and KIM till date • hereby apply for units under the scheme(s) as indicated in the application form • agree to abide by the terms, conditions, rules and regulations of the scheme(s) • agree to the terms and conditions for Auto Debit • have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment • do not have any existing Micro SIPs/investments which together with the current application will result in the total investments exceeding Rs. 50,000 in a financial year or a rolling period of twelve months (applicable for PAN exempt category of investors). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to NRIs only: Please (✓) ☐ I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account on a ☐ Repatriation Basis ☐ Non-Repatriation Basis. I/We confirm that I am/we are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, as amended from time to time.

I/We hereby declare that all the particulars given herein are true, correct and complete to the best of my/our knowledge and belief. I/We further agree not to hold Sundaram Asset Management, its sponsor, their employees, authorised agents, service providers, representatives of the distributors liable for any consequences/losses/costs/damages in case of any of the above particulars being false, incorrect or incomplete or in case of my/our not intimating/delay in intimating any changes to the above particulars. I/We hereby authorise Sundaram Asset Management to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/us, to any Indian or foreign governmental or statutory or judicial authorities/agencies, the tax/revenue authorities and other investigation agencies without any obligation of advising me/us of the same. I/We hereby agree to provide any additional information/documentation that may be required in connection with this application.

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Scheme:	Plans: <input type="checkbox"/> Regular <input type="checkbox"/> Direct Options: <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 mandatory for Micro SIP

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

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

List of Specified Photo Identification Documents

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&mo de=31>)
8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
10. Senior Citizen / Freedom Fighter ID card issued by Government.
11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
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 this exemption. The exemption will be available where the total amount of installments under SIP in a rolling 12-month period or in a financial year i.e. April to March, does not exceed Rs 50,000. This exemption is also applicable to other purchase transactions if the amount, including SIPs, is less than Rs 50,000 (aggregate under all the schemes of Sundaram Mutual) in any rolling 12-month period or in a financial year per investor. The Registrar & Transfer Agents (RTA) – Sundaram BNP Paribas Fund Services Limited will adopt the procedures prescribed by Association of Mutual Funds in India from time to time in this regard.

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

Read before enrolling for an SIP

- SIP facility is available for scheme covered in the KIM.
- First-time investors must use SIP Application Form and existing investors in the scheme of Sundaram Mutual must use SIP Enrollment/Renewal Form.
- SIP investment can be made on any stock market working day. An investor must choose specific dates of the month by Auto debit.
- SIP Application Form and SIP Renewal Form must be completed in English using block letters and submitted at offices of Sundaram Asset Management or Customer Care Centres of SBNPFS. Please do not submit SIP forms to collection banks.
- Investor can start a SIP by providing SIP application / SIP Auto debit form, Electronic Clearing Service (ECS) mandate and KYC acknowledgement. Investors are also required to submit a cancelled cheque or a photocopy of your cheque leaf to ensure that the bank account details are captured accurately. However, investor may continue to provide cheques for the SIP installments if he so desires.
- SIP dates: 1, 7, 14, 20 or 25 of the month.
- Only one installment per month is allowed under one SIP registration.
- The cheque should be drawn in favour of the scheme name and crossed "a/c payee only". It should be made payable at the location of the branch of Sundaram Asset Management or Customer Care Centres of SBNPFS. On receipt of the SIP Auto Debit Form the Registrar and Share Transfer Agent - SBNPFS - will send a letter to the unit holder confirming that his or her name has been enrolled for the SIP.
- Units will be allotted on the above applicable dates. In case the date is a Non-Business Day, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV.
- A consolidated account statement (CAS)^ for each calendar month to the Unit holder(s) in whose folio(s) transaction** 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 should, as far as possible, opt to receive account statement by e-mail to make a contribution to the environment.
- Investors can opt for the facility of 'till further notice' for SIP through ECS/Direct Debit by ticking the appropriate box in 'Application Form' and 'SIP Enrollment and Auto Debit form'. The date may be taken as 31/12/2031 in case the bank needs to input a specific date in their system. Investor will have the right to discontinue the SIP facility at any time by sending a written request to offices of Sundaram Asset Management or Customer Care Centres of R&T. This request notice should be received at least 21 days prior to the due date of the next payment. On receipt of such request, the instructions for the auto debit facility would also be deactivated.
- The SIP Enrolment and Auto Debit form can also be used to change bank details to an ongoing SIP. Please tick the box indicated, fill in the folio number alongside, proceed to fill up the details under SIP Auto Debit: Bank Account Details, and sign.
- In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) registered under the Regular Plan prior to 01/01/2013 without broker code, the installments falling on or after 01/01/2013 will automatically be processed under the Direct Plan.
- In case of SIP/STP registered under the Regular Plan prior to 01/01/2013 with broker code, the installments falling on or after 01/01/2013 will continue to be processed under the Regular Plan.
- Investors, who had registered for SIP/STP prior to 01/01/2013 with distributor code and wish to continue the same under the Direct Plan after 01/01/2013, shall make a written request to the Fund in this behalf. The Fund will take at least 21 working days to process such requests. Intervening installments will continue in the Regular Plan.

