SUNDARAM MUTUAL
Sundaram Finance Group

Key Information Memorandum + Application Form

Sundaram Multi-Factor Fund

An open ended equity scheme that follows multi-factor based investment strategy

Offer of units at Rs.10 during the new fund offer period.

New Fund Offer opens	**02/07/2025**
New Fund Offer closes	**16/07/2025**
Scheme Re-Opens for Ongoing Subscription/Redemption	**28/07/2025**

This product is suitable for investors who are seeking*

- Long term capital growth
- Investment in equity and equity related instruments selected based on Multi-Factor Model

Riskometer

Fund

BSE 200 TRI

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

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

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Offer of units at Rs.10 during the New Fund Offer period

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 17/06/2025. **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.**

Name of the Scheme	**Sundaram Multi-Factor Fund**
Fund Type	An open ended equity scheme that follows multi factor based investment strategy
Investment Objective	The Investment Objective of the Scheme is to provide long term capital growth to its Unitholders by following a multi factor based investment strategy. **No Guarantee:** There is no guarantee or assurance that the investment objective of the scheme will be achieved. Investors are neither being offered any guaranteed / indicated returns nor any guarantee on repayment of capital by the Schemes. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company or by the Trustees.
Asset Allocation Pattern	

Instruments	**Indicative allocations (% of total assets)**	
	Minimum	**Maximum**
Equity and equity related instruments selected based on a Multi Factor quantitative model	80%	100%
Other Equity & Equity related instruments	0%	20%
Debt and Money Market Securities (including Tri Party Repo)#	0%	20%
Investment in REITs/InvITs/AIFs*	0%	10%

* The exposure will be in line with SEBI limits specified from time to time.

Equity and equity related securities includes Convertible bonds, debentures and warrants carrying the right to obtain equity shares.

- The scheme shall engage in securities lending and Borrowing subject a maximum of 20% and 5% for a single counter party.
- The scheme shall invest in mutual fund schemes upto 5% of the net assets of the scheme.
- The Scheme may use derivatives for trading, hedging and portfolio rebalancing. Exposure to derivatives will be limited to 50% of the net asset value of the scheme at the time of transaction.
- The scheme shall not engage in short selling.
- The scheme shall not invest in Reverse repo in Corporate Debt Securities.
- The Scheme shall not invest in Structured Obligations and Credit Enhancements.
- The Scheme shall not invest in Credit Default Swaps transactions.
- The scheme shall not invest in Securitized Debt.
- The scheme shall not invest in Debt Instruments with Special features (AT1 & AT2 Bonds).
- The scheme shall not invest in Overseas securities.

Pending deployment and in line with the investment objective, the funds of the Scheme may be invested in short term deposits with scheduled commercial banks, liquid schemes or schemes that invest predominantly in money market instruments/ securities and TREPS in accordance with applicable SEBI regulations from time to time.

The cumulative gross exposure to equity, debt, money market instruments, REITs/InvITs, derivatives (including covered call options) and repo in corporate debt shall not exceed 100% of the net assets of the scheme in accordance with Paragraph 12.24 of Master Circular for Mutual Funds dated June 27, 2024. However, pursuant to paragraph 12.25 of SEBI Master Circular of Mutual Funds dated June 27, 2024 and SEBI letter no. SEBI/HO/IMD - II/ DOF3 / OW/ P/ 2021/ 31487/ 1 dated November 3, 2021 addressed to AMFI, it has been mentioned that cash or cash equivalents like Government securities, T-Bills and repo on Government Securities with residual maturity of less than 91 days may be treated as not creating any exposure. Exposure to equity derivatives instruments both for hedging & non hedging purpose (including writing covered call options) may be to the extent of 50% of the equity portion of the scheme as permitted by SEBI from time to time subject to prior approval by SEBI. In accordance to SEBI circular No. CIR/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the same security-wise hedge positions would be excluded from computing the percentage.

#Money market instruments include Tri-party Repo on government securities or T-bills / Reverse Repo, certificate of deposit, commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government/ corporate bonds having an unexpired maturity up to one year, call or notice money, Term Deposits, usance bills (BRDS) and any other similar instruments as specified by the RBI/SEBI from time to time.

Debt and Money Market Securities may also include margin money for derivative transactions.

Pursuant to SEBI letter to AMFI dated November 03, 2021, Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash Equivalent shall consist of the following securities having residual maturity of less than 91 days:

- Government Securities;
- T-Bills; and
- Repo on Government securities.

Rebalancing of deviation due to short term defensive consideration

Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations, and political and economic factors. It must be clearly understood that the percentages can vary substantially depending upon the perception of the Investment Manager, the intention being always to seek to protect the interests of the Unit holders. As per Clause 1.14.1.2.b and Clause 2.9 of SEBI Master Circular dated May 19, 2023, such changes in the investment pattern will be for short term and for defensive

	consideration only. In the event of deviations, portfolio rebalancing will be carried out within 30 calendar days in such cases.

Portfolio rebalancing in case of passive breach:

In case of any deviation (due to passive breaches) from the asset allocation of the scheme, the fund manager will carry out rebalancing within 30 business days. Where the portfolio is not re-balanced within 30 business days, justification in writing which would include details of efforts taken to rebalance the portfolio shall be placed before the Internal Investment Committee. The Internal Investment Committee, if so desires, can extend the timeline up to sixty (60) business days from the date of completion of mandated rebalancing period. However, always the portfolio will adhere to the overall investment objectives of the Scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

S.no	Type of instrument	% of exposure	Circular references
1	Securities Lending	Upto 20%	Clause 12.11 of the SEBI Master Circular
2	Equity derivatives instruments (both for hedging & non hedging purpose (including writing covered call options)	Upto 50%	Clause 12.25 of the SEBI Master Circular
3	Debt derivatives instruments (both for hedging and non hedging purposes)	Upto 20%	Clause 12.25 of the SEBI Master Circular
4	Other / own mutual funds	Upto 5%	Clause 4 of the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
5	Repo/ reverse repo transactions	Upto 10%	Clause 12.18.1.1 of the SEBI Master Circular
6	Short Term Deposit	Upto 15%	Clause 12.16 of the SEBI Master Circular
7	REITs and InvITs	Upto 10%	Clause 13 of the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996
8	Unrated debt and money market instruments	0.1%	Clause 12.1.5 of the SEBI Master Circular

*SEBI circular references (wherever applicable) in support of exposure limits of different types of asset classes in asset allocation shall be provided.

Investment Strategy

To achieve long term capital appreciation by deploying a proprietary quantitative model that incorporates fundamental and technical factors. The approach is designed to target superior risk adjusted returns compared to the benchmark index. The model employs a multi factor evaluation process.

The Multi Factor theme is an open ended model based investment strategy that adopts a data driven investment approach, leveraging a range of widely recognized quantitative factors. The goal is to construct a well diversified portfolio primarily consisting of large and mid cap companies, aiming to maximize returns while effectively managing risk.

Methodology: Factors are broad, persistent drivers of return that have historically proven to be enduring. Individual factors tend to outperform at different parts of the economic cycle. A quantitative model's premise is on combining fundamental factors and behavioural factors to achieve a more consistent return across market and economic cycles.

Factors grouped under quality, growth, value and momentum have been dominant in influencing equity performance at different phases in time. Their chief characteristics are as below:

- **Growth:** Companies that are consistently delivering earnings growth with significant current value attached to future cash flows.
- **Quality:** Well run companies with proven business models, relatively strong cash generation and return ratios, perception of lower risk bringing down cost of capital and reasonable visibility on growth opportunities.
- **Value:** Businesses with inherent asset or brand value and going through cyclical swings in earnings, leveraged companies with lower ability to withstand macro risks which result in stocks trading in lower than intrinsic value.
- **Momentum:** Trend based factor that seeks opportunities from the persistence of prevailing price trends in the market, more caused by psychological influences and biases.

Commonly used metrics to analyse the factors:

Factor	Metric
Quality	RoE, RoA, Free cash flows, Leverage
Growth	Growth in revenues / earnings
Value	Low Price Earnings / Price Book
Momentum	Price momentum across time periods, Moving Averages

Of the few metrics given above the model uses few selected metrics based on extensive back testing to establish if excess returns have been generated by each of them consistently in the past.

Portfolio Construction: The model proposes to construct a portfolio of the top ranked stocks in each of the four factors selected from a universe of top 250 companies (Nifty Top 100 and next 150 which makes up the mid cap universe), so that there is a combination of Quality, Growth, Value and Momentum styles to create a multi factor model.