SIP Auto Debit facility: Terms & Conditions

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



- There shall be a gap of at least 30 days between the dates of the initial investment and the first SIP auto-debit installment for a monthly SIP.
- The following documents may be submitted at least 30 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
Cancelled cheque or copy of your cheque leaf	

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



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

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-sublicense able.

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

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

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

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

- 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.

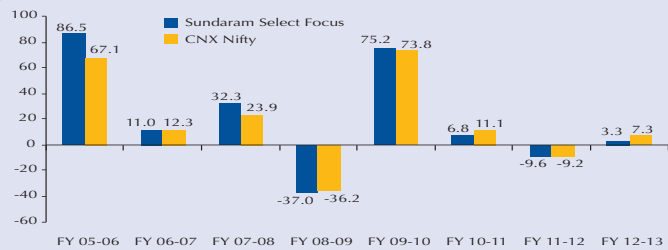
The Registrar may, in the interest of the Unit holder, request a fax confirmation on the instructions received and shall not act until the said fax confirmation and additional confirmation is received

www.sundarammutual.com	20	Sundaram Asset Management
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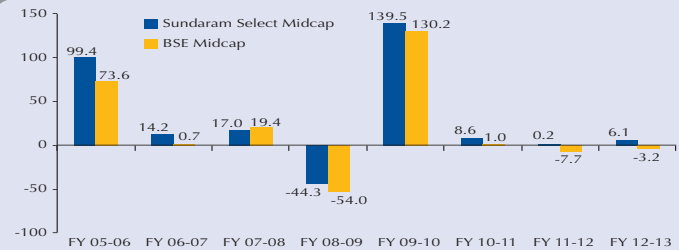
Ahmedabad: 104, Arth Complex, Behind A.K. Patel House, Mithakhali Six Roads, Navrangpura, Ahmedabad 380009 **Baroda:** 127, Siddharth Complex, Nr. Express Hotel, Alkapuri, Baroda 390007 **Bengaluru:** Ground Floor, Sana Plaza, 21/14 A, M.G. Road, Near Trinity Metro Station, Bengaluru 560001 **Bhopal:** Plot No 10, Alankar Palace, Bank Street, M.P. Nagar, Zone 2, Bhopal 462011 **Bhilai:** 36/5, First Floor, Nehru Nagar, Beside ING Vysya Bank, Bhilai 490020 **Bhubaneswar:** Office No-16, Deendayal Bhawan, 2nd Floor, Ashok Nagar, Bhubaneswar 751009 **Calicut:** 3rd Floor, Kanchas Building, Near New Bus Stand, Calicut 673004 **Chandigarh:** SCO 2475 - 2476, 2nd Floor, Sector - 22 C, Chandigarh 160022 **Chennai HO:** No. 46 Whites Road, Royapettah, Chennai 600014 **Cochin:** Kassim Building, 36/1899, Door No. D I Floor, Sebastain Road, Off. Kaloor Kadavanthra Road, Kaloor, Cochin 682017 **Coimbatore:** No. 101E 2nd Floor, Kala Mansion Building, D B Road, R.S. Puram, Coimbatore 641002 **Dehradun:** 57/19 2nd Floor, Shiva Palace, Rajpur Road, Dehradun 248006 **Delhi:** 7B, Rajender Park, Pusa Road, Upper ground floor, Metro Pillar No. 153, New Delhi 110060 **Durgapur:** Unit No. A-307, Second Floor, Citi Centre, Durgapur 703216 **Goa:** F 30, Alfran Plaza, Opp Don Bosco, Panjim, Goa 403001 **Guwahati:** Anandi Commercial Complex, 2nd