Proprietary allocation model is used to decide allocation between Factors and the weightage of each factor would remain broadly balanced in normal times. However, during some cycles, based on market conditions, one or more factors may tend to dominate the factor allocation model. Stock weights are determined by their ranks in individual Factors & their occurrence in one or more Factor rankings.

On back testing, the resultant portfolio displays a balanced return profile across all market cycles and avoids cyclicality of performance often associated with single factor models.

Derivatives Strategy: The Scheme may take exposure to derivatives for hedging and/or non hedging purpose as permitted by regulations from time to time. Such exposure to derivative instruments will be in line with the investment objective and overall strategy of the scheme.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities.

Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and the decision of fund manager may not always

	be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. **Portfolio Turnover:** Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time. The scheme being an open-ended scheme, it is expected that there would be frequent subscriptions and redemptions. Also, some of the fundamental factor based rankings need to be re-calculated on quarterly basis upon declaration of results by companies. Hence, it is difficult to estimate with any reasonable measure of accuracy the likely turnover in the portfolio. Trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, change or anticipation of change in the credit worthiness or credit rating of securities or any other factors, which may lead to an increase in the turnover. If trading is done frequently there may be an increase in transaction costs such as brokerage paid etc. The fund manager will endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover. Back testing of Factor model yielded a portfolio turnover of 30-40% over years. **Product Differentiation:** This is an open ended equity scheme in the Thematic category by Sundaram Mutual Fund which will be investing in Multi-factor based Investment Strategy.
Risk Profile	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Statement of Additional Information and Scheme Information Document carefully for details on risk factors before investment.
Risk Mitigation	An independent risk management team is in place to oversee and monitor portfolio risk on a day-to- day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the notice of the Managing Director and the fund manager for corrective action. Follow-up actions are made to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI regulations as well as stipulations in the Scheme Information Document is monitored by the Compliance team. The Risk Management team reports to the MD. Risk Management Team will independently monitor the portfolio rebalancing activity at the end of every quarter to ensure that allocation to all the four factors is evenly balanced during normal times within prescribed timelines. During certain market scenarios which warrants differential allocation to each factor, the Internal Investment Committee (IIC) will review the case presented by the fund managers to decide on enabling differential weight to each factor, and the extent of it to one or more factors in the factor allocation model. Risk Management Team will ensure that exposure to the factors is in alignment with the factor allocation model approved the IIC during such scenarios. **Committee monitoring risk management:** Sundaram Asset Management has constituted an Internal Investment Committee to monitor risk management. The Committee will review the risk guidelines with respect to equity and fixed income funds, check deviations from set limits of investments, periodically the limits of counter party exposure, review exceptions and controls and suggest improvements to the framework/formats. Risk control is customised by for each scheme according to the level of risk the fund can expose investors to, as specified in the investment mandate of the Scheme Information Document. **Risk Process / Guidelines:** Risk Management is an independent function and the Risk team reports directly to the MD. Broadly the function is divided into two - Regulatory and Internal. Regulatory risk consists of ensuring adherence to all the rules prescribed by the SEBI as well as the limits prescribed in the Offer documents. Internal risk monitoring consists of a host of other parameters that the risk team monitors on a continuous basis like internal limits (i.e. soft limits established to red flag potential breach in SEBI prescribed limits), adherence to fund style, operational and preparation of reports etc., The primary mechanism that the Risk team employs to monitor is through Bloomberg. All the rules (regulatory and internal) are uploaded into Bloomberg which thereafter monitors its adherence on a continuous basis. All trades are routed through Bloomberg systems and hence no deviation can occur without an alert being triggered by the Bloomberg system. Any breach in limits consequent to inputting of a trade is flagged off with various levels of concern and needs specific approvals in order to proceed.
Plans and Options	**Plans:** Regular Plan and Direct Plan **Options:** • Growth • Income Distribution cum Capital Withdrawal (IDCW) **Sub-Option** • IDCW Payout • IDCW Reinvestment • IDCW Transfer If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub option shall be IDCW Transfer (Default destination Scheme: Sundaram Liquid Fund - Growth Option), when the IDCW payable is Rs. 500 or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500 in the respective sub option. In case of IDCW payout option, where the IDCW payable is Rs.500/- or more, the IDCW will be paid to the investor registered Bank account in the folio and will be reinvested when the IDCW payable is less than Rs.500/. All plans and options available for offer under the scheme shall have a common portfolio. Direct Plan is only for investors who purchase /subscribe units into the Scheme directly with the Fund and is not available for investors who invest through a Distributor. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund. The expense ratio of Direct Plan shall be lower than that of the Regular Plan as it shall exclude distribution expenses like commission, etc. No commission for distribution of units will be paid / charged under Direct Plan. The direct plan will also have a separate NAV. Investors wishing to subscribe under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form. **In the following cases, the applications shall be processed under the Direct Plan:** 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. In the following cases, the applications shall be processed under the Regular Plan:

a. The application form contains the distributor code but does not indicate the plan.

b. Where application is received for Regular Plan with Distributor code.

The following matrix will be applied for processing the applications in the Regular or Direct Plan:

ARN Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct	Direct Plan
Not mentioned	Regular	Direct Plan
Mentioned	Direct	Direct Plan
Direct	Not mentioned	Direct Plan
Direct	Regular	Direct Plan
Mentioned	Regular	Regular Plan
Mentioned	Not mentioned	Regular Plan

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

International Security Identification Number (ISIN)

The investor have an option to hold the units either in the physical or demat mode in accordance with his/her own choice. International Security Identification Numbers (ISIN) in respect of the plans/options of the schemes have been created in National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL). The details of ISIN are provided in Highlights and Scheme Summary section of this document.

In case the unitholder desires to hold the units in Dematerialized / Rematerialized form at a later date, 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.

Growth option: Investors who prefer to accumulate the income and also do not have a need to receive the cash flow to meet specific financial goals can opt for the growth option. The income earned on the units will remain invested in the Scheme and will be reflected in the Net Asset Value. No IDCW will be declared under this option. If units of this option are held as a capital asset for a period of at least 12 months from the date of allotment, income from such units will be treated as long-term capital gains for tax purposes.

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

Unit holders opting for the IDCW Option only will be eligible to receive the IDCW. Considering the date and value of the eligible units, the income so distributed shall be construed as income from reserves or from capital invested and such bifurcation would be provided in the CAS. All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the IDCW. The Income Distribution payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.

After the record date for distribution of income, the NAV per unit will decline to the extent of the pay out and distribution tax, if any.

Investors can opt either for Income Pay-Out Option or Transfer or Re-investment Option.

IDCW Pay-Out: The Investment Manager shall dispatch the IDCW for IDCW option holders cheques/warrants to unit holders within 7 working days of declaration of income distribution. The cheque/warrant will be drawn in the name of the sole/first holder and will be posted/mailed to the address indicated by the investor in the application form. Investors are required to provide bank account details - the name of the bank, branch and account number - in the application form. such payment may also be done by electronic payment subject to availability of necessary facility at such location.

IDCW Re-investment: Investors have the option to re-invest the dividend by way of buying additional units of the scheme. Additional units will be allotted based on the ex-dividend NAV of the Dividend Option on the next business day after the Record date for the dividend. No entry load will be charged for such re-investment of dividend. The reinvestment of dividend shall automatically be deemed to be constructive payment of dividend to the unit holder and constructive receipt by the unit holder. If the dividend amount payable to unitholders in dividend payout option of the scheme under a folio is less than or equal to Rs.500/-, then such amount shall be compulsorily reinvested in the same plan / option instead of payout.

If additional units issued under this option are held as a capital asset for a period of more than 12/24 months (as applicable) from the date of allotment, any gain over the cost of acquisition will be treated as long-term capital gains for tax purposes.

IDCW Transfer Facility (DSO): This option will be available only when the amount payable to the investor's account on the Record Date in a folio is equal to or more than Rs.500/-. The distributed income so payable will be automatically swept into the Target Scheme (Open ended schemes) as opted by the unitholder, on the date of realisation of funds in the target scheme (DSO form available in the website: HYPERLINK "https://sundarammutual.com"www.sundarammutual.com) after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be allotted in the Target Scheme (Open ended schemes), subject to the terms and conditions of the Target Scheme depending upon whether the investment was registered with or without broker code of the chosen scheme at the applicable NAV.

Investors should indicate the Plan and Option in the application form by ticking the appropriate box provided for this purpose. If no option is indicated, the default option will be Growth. If an investor chooses the IDCW Option but fails to indicate a sub option, the default sub option shall be IDCW Transfer (Default destination Scheme - Sundaram Liquid Fund - Growth), when the IDCW payable is Rs. 500/- or more and IDCW Reinvestment in the same scheme when IDCW payable is less than Rs.500/- in the respective sub option. The chosen Plan and Option can be changed by sending a request in writing signed by all the unit holder(s) to the Registrar. Pursuant to SEBI circular CIR/IMD/DF/21/2012 dated September 13, 2012, subscription, including new SIP and STP, registration in the Institutional Plan (including options under the plan) has been discontinued with effect from October 01, 2012. Also, from November 01, 2012, the IDCWs declared (irrespective of the amount) under IDCW 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.

Minimum Application Amount	**Regular Plan & Direct Plan Options:** For first investment – Rs. 100/- and multiples of Rs. 1/- thereafter & for switch-ins – Rs. 100/- and multiples of any amount thereafter. **Systematic Investment Plan (SIP)** **Daily:** Rs. 100/- (minimum 3 months) **Weekly:** Rs. 1,000/- (6 instalments) **Monthly:** Rs. 100/- (6 instalments); **Quarterly:** Rs. 750/- (6 instalments) **SIP Dates:** Any Day (1st to 31st) for Monthly and Quarterly Frequency. For Weekly Frequency - Every Wednesday **SIP Top-up facility:** Half yearly/Annual Minimum Rs.500/- and in multiples of Rs.500/- thereafter. **Systematic Transfer Plan (STP):** **STP Option: (a) Fixed Amount and (b) Capital Appreciation** **a) Fixed Amount** **Daily:** Rs. 1,000/- (6 instalments) **Weekly:** Rs. 1,000/- ; (6 instalments) **Monthly:** Rs. 100/- (6 instalments); **Quarterly:** Rs. 750/- (6 instalments) **STP Dates:** Any Day (1st to 31st) for Monthly and Quarterly Frequency; **For Weekly Frequency - Every Wednesday** **b) Capital Appreciation:** Minimum 6 instalments under Growth Option.
Redemption & switch-out on an ongoing basis to other Scheme of Sundaram Mutual Fund	The Scheme is available for subscription / redemption / switches on every business day after reopening. Being an open ended Scheme, investors can subscribe to the units of the Scheme during the new Fund offer Period and the scheme will reopen for subscription/redemption on every business day after the closure of NFO. The scheme will reopen for subscription/redemptions within 5 business days from the date of allotment.
Liquidity	The Scheme is open for repurchase / redemption on all Business Days. The redemption proceeds will be dispatched to the unitholders within the regulatory time limits.
Listing	The Scheme being open ended, the Units are not proposed to be listed on any stock exchange. However, the Fund may at its sole discretion list the Units on one or more stock exchanges at a later date.
MF Utility Platform	All financial and non-financial transactions pertaining to Schemes of Sundaram Mutual Fund can be done through MFU either electronically on www.mfuonline.com or physically through the authorised Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com as may be updated from time to time. The Online Transaction Portal of MFU i.e. www.mfuonline.com and the POS locations of MFUI will be in addition to the existing Official Points of Acceptance ("OPA") of the AMC. The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received on the portal of MFUI i.e. www.mfuonline.com. However, investors should note that transactions on the MFUI portal shall be subject to the eligibility of the investors, any terms & conditions as stipulated by MFUI / Mutual Fund / the AMC from time to time and any law for the time being in force.
Registration of Bank Account	The Unitholders may choose to receive the redemption/IDCW 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/KFin Technologies Limited 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. If unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with a specific redemption proceeds (with or without necessary supporting documents), such bank account may not be considered for payment of redemption proceeds, or the Fund may withhold 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. For more details please refer our website www.sundarammutual.com. For any queries and clarifications that you may have, please get in touch with us at our office or call our Contact No.: 1800 425 7237 (India) +91 40 2345 2215 (NRI).
Applicable NAV (after the scheme opens for repurchase and sale)	NAV will be updated on the websites of Sundaram Asset Management (www.sundarammutual.com) and the Association of Mutual Funds of India (www.amfiindia.com) before 11.00 P.M on every business day after allotment of the NFO. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.
Special products / facilities available during the NFO	Switch from any existing Equity/Debt/Liquid Schemes of Sundaram Mutual into the Units of the Scheme during the NFO Period can be done during the NFO Period. For details the Investor Service Centres can be contacted. Investor may also purchase the units through MF Utility and NSE NMF platform. The Trustee reserves the right to amend, add or withdraw any special features/conditions in the interest of investors.
Policy on distribution of income to unitholders of IDCW options.	Income may be declared by the Trustee at its discretion subject to the availability of distributable surplus as calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of income (Dividend) distribution. The decision on whether to declare a IDCW or not will depend on the performance of the scheme and availability of distributable surplus. The rate of such income distribution may also vary from time to time. The decision of the Trustee will be final in this regard. It will be declared on the face value of Rs. 10 per unit. Unit holders opting for the IDCW Option only will be eligible to receive the income distributed. All unit holders whose names appear in the Register of the Scheme in the IDCW Option category as on the Record Date will be entitled to the distribution. The payment will be subject to the statutory levy, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.

	Effect of distribution of income: In the IDCW option, after the record date for distribution of income, the NAV per unit will decline to the extent of the pay out and statutory levy, if any. The income so distributed shall be will be paid within 7 working days from date of declaration. Post declaration of income distributed the NAV of the units under the in IDCW option will stand reduced by the amount of Income Distribution declared and applicable statutory levy. In case of delay, the Investment Manager will be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay. The prescribed rate at present is 15% per annum. However if Bank Details are not properly provided by the Investor, the provision regarding payment of interest for delay will not apply. **Quantum of IDCW:** For declaration of IDCW upto monthly frequency, as may be determined/approved by the MD/CEO of AMC, subject to availability of distributable surplus on the record date. The policy for determining the quantum of IDCW is as detailed below. IDCW of other frequencies will be approved by Trustees and notified separately through notice to the public communicating the decision including the record date. IDCW may be declared by the Trustee, at its discretion, from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). If the Fund declares a IDCW under the Scheme, the record date shall be 7 calendar days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region, whichever is issued earlier".
Despatch of Redemption Proceeds	Within 3 working days of the receipt of the valid redemption request at the authorised centre of the Sundaram Mutual Fund.
IDCW Policy	IDCW will be distributed at the discretion of the Trustee from the available distributable surplus, if any. The IDCW 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. IDCW is declared on the face value of Rs. 10 per unit. After declaration and payment of IDCW (including re-investment), the ex IDCW NAV will decline to the extent of the IDCW payment. The IDCW Warrants shall be dispatched/ credited to the Registered Bank Account of the Sole/ First Unit holder within 7 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 IDCW. In the case of Units held in Demat Form, details/ changes concerning Bank Account/ Address etc. are to be sent to the respective DP.
Name of the Fund Managers	Mr. Rohit Seksaria & Mr. Bharath S (Equity) Mr. Dwijendra Srivastava & Mr. Sandeep Agarwal (Fixed Income) The Trustee reserves the right to change the fund manager(s).
Benchmark	The scheme would be benchmarked to the **BSE 200 TRI**. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the Scheme. **Benchmark Rationale:** The fund is positioned in the open-ended multi factor based model fund and the benchmark closely reflects the investment strategy. BSE 200 is the index for the thematic equity schemes based on **"Multi-factor"** theme, in accordance with SEBI circular dated 27.10.2021 on Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes.
Name of the Trustee Company	Sundaram Trustee Company Ltd.
Load Structure	**Entry Load: Nil.** **Exit Load:** 1% of the applicable NAV - Any redemptions, switch or withdrawals by way of SWP would be subject to an exit load within 365 days from the date of allotment. Nil - If the units are redeemed after 365 days from the date of allotment of units. Further, exit load will be waived on Intra-scheme Switch outs / STP. Generally, the exit load will be calculated on First in First out (FIFO) basis. Investors/Unit holders should note that the AMC/Trustee has the right to modify existing Load structure and to introduce Loads subject to a maximum limits prescribed under the Regulations. Any change in Load structure will be effective on a prospective basis and will not affect the existing Unit holder in any manner. **Details of the modifications will be communicated in the following manner:** • Addendum detailing the changes will be attached or incorporated to the SID and Key Information Memorandum. • The addendum will become an integral part of this Scheme Information Document. • The change in exit load structure will be notified by a suitable display at the Corporate Office of the Sundaram Asset Management and at the Investor Service Centres of the registrar. • A public notice shall be given in one English daily newspaper having nation wide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated. The introduction/modification of exit load will be stamped on the acknowledgement slip issued to the investors on submission of an application form and will also be disclosed in the account statement issued after the introduction of such exit load. Investors are requested to ascertain the applicable exit load structure prior to investing. The Board of Trustee reserves the right to prescribe or modify the exit load structure with prospective effect, subject to a maximum as prescribed under SEBI Regulation.
Transaction Charge to Distributors	1. The Distributor would be allowed to charge the Mutual Fund Investor a Transaction Charge where the amount of investment is Rs. 10,000/- and above per subscription basis. 2. For an investor other than First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 100/- per subscription of Rs. 10,000/- and above. For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above. 3. The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the balance (net) amount will only be invested in the scheme. Thus units will be allotted against the net investment.