Floor, Bora Service, G.S. Road, Guwahati 781007 **Hyderabad:** 6-3-1090/A/13, Flat No 401, 4th Floor, Manbhum Jade Towers, Hotel Fortune Katriya Lane, Raj Bhavan Road, Somajiguda, Hyderabad 500082 **Indore:** 125, Starlit Tower, 29/1, Y N Road, Indore 452001 **Jaipur:** 303, III Floor, Brijanukampa Tower, Ashok Marg, C-Scheme, Jaipur 302001 **Jalandhar:** 5E, First Floor, Session Court Road, Near BMC Chowk, Jalandhar 144001 **Jamshedpur:** Shop 5 / B, III Floor, Meghdeep Building, Q Road, Visgupur, Jamshedpur 831001 **Jodhpur:** 116, First Floor, Modi Arcade, Chopasni Road, Near Bombay Motor Circle, Jodhpur 342001 **Kanpur:** 113/14, Kan Chambers, 217/218, 2nd Floor, Civil Lines, Kanpur 208001 **Kolkatta:** Azimganj House, 7, Camac Street, Block-6, 3rd Floor, Kolkatta 700017 **Lucknow:** 104, UGF Sky Hi Chamber, 5-Park Road, Lucknow 226001 **Ludhiana:** SCO-18, Cabin No-401, 4th Floor, Feroze Gandhi Market, Ludhiana 141001 **Madurai:** 183 C, North Veli Street, Opp Duke Hotel, Madurai 625001 **Mangalore:** B2, Souza Arcade, Balmatta, Mangalore 575001 **Mumbai:** • 2A, 2nd Floor, Hdil Kaledonia Commercial Complex, Opp Vijay Nagar, Sahar Road, Andheri (E), Mumbai 400069 • Shop No-6, Yashwant Bldg, Ram Maruti Cross Road, Near Ratnakar Bank, Naupada, Thane West, Mumbai 400602 • 12th floor, 1222, Maker Chamber V, Nariman Point, Mumbai 400021. **Nagpur:** C/O Fortune Business Centre, Plot No. 6, Vasant Vihar WHC Road, Shankar Nagar, Nagpur 440010 **Nashik:** L-17, Suyojit Sankul, Near Rajiv Gandhi Bhavan, Sharanpur Road, Nashik 422002 **Patna:** 205, Ashiana Hari Niwas, New Dak Bungalow Road, Patna 800001 **Pondicherry:** No. 40, Mission Street, Pondicherry 605001 **Pune:** 1st Floor, Unit No 3, Rachana Trade Estate, Behind Swad Hotel, Below Royal Sundaram Insurance, Law College Road, Pune 411004 **Raipur:** Office No. 26, 3rd Floor, Millenium Plaza, G.E Road, Raipur 492001 **Rajkot:** 202, Business Terminal Complex, Opp. Ram Krishna Ashram, Dr. Yagnik Road, Rajkot 360001 **Salem:** 315C, AVK Arcade, Omalurmain Road, Opp New Bus Stand, Salem 636004 **Surat:** L-14, Jolly Plaza, Athwagate, Surat 395001 **Trichy:** No 60, Krishna Complex, Shastri Road, Thennur, Trichy 620001 **Trivandrum:** R S Complex, T C 2/3262 (5), Opp LIC Building, Pattom, Trivandrum 695004 **Varanasi:** Flat No 7, 2nd Floor, Ramakunj Building, C-32, 22/17, Ram Singh Rana Nagar Colony, Cantt., Siga Road, Varanasi 221002 **Vijayawada:** D.No. 40-10-5, Sree Ramachandra Complex, Benz Circle, Bajaj Showroom Lane, Vijayawada 520010 **Vizag:** Cabin F-3, 46-19-5/3, Mandavari Street, Dondaparthi, Vizag 530016.