	i. No Transaction charges shall be levied: a) Where the distributor/agent of the investor has not opted to receive any Transaction Charges; b) Where the investor purchases the Units directly from the Mutual Fund; c) Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/- ; d) On transactions other than purchases / subscriptions relating to new inflows. Switches / Systematic Transfers / Allotment of Bonus Units / IDCW 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) through DEMAT mode. The distributors can opt-in / opt-out of levying transaction charges based on 'type of the Product/Scheme' instead of 'for all Schemes'. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable. However, the distributor shall not be able to opt in or opt out at the investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. The transaction charges are in addition to the existing system of commission permissible to the Distributors. On subscription through Distributors, the upfront commission if any will be paid directly by the Investors to the Distributor by a separate cheque based on their assessment of various factors including the service rendered by the Distributor. Any circular/clarification issued by SEBI/AMFI in this regard will automatically become applicable and will be incorporated in the SID/SAI/KIM wherever applicable.
Initial Issue	[illegible] Initial issue expenses shall be borne by the Investment Manager/AMC and not by the scheme of mutual fund.
Performance	Being a new Scheme it does not have any performance track record.
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	Up to 2.25%
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	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) and (6)(c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)	Upto 0.05%
Additional expenses for gross new inflows from specified cities under regulation 52 (6A) (b)	Upto 0.30%

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

Daily TER and proposed changes, if any, are available under the link: https://www.sundarammutual.com/TER.

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

First Rs.500 crore	:	2.25%
Next Rs.250 crore	:	2.00%
Next Rs.1,250 crore	:	1.75%
Next Rs.3,000 crore	:	1.60%
Next Rs.5,000 crore	:	1.50%
Next Rs.40,000 crore	:	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores or part thereof
On balance of assets	:	1.05%

In addition to the above, following expenses can be charged to the Scheme: a) up to 5 basis points (bps) under Regulation 52(6A)(c), b) up to 30 bps for gross new inflows from retail investors from B30 cities, and c) Goods and Services Tax (GST) on investment management and advisory fees. Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan.

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

(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.

Additional TER can be charged based on inflows only from retail investors from B30 cities. Inflows of amount upto Rs.2 lakhs per transaction by individual investors shall be considered as inflows from "retail investor".

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

Commission expenses will not be charged in Direct Plan and no commission shall be paid from Direct Plan. The total expense ratio of Direct Plan shall be lower by atleast 12.5% 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 87.5 bps.

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

SEBI vide Circular dated October 22, 2018 made the following changes with regard to Total Expense Ratio and the substance of the circular is as under:

A. Transparency in TER

1. All scheme related expenses including commission paid to distributors, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of the Asset Management Companies (AMC), its associate, sponsor, trustee or any other entity through any route.
2. MFs/ AMCs shall adopt full trail model of commission in all schemes, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. However, upfronting of trail commission will be allowed only in case of inflows through Systematic Investment Plans (SIPs).
3. In respect of inflows by new investors (to be identified based on PAN) through SIPs into MF schemes, the upfronting of trail commissions, based on SIP inflows, shall be up to 1% payable yearly in advance, for a maximum period of three years subject to the following:
   a. The upfronting of trail commission may be for SIP of upto Rs. 3000 per month, per scheme, for an investor who is investing for the first time in Mutual Fund schemes.
   b. For a new investor, as identified above, only the first SIP(s) purchased by the investor shall be eligible for up fronting. In this regard, if multiple SIPs are purchased on different dates, the SIP(s) in respect of which the instalment starts on the earliest date shall be considered for upfronting.
   c. The upfront trail commission will be paid from AMC's books.
   d. The said commission shall be amortised on daily basis to the scheme over the period for which the payment has been made.
   e. The said commission will be charged to the scheme as 'commissions' and will also account for computing the TER differential between regular and direct plans in each scheme.
   f. The commission paid shall be recovered on pro rata basis from the distributors, if the SIP is not continued for the period for which the commission is paid.
5. All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee will not exceed the fees and expenses charged under such heads in a regular plan.
6. No pass back, either directly or indirectly, shall be given by MFs/ AMCs/ Distributors to the investors.
7. Training sessions and programmes conducted for distributors should continue and should not be misused for providing any reward or non-cash incentive to the distributors.

B. Additional TER of 30 bps for penetration in B-30 cities

1. Additional TER can be charged based on inflows only from retail investors from B30 cities. Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investor." The additional commission for B 30 cities shall be paid as trail only. B30 incentive shall be kept in abeyance till further notice.

The Investment Manager will comply with the above circular.

Illustration on Total Expense Ratio

Value of Rs.10,000/- invested pre and post expenses after one year for Regular and Direct Plan.

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000.00	10,000.00
Returns before Expenses (Rs.)	1,500.00	1,500.00
Expenses other than Distribution Expenses (Rs.)	150.00	150.00
Distribution Expenses (Rs.)	50.00	
Returns after Expenses at the end of the year (Rs.)	1,300.00	1,350.00
Returns (%)	13.00%	13.50%

Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

	2. Brokerage and transaction costs which are incurred for execution of trades and included in the cost of investment shall be charged to the Scheme(s) in addition to the total expense limits prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations. These expenses shall not exceed 0.12% of the value of trades in case of cash market transactions 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. GST: - Pursuant to SEBI circular no. CIR/IMD/DF/24/2012 dated November 19, 2012, GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the expenses limit prescribed under Regulation 52 of SEBI (Mutual Funds) Regulations. - GST on investment management and advisory fee shall be charged to the scheme in addition to the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations. - GST for services other than investment management and advisory shall be charged to the scheme within the maximum limit of total expense ratio as prescribed in Regulation 52 of SEBI (Mutual Funds) Regulations. **Any circular/clarification issued by SEBI in regard to expenses chargeable to the Scheme/Plan(s) will automatically become applicable and will be incorporated in the SID/SAI/KIM accordingly.**
Tax treatment for the Investors (Unitholders)	The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme. **For the Mutual Fund:** Income of Sundaram Mutual Fund: Exempt from Tax **The rates are applicable for the financial year 2025-26 as per the Finance Act, 2025.** **Tax implications on income distribution under Income Distribution cum Capital Withdrawal (IDCW) Option received by Unitholders.** Pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, there was a change in nomenclature of Dividend to Income Distribution cum Capital Withdrawal(IDCW) available across all the plans offered by the schemes of the Fund with effect from April 01, 2021. The Finance Act, 2020 abolished income distribution tax and instead introduced taxing of income from mutual fund units in the hands of the unit holders.

Income Distributed by a Mutual Fund			
IDCW	**Individual/HUF**	**Domestic Companies**	**NRI**
Equity oriented schemes	At applicable slab rates~	30%^^/25%^^^/22%^^^^	20%
Other than Equity oriented schemes	At applicable slab rates~	30%^^/25%^^^/22%^^^^	20%
~ Kindly refer Income Tax rates for the applicable rates in case of Individuals.			

Income Distributed by a Mutual Fund		
Type of Investor	**Withholding Tax rate**	**Section**
Resident**	10%*	194K
NRI/FPI	20%** or rate as per applicable tax treaty*** (whichever is lower)	196A**/196D***

* Tax not deductible if income in respect of units of a mutual fund is below Rs.10,000/- in a financial year. However, on account of practical difficulties involved due to unique nature of mutual fund investments and different schemes involved, Sundaram Mutual Fund shall deduct TDS from each dividend declared once it exceeds Rs.5,000/- threshold benefit on cumulative basis in a financial year (Consolidation on PAN basis). In case the total TDS exceeds the actual tax liability of any investor, he/she can claim a refund while filing income tax return.

TDS will not be deducted in the following cases:

- The resident individual (not being a company or firm) can submit Form No. 15G to Mutual Fund for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is Nil, and the aggregate income shall not exceed the maximum amount which is not chargeable to tax i.e. Rs.2,50,000/-. However, on account of practical difficulties involved due to unique nature of mutual fund investments and different schemes involved, Sundaram Mutual Fund shall deduct TDS from such dividend declared once the cumulative dividend exceeds the Rs. 2,50,000/- threshold in a financial year (consolidated on a PAN basis).
- Form 15H to be submitted by a resident individual (aged 60 years or more) for non-deduction of TDS under section 194K of the Act provided that the tax on his estimated total income (including such income received from Mutual Fund) of the financial year is Nil.
- Certificate from ITO for lower deduction/Nil deduction of TDS under section 197;
- Entities falling under Circular 18/2017 dated 29th May 2017.

The Form 15G or Form 15H or Certificate from ITO should be submitted on an annual basis at the start of the financial year at any of the Official Points of Acceptance of Sundaram Mutual Branch or customer care center of KFin Technologies Ltd.

It may be noted that exemption from tax deduction will be granted only from the date of receipt of Form 15G or Form 15H or Certificate from ITO and any tax deducted and remitted to the government on or before that date cannot be refunded under any circumstances. Fresh Form 15G or Form 15H to be submitted again when there is a change in the estimated total income already declared, even though the investors might have already furnished the forms for the current financial year.

** Surcharge to be levied.

- 37% on base tax where specified income** exceeds Rs. 5 crore;
- 25% where specified income** exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore.

** Specified income – Total income excluding income by way of dividend on shares and short term capital gains on units of equity oriented mutual fund schemes and long term capital gains on mutual fund schemes.

In case total income includes income by way of dividend on shares and short term capital gains on units of equity oriented mutual fund schemes and long term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15%. In case investor is opting for 'New Regime' the rate of surcharge not to exceed 25%.

Further, "Health and Education Cess" is to be levied at 4% on aggregate of base tax.

*** Tax treaty benefit can be claimed subject to fulfillment of stipulated conditions as well as interpretation of Article of relevant tax treaty.

**** As per the provisions of section 196D of the Act which is specifically applicable in case of FPI/FII, the withholding tax rate of 20% (plus applicable surcharge and cess) on any income in respect of securities referred to in section 115AD(1)(a) credited / paid to FII shall apply. The Finance Act, 2021 inserted a proviso to section 196D(1) of the Act to grant relevant tax treaty benefits with effect from 1 April 2021 at the time of withholding tax on income with respect to securities of FPIs, subject to furnishing of tax residency certificate and such other documents as may be required. As per section 196D(2) of the Act, no TDS shall be made in respect of income by way of capital gain arising from the transfer of securities referred to in section 115AD of the Act.

@ **Non linking of PAN with Aadhaar** - As per section 139AA of the Income tax Act, 1961 ("the Act") read with rule 114AAA of the Income tax Rules, 1962, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar not being linked on or before 30 June 2023 or as extended by Govt., it shall be deemed that he has not furnished the PAN and tax could be withheld at a higher rate of 20% as per section 206AA of the Act.

Capital Gain Taxation			
Equity Oriented schemes ±	Individual/HUF	Domestic Companies	NRI $
Long Term Capital gain (Units held for more than 12 months)	12.5%**	12.5%**	12.5%**
Short Term Capital Gains (Units held for 12 months or less)	20%	20%	20%

Other than Equity Oriented schemes (other than specified mutual fund schemes)			
	Individual/HUF	Domestic Companies	NRI $
Long Term Capital gain (More than 12 months for listed units and 24 months for unlisted units)	12.5% (without indexation)	12.5% (without indexation)	12.5% (without indexation)
Short Term Capital Gains (Less than or equal to 12 months for listed units and 24 months for unlisted units)	30%^	30%^ / 25%^^ / 22%^^^	30%^
Specified Mutual Fund$$ Other than Equity Oriented Schemes			
Short Term Capital Gains	30%^	30%^ / 25%^^ / 22%^^^	30%^

Tax Deducted at Source (Applicable only to NRI Investors) #		
	Short term capital gains $	Long term capital gains $
Equity Oriented Schemes ±	20%	12.5%
Other than Specified Mutual Funds & other than Equity Oriented Schemes	30%^	12.5%
Specified Mutual Fund Other than Equity Oriented Schemes	30%^	

** Income tax at the rate of 12.5% (without indexation benefit and foreign exchange fluctuation) to be levied on long term capital gains exceeding Rs. 1,25,000/- provided transfer of such units is subject to Securities Transaction Tax (STT).

$ Surcharge to be levied at:
- 37% on base tax where specified income** exceeds Rs. 5 crore;
- 25% where specified income** exceeds Rs. 2 crore but does not exceed Rs. 5 crore;
- 15% where total income exceeds Rs. 1 crore but does not exceed Rs. 2 crore; and
- 10% where total income exceeds Rs. 50 lakhs but does not exceed Rs. 1 crore.

In case total income includes income by way of dividend on shares and short term capital gains on units of equity oriented mutual fund schemes and long term capital gains on mutual fund schemes, the rate of surcharge on the said type of income not to exceed 15%. In case investor is opting for 'New Regime' the rate of surcharge not to exceed 25%.

** Specified income – Total income excluding income by way of dividend on shares and short term capital gains on units of equity oriented mutual fund schemes and long term capital gains on mutual fund schemes.

Further, Health and Education Cess to be levied at the rate of 4% on aggregate of base tax and surcharge.

$$ As per amendment to Finance Bill, 2023 gains arising on transfer, redemption or maturity of specified mutual funds acquired on or after 1 April 2023 will deemed to be 'short- term capital gains' (regardless of the period of holding). Specified mutual fund means (a) Mutual fund which invests more than 65 per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests 65 per cent or more of its total proceeds in units of a fund referred to in above sub-clause (a).

^ Surcharge at the rate of 7% is levied for domestic corporate unit holders where the income exceeds Rs. 1 crore but less than Rs. 10 crores and at