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

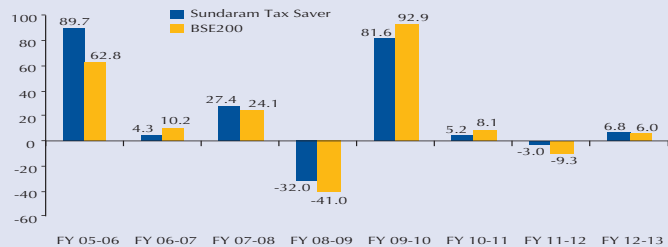
Track Record - Equity Schemes



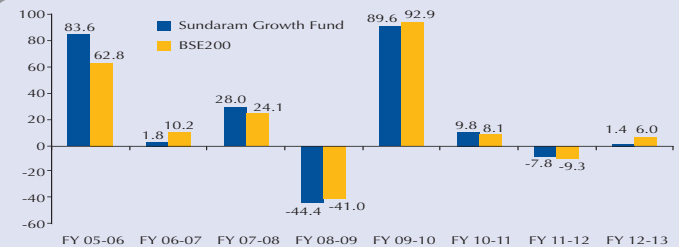
Sundaram Select Focus



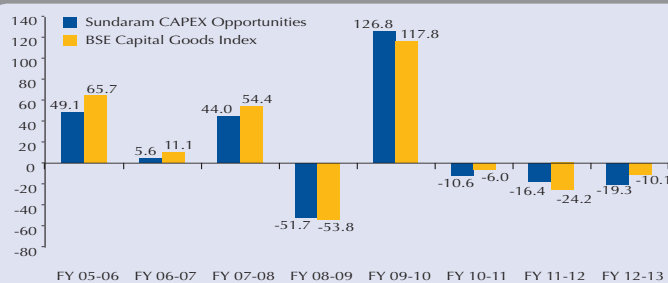
Sundaram Select Mid Cap



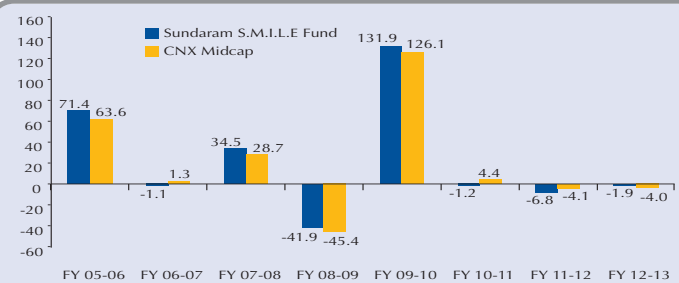
Sundaram Tax Saver



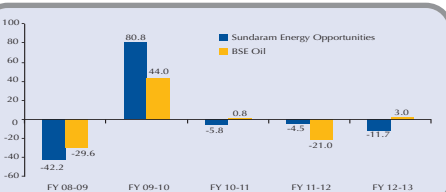
Sundaram Growth Fund



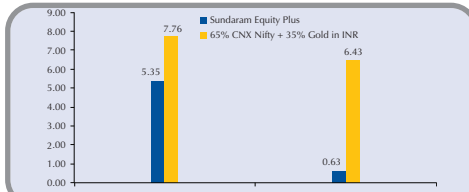
Sundaram Capex Opportunities



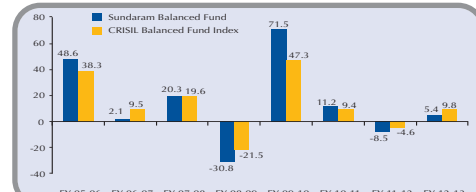
Sundaram S.M.I.L.E Fund



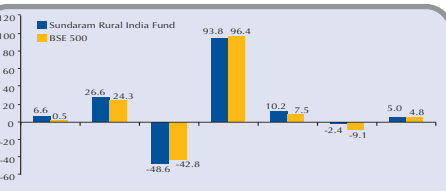
Sundaram Energy Opportunities Fund



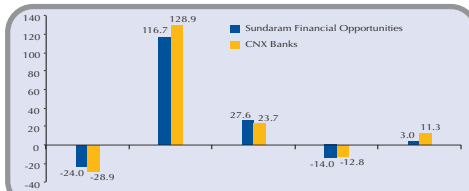
Sundaram Equity Plus



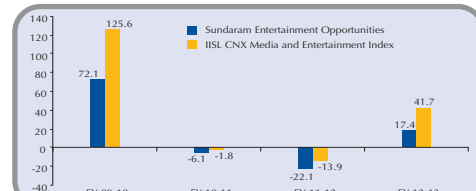
Sundaram Balanced Fund



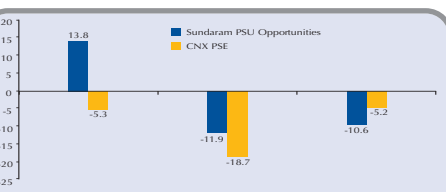
Sundaram Rural India Fund



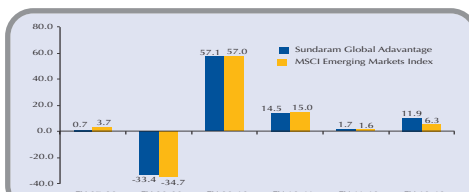
Sundaram Financial Services Opportunities



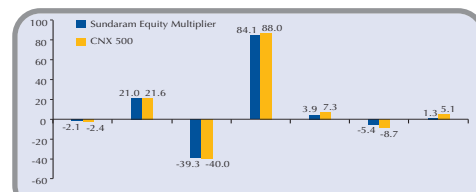
Sundaram Entertainment Opportunities



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 Regular Plan-Growth Option as on March 31, 2013 (Date source and computation: In-house).