	the rate of 17%, where income exceeds Rs. 10 crores. However, Taxation Laws (Amendment) Ordinance, 2019 provides for surcharge at flat rate of 10 percent on base tax for the companies opting for lower rate of tax of 22%/15%. # Short term/ long term capital gain tax (along with applicable Surcharge and "Health and Education Cess") will be deducted at the time of redemption/switches of units in case of NRI investors only. Tax treaty benefit can be claimed for withholding tax on capital gains subject to fulfilment of stipulated conditions. * Assuming the investor falls into highest tax bracket. ** This rate applies to companies other than companies engaged in manufacturing business who are taxed at lower rate subject to fulfilment of certain conditions. *** If total turnover or gross receipts during the financial year 2023-24 does not exceed Rs. 400 crores. **** This lower rate is optional and subject to fulfillment of certain conditions as provided in section 115BAA. γ Securities Transaction Tax (STT) will be deducted on equity oriented funds at the time of redemption / switch to other schemes / sale of units. Further, Minimum Alternate Tax (MAT) applicable to domestic companies (except for those who opt for lower rate of tax of 22%/15%) are not considered in the above tax rates. Taxability of segregated portfolios of a mutual fund scheme The Finance Act, 2020 has rationalized capital gains taxability in relation to mutual fund portfolio segregation as per SEBI regulations as follows: • The period of holding for units in the segregated portfolio to be reckoned from the period for which the original units in the main portfolio were held by the taxpayer. • Acquisition cost of units in segregated portfolio to be proportionate to the NAV of assets transferred to the segregated portfolio to the NAV of the total portfolio immediately before the segregation. The cost of acquisition of the original units in the main portfolio to be reduced by the acquisition cost of units in the segregated portfolio. Stamp Duty Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, with effect from July 1, 2020, mutual fund units issued against Purchase transactions (whether through lump sum investments or SIP or STP or switch-ins or dividend reinvestment) would be subject to levy of stamp duty @ 0.005% of the amount invested. Transfer of mutual fund units (such as transfers between demat accounts) are subject to payment of stamp duty @ 0.015%. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase transactions (including dividend reinvestment and switch in) to the Unit holders would be reduced to that extent. The Stamp duty should be considered for the purpose of cost of the investments while calculating capital gains. **Disclaimer:** The information set out above is included for general information purposes only and does not constitute legal or tax advice. In view of the individual nature of the tax consequences, each investor is advised to consult his or her own tax consultant with respect to specific tax implications arising out of their participation in the Scheme. Income Tax benefits to the mutual fund & to the unit holder is in accordance with the prevailing tax laws. Any action taken by you on the basis of the information contained herein is your responsibility alone. Sundaram Mutual Fund will not be liable in any manner for the consequences of such action taken by you. The information contained herein is not intended as an offer or solicitation for the purchase and sales of any schemes of Sundaram Mutual Fund.
Net Asset Value	The AMC will calculate and disclose the first NAV within 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed at the close of every Business Day - Plan/Option wise up to four decimals. Further, the Investment Manager will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. NAV will be updated on the websites of Sundaram Asset Management (www.sundarammutual.com) and the Association of Mutual Funds of India (www.amfiindia.com) before 11.00 p.m. every business day. In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of working hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.
For Investor Grievances please contact	***Investor Relations Manager*** **Babu MJ**, Investor Relations Manager, Sundaram Asset Management Company Limited, No. 46, Whites Road, Sundaram Towers, 1st Floor, Royapettah, Chennai - 600014. Contact No. 1800-425-2002 (India) +91 40 2345 2215 (NRI) Email us at : customerservices@sundarammutual.com (NRI): nriservices@sundarammutual.com **Registrar** **KFin Technologies Limited**, CIN L72400TG2017PLC117649, Unit: Sundaram mutual Fund, Tower- B, Plot No. 31 & 32, Selenium building, Gachibowli Road, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad 500032. Contact No. 1800-425-7237 (India) +91 40 2345 2215 (NRI) Email us at: customerservices@sundarammutual.com
Information to unit holders	On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS will be sent to the Unitholders registered e-mail address and/or mobile number within 5 business days from the date of receipt of transaction request. Subject to SEBI Regulations, physical Statement of Accounts will be sent to those unitholders whose registered email address / mobile number is not available with the Mutual Fund. Money would be refunded in respect of applications rejected, within five business days from the closure of the NFO period. **Consolidated Account Statement** Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner:

I. **Investors who do not hold Demat Account**

Consolidated account statement*, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.

Consolidated account statement* shall be sent by AMC/RTA every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.

* Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.

II. **Investors who hold Demat Account**

If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, Consolidated account statement**, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month on or before 12th of the succeeding month to the investors who have opted to receive the CAS via email, and on or before the 15th of the succeeding month to investors who have opted to receive the CAS via physical mode.

In case, there is no transaction in any of the mutual fund folios and demat accounts then Consolidated account statement shall be sent by Depositories every half yearly (September/ March), on or before 18th day of succeeding month for investor opting email and on or before 21st day of succeeding month for investor opting physical mode.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.

** Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.

(1) 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.

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

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

(4) 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.

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

(6) Pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/[illegible] dated September 20, 2018, the following points have been incorporated to increase the transparency of information to the investors.

a) Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.

b) Further, CAS issued for the half-year (ended September/ March) shall also provide:

i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention may be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc.

ii. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, commission paid to the distributor and other expenses for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.

Such half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

(7) As per SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020 on IDCW option/plans in mutual fund schemes, wherever distributable surplus is distributed under IDCW Plan, the AMCs are required to clearly segregate and disclose, income distribution (appreciation in NAV) and capital distribution (Equalization Reserve) in the Consolidated Account Statement provided to the investors.

Disclosure:

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

In case of unitholders whose e-mail addresses are registered, the Investment Manager will send via email both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month/ half-year respectively.

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

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

Sundaram Mutual fund shall make half yearly disclosures of unaudited financial results on its website www.sundarammutual.com in the prescribed format within one month from the close of each half year, i.e. on 31st March and on 30th September. The half yearly unaudited financial results shall contain

	details as specified in Twelfth Schedule and such other details as are necessary for the purpose of providing a true and fair view of the operations of the mutual fund. In addition, Sundaram Mutual Fund shall publish an advertisement disclosing the hosting of such financial results in its website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of Sundaram mutual fund is situated. Pursuant to Regulation 56 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular No. Cir/IMD/DF/16/2011 dated September 8, 2011, read with SEBI Mutual Fund (Second Amendment) Regulation 2018, the Scheme wise annual report or an abridged summary thereof shall be provided by AMC/Mutual Fund within four months from the date of closure of relevant accounting year in the manner specified by the Board. The scheme wise annual report will be hosted on the websites of the Investment Manager and AMFI. The Investment Manager will display the link on its website and make the physical copies available to the unitholders, at its registered offices at all times. The Investment Manager will e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Investment Manager will communicate to the unitholders, through a letter enclosing self addressed envelope enabling unitholders to 'opt in' within 30 days, to continue receiving a physical copy of the scheme wise annual report or abridged summary thereof. The Investment Manager will conduct one more round of similar exercise for those unitholders who have not responded to the 'opt in' communication as stated above, after a period of not less than 30 days from the date of issuance of the first communication. Further, a period of 15 days from the date of issuance of the second communication. The Investment Manager will publish an advertisement every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement will be published in the all India edition of at least two daily newspapers, one each in English and Hindi. The Investment Manager will provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.
General Risk Factors	Mutual Funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. The main types of risks to which the Scheme is exposed are risk of capital loss, market risk, currency risk, liquidity risk, credit risk, counter party default risk, to name a few. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets. The NAV may be affected by factors such as market conditions, level of interest rates, market related factors, trading volumes, settlement periods, transfer procedures, prepayment rate risk, credit risk, government policy, volatility and liquidity in markets, exchange rate, geo political development, to name a few. Trading volumes in the securities in which the Scheme invest may inherently restrict the liquidity of the Scheme's investments. Change in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Scheme. The tax benefits available under the Scheme is as available under the present taxation laws and subject to relevant conditions. The information given is included for general purposes only and is based on advice that the Investment Manager has received regarding the law and the practice that is now in force in India. Unit holders should be aware that the relevant fiscal rules and their interpretation might change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unit holder is advised to consult his/her own professional tax advisor. Investors/unit holders are also urged to read the detailed clause(s) titled "Special considerations". FATCA imposes tax withholding upto 30% on any payments (including redemption and income distribution in suffice proceeds) made by the Fund/AMC to a US Person classified as recalcitrant account holder in respect of whom the applicable documentation and reporting requirements are not met. This is only an illustrative list and not an exhaustive list factors that could affect the NAV of the Scheme. They should read the risk factors prescribed in this document though the list is no way exhaustive. Potential investors should rely solely on the information contained in this Scheme Information Document and are advised to consult their investment advisors before taking investment decisions.
Scheme-Specific Risk Factors	Risk associated with a thematic fund: • Investing in a thematic fund is based on the premise that the Scheme will seek to invest in companies belonging to only specific theme. Thus, investing in a thematic fund could involve potentially greater volatility and risk. • The Scheme would be investing in Equity & Equity related instruments based on multi factor based investment theme based on an in house proprietary quantitative model. This in house model will have various qualitative and quantitative factors basis which the investments would be done. However, the model may not be able to capture the short term market opportunities from time to time due to the underlying factors used. • The Fund Manager may deviate from the model, due to market environment, liquidity considerations, flows, trading cost benefit analysis and any new information on any specific. • The fund being thematic fund based on quantitative model, the turnover could be higher than other diversified equity fund. There is no guarantee that the factor model will generate higher returns as compared to the benchmark. • Factor investing may go through cycles of underperformance and over performance, and there may be periods when a factor focused portfolio will not achieve its objectives. • Model risk: The model is based on historical data and assumptions which may not hold true in future and can lead to losses. • Market Impact and Liquidity Risk: Model based investment at times may impact the market prices leading to higher costs.
Performance	Being a new Scheme it does not have any performance track record.
Statutory	Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882. **Sponsor:** Sundaram Finance Limited. **Investment Manager:** Sundaram Asset Management Company Limited. **Trustee:** Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of ₹ 1 lakh to set up the Mutual Fund.

Your guide to fill the application form

Please read Product labelling details available on cover page before proceeding

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 complete Know Your Customer (KYC) / Central KYC (CKYC) requirement.

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

Uniform practice in dealing with applications/transaction slips: If the Scheme name on the application form/transaction slip and on the payment instrument are different, the application shall be processed and units will be allotted at the applicable NAV of the scheme mentioned in the application form /transaction slip duly signed by investor(s)

Investors falling under this category must produce a copy of any of the following specified photo identification documents:

S. No.	Document	Proof of Identity (POI)*	Proof of Address (POA)*
1	the passport	Yes	Yes
2	the driving licence	Yes	Yes
3	proof of possession of Aadhaar number	Yes	Yes
4	the Voter's Identity Card issued by Election Commission of India	Yes	Yes
5	job card issued by NREGA duly signed by an officer of the State Government	Yes	Yes
6	the letter issued by the National Population Register containing details of name address	Yes	Yes
7	any other document as notified by the Central Government in consultation with the Regulator	Yes	Yes

Anyone of the specified document

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

- Permanent Account Number (PAN is mandatory for all investors).
- Mode of operation in case of joint applicants
- Bank account details of the first applicant
- Bank details for direct credit/NEFT/RTGS
- Central KYC Form (available in our website)

If investment is made under Power of Attorney, specimen signature of authorised signatory.

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 a 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.

(iii) The investment in the minor folio to be received from the Bank where minor is one of the holder in the Bank account.

For further details please refer to Statement of Additional Information.

Please attach.

- Attested copy of Permanent Account Number Card
- CKYC Identification Number (KIN) & Acknowledgement
- KYC Acknowledgement
- Signed 'Account Payee' cheque/draft drawn in the **"Sundaram Multi Factor 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 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.
- In case of new investor, submit your filled-in CKYC Form and provide CKYC Number in the application form. Supplementary CKYC form incase of existing KYC Compliant investors.
- 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 processed 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.

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

1. **Mode of Holding:** 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'.

   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 IDCW 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 realisation 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.

2. **Existing Investor Information:** If you are an investor in any fund of Sundaram Mutual Fund serviced by KFin Technologies Limited, please provide the Folio Number. You are not required to fill details required in Section 3. If you have an existing folio with KYC validated, please mention here and skip to Investment & Payment section). **If you wish to change any of the existing details, use a transaction slip available with your account statement.**

3. **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.

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

   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.

   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.

   Go Green Services: Save the Future

- **Go Green E-Update/Mobile Services:** Registration of Contact Details: By opting to receive the Account Statement and Abridged Scheme Annual Report in a paperless mode by e-mail, you contribute to the environment. 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.
- As per AMFI Best practices Guidelines Circular No.77/2018-19, Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

Provide E-mail ID, of either Self or Family Member with Relationship.

'Family' for this purpose shall mean self,spouse, dependent children, dependent parents as specified in SEBI Circular. No.CIR/MIRSD/15/2011 dated Aug 02, 2011.

Provide the above matter after the sentence prevent fraudulent transactions.

Employee Unique Identification Number (EUIN) has to be filled by the distributor, irrespective of whether the transaction is advisory or execution only as EUIN would assist the investor in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

Transaction charges:

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

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

   For a First Time Mutual Fund Investor, the Transaction Charge allowed will be Rs. 150/- per subscription of Rs. 10,000/- and above
3. **The Transaction Charge, where applicable based on the above criteria, will be deducted by the Investment Manager from the subscription amount remitted by the Investor and paid to the distributor; and the Balance (net) amount will be invested in the scheme. Thus units will be allotted against the net investment.**
4. **No Transaction charges shall be levied:**

a) **Where the distributor/agent of the investor has not opted to received any Transaction Charges;**

b) **Where the investor purchases the Units directly from the Mutual Fund;**

c) **Where total commitment in case of SIP / Purchases / Subscriptions is for an amount less than Rs. 10,000/-;**

d) **On transactions other than purchases / subscriptions relating to new inflows.**

Switches / Systematic Transfers / Allotment of Bonus Units / IDCW 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 in this regard will automatically become applicable and will be incorporated in the SID/SAI/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 incase of applications in joint names, each applicant), is required to mention their PAN Card and attach an signed/attested copy of PAN card with the application.

As per the Income Tax rules, from July 1, 2023, the PAN of investors who have failed to link their Aadhaar, shall become inoperative.

The consequences during the period that PAN remains inoperative will be as follows:

From 01-Jul-2023, all financial and service requests will not be processed for a PAN that is not linked with Aadhaar.

IDCW (Income Distribution cum Capital Withdrawal) will be transferred to unclaimed scheme post deduction of TDS @ 20%. Investors can claim the amount subsequent to linking their Aadhaar with PAN which needs to be done at Income Tax Website.

Investors can also submit a copy of PAN card number 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.

The application form will not be processed in case of not furnishing CKYC docs.

Permanent Account Number (PAN) is not required for Micro SIP of an individual investor if the total amount of installments is upto ₹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 upto ₹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 Centers 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) / Central KYC (CKYC) 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 centralisation 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 CKYC application form to any of the intermediaries registered with SEBI, including Mutual Funds to complete KYC effective from January 01, 2012. The CKYC 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 effective from January 01, 2012. 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.
- Investors after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds.
- Existing Investors, who have already complied with the KYC requirements, can continue to invest as per the current practice.

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

Individual investors have to complete the following missing/not available KYC information:

a) Father's/Spouse Name,

b) Marital Status,

c) In Person Verification (IPV).

To update the missing information, investors have to use the "CKYC Form".

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

Family Code & Relationship of Guardian: Family Code for the Mobile Number and Email ID to be provided is mandatory.

Relationship of Guardian: Father / Mother / Legal Guardian. If Legal Guardian is opted, submission of duly notarised court order is mandatory.

4. **Investment & Payment Details:** *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.

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

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:

1. Employer's Remittance of Payroll deduction on behalf of Employees
2. Custodian's payment on behalf of an FII /Client.

For further details please refer to Statement of Additional Information.

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

The following matrix will be applied for processing the applications in the Regular or Direct Plan:

Broker Code mentioned by the investor	Plan mentioned by the investor	Plan under which units will be allotted
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct	Direct Plan
Not mentioned	Regular	Direct Plan
Mentioned	Direct	Direct Plan
Direct	Not Mentioned	Direct Plan
Direct	Regular	Direct Plan
Mentioned	Regular	Regular Plan
Mentioned	Not Mentioned	Regular Plan

In cases of non-empanelment/wrong/invalid/incomplete ARN Codes mentioned on the application form, the application shall be processed under Direct Plan.

5. **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.

   Mode of payment of redemption/dividend proceeds via Direct credit / NEFT / Other Mode

   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, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank. If your bank falls in this list your Redemption/ IDCW proceeds will be directly credited to your account. Alternatively, you will receive the payment through NEFT mode based on the bank details available. Otherwise, payment will be made by way of a cheque/demand draft/warrant.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.

6. **Legal Entity Identifier (LEI):** As per the circular from RBI on mandatory requirement of LEI (Legal Entity Identifier) for all payment transactions of value ₹50 crore and above undertaken by entities (non individuals including HUF) through RTGS and NEFT w.e.f 1st April 2021.

   Please mention the LEI in the box (20 digit number) along with the validity date.

   LEI code so received will be validated and accordingly updated in the records. In case of discrepancy, suitable notification will be shared.

7. **SIP Information:** For a detailed understanding of the SIP process, please read guide to investing through SIP available in this SID.

   STP Information: The terms and conditions for availing the 'Any Day STP' shall be as follows:

   1. Frequency for Any Day STP: Investors can choose any date of the month/quarter for availing the STP facility. Any Day STP is applicable only for monthly and quarterly frequencies.
   2. In case the STP date is not mentioned/not legible, then the STP will be registered with 07th as default STP date, as applicable.
   3. Any Day STP shall be triggered and processed only on Business days.
   4. Minimum Any Day STP Amount/Installment: As stated in the respective Scheme Information Document (SID) / Key Information Memorandum (KIM) and satisfying the minimum criteria of source and target schemes.
   5. Any day STP is eligible for cycle dates of 1st to 31st.
   i. For the dates from 1 to 28:
      - STP shall be processed on the given the day if that day is a business day. In case the specified date is a non-business day, it shall be processed on the next business day.
   ii. For the dates from 29 to 31:
      - If the selected date is available in that month and it is a business day, any day STPs should be triggered for processing on that date. If the selected date is not a business day, any day STP shall be triggered for processing on the next business date.
      - If the selected date itself is not available in that month, any day STP shall be triggered for processing on its previous business day.
      - For example, if 29 is not available in the month of February, any day STP shall be triggered for processing on the last business day of February.
      - For example, if 31 is not available in any of the months, any day STP shall be triggered for processing on 30th of that month, provided it is a business day, else last business day

of the month shall be considered for any day STP processing.

E. KYC Details of all applicants (Mandatory)

In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)* status mentioned under section 3(d) which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the details of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

Politically Exposed Persons (PEP): PEPs are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc. or senior political figures and their immediate family members and close associates.

Ultimate Beneficial Owner: Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and to Guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ('UBO').

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons (CP) / ultimate beneficiary owner (UBO) and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

(i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

Central KYC

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

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

As per PMLA (Maintenance of Records) Amendment rules, 2015, Rule 9(8), every reporting entity shall within three days after the commencement of an account based relationship with an individual, file the electronic copy of the client's KYC records with the Central KYC Registry. Institutions need to upload the common KYC template along with the scanned copy of the certified supporting documents (PoI/PoA), cropped signature and photograph. SEBI vide its circular dated November 10, 2016 has advised all mutual funds to upload the KYC records of all existing customers into the CKYC database.

Since the records are stored digitally, it helps intuitions de-duplicate data so that they don't need to do KYC of customers multiple times. It helps institutions find out if the client is KYC compliant based on Aadhaar, PAN and other identity proofs. If the KYC details are updated on this platform by one entity, all other institutions get a real time update. Thus, the platform helps firms cut down costs substantially by avoiding multiplicity of registration and data upkeep.

Please note that PAN is mandatory for investing in MF's (Except Micro KYC and other exempted scenarios). If CKYC is done without submission of PAN/Aadhaar, then he/she will have to submit a duly self certified copy of the PAN card alongwith KIN.

First time investing Financial Sector (New investor) New to KRA-KYC: while on boarding investors who are new to the MF & do not have KYC registered as per existing KRA norms, such investors should fill up CKYC form (attached). This new KYC form is in line with CKYC form guidelines and requirements and would help to capture all information needed for CKYC as well mandatory requirements for MF. Investors should submit the duly filled form along with supporting documents, particularly, self-certified copy of the PAN Card as a mandatory identity proof. If prospective investor submits old KRA KYC form, which does not have all information needed for registration with CKYC, such customer should either submit the information in the supplementary CKYC form or fill the CKYC form.

Updation of Permanent Account Number (PAN) for processing redemption and related transactions in non-PAN exempt folios and various communication(s) sent in this regard from time to time. It is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.

Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.

Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.

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

9. **Details under FATCA/Foreign Tax Laws:** Tax Regulations require us to collect information about each investor's tax residency. If you have any questions about your tax residency, please contact your tax advisor. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

   India has joined the **Multilateral Competent Authority Agreement** (MCAA) on automatic exchange of financial account information on June 3, 2015. In terms of the MCAA, all signatory countries are obliged to exchange wide range of financial information after collecting the same from financial institutions in their country/jurisdiction. Government of India has amended the Income-tax Act, 1961 in August 2015 pursuant to which all the financial institutions including **Mutual Funds** are required to report the transactions of US citizens / residents and also of other signatory countries to the Government of India.

   Further, the Government of India has signed an Inter-Governmental agreement with US on July 09, 2015 (with date of entry into force as Aug 31, 2015) to improve international tax compliance and to implement FATCA in India pursuant to which prescribed details of US Account holders/tax payers has to be reported by the Indian Entities to Government of India which in turn will relay that information to the US Internal Revenue Service (IRS).

   Applicants (including joint holders, Guardian, POA holder) are required to refer and mandatorily fill "FATCA/ CRS Details". Applications without the information / declaration being filled/signed off will be deemed as incomplete and are liable to be rejected. Investors are requested to note that the contents of the information to be provided / declaration in the application form may undergo a change on receipt of communication / guidelines from AMFI/SEBI from time to time.

   FATCA-CRS Instructions

   Details under FATCA-CRS/Foreign Tax Laws: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income Tax Rules 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities/appointed agencies. If you have any questions about your tax residency, please contact your tax advisor. Should there be any *change in any information provided by you, please ensure you advise us promptly*, i.e., **within 30 days**. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

   If you are a US citizen or resident or greencard holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

   It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation with supporting documents and attach this to the form.

10. **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%.

    Providing nomination or Opting-out confirmation is mandatory for individuals.

    The section on Nomination is not applicable in the case of Non-individuals. The following points on nomination procedures may please be noted.

    For detailed procedure, please refer the Statement of Additional Information (SAI):

    (i) Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.

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

    (iii) Nomination shall not be allowed in an account/folio held on behalf of a minor.

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

11. **Non-Profit Organization**

    As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated 7th March 2023, definition of Non-Profit Organization (NPO) has been revised. "Non-profit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

    Accordingly, we request you to confirm your NPO status by submitting the Annexure NPO declaration form duly filled and signed by the Authorized Signatories along with the confirmation on your NPO registration with DARPAN portal.

Declaration, Certification & 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).

Sundaram Multi-Factor Fund

An open ended equity scheme that follows Multi-factor based investment strategy

Application No.

SUNDARAM MUTUAL

Distributor ARN	Sub Distributor ARN	Internal Sub Broker/Sub ID	EUIN*	Employee Code	PMRM / RM Code		ISC Date Time Stamp Reference No.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. In case the subscription amount is ₹ 10,000 or more and your MFD has opted to receive Transaction Charges, the same are deductible as applicable from the purchase/ subscription amount and payable to the MFD. Units will be issued against the balance amount invested.

I confirm that I am a first time investor across Mutual Funds ₹150.

I confirm that I am an existing investor in Mutual Funds ₹100.

1. MODE OF HOLDING			2. Existing Folio no.	
Single	Joint	Anyone or Survivor		
UNIT HOLDING OPTION		Physical Mode		Demat Mode

Demat Account Details of First / Sole Applicant (Name of First / Sole Applicant as per demat account)

Investor willing to invest in Demat option, should provide a copy of the DP Statement / Client Master List (CML) enabling us to match the Demat details as stated in the application form.

NSDL	DPID		CDSL	DPID	
	Beneficiary ID			Beneficiary ID	

Status	Resident Individual	Non Resident	Company	HUF	Minor	Society	FI	FPI	Partnership Firm	Proprietor	BPO	Trust	Others
1st Holder													
2nd Holder													
3rd Holder													

3. FIRST HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)

Name: FIRST MIDDLE LAST

PAN*

DOB/Date of Incorporation*

CKYC ID

Mobile No*

Email ID*

Mobile: Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian

Email: Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian

Guardian / PoA Name (Name as per PAN card): FIRST MIDDLE LAST

Relationship of Guardian: Father Mother Legal Guardian. If Legal Guardian is opted, submission of duly notarised court order is mandatory.

PAN*

DOB*

CKYC ID

SECOND HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)

Name: FIRST MIDDLE LAST

PAN*

DOB

CKYC ID

Mobile No*

Email ID*

Mobile: Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian

Email: Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian

THIRD HOLDER DETAILS (Name as per PAN card) (PLEASE FILL IN BLOCK LETTERS WITHIN THE BOXES ONLY)

Name: FIRST MIDDLE LAST

PAN*

DOB*

CKYC ID

Mobile No*

Email ID*

Mobile: Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian

Email: Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian

4. INVESTMENT & PAYMENT DETAILS

Scheme Name	Sundaram Multi-Factor Fund	(Cheque should be in favour of "Sundaram Multi Factor Fund")
Plan	Regular Direct	
Option	Growth Income Distribution cum Capital Withdrawal (IDCW) Payout Re-investment Transfer* *Transfer (IDCW) Target Scheme: ____ Regular Growth Direct Growth	

[illegible]

Payment Mode	OTM* Cheque* DD* RTGS* Fund Transfer*	(*Subject to realisation)
Cheque / DD / Reference No & Date		
Payment from Bank Account No.		
Drawn on Bank / Branch		
Amount	Figures	
	Words	
Account Type	Savings NRO NRE Current FCNR Others	

5. BANK ACCOUNT DETAILS FOR PAYOUT [illegible] Same bank as per investment cheque

IFSC CODE

Bank Account No.

Bank Name Bank Branch

Account Type: Savings NRO NRE Current FCNR Others: Pl. [illegible]

6. LEGAL ENTITY IDENTIFIER [illegible]

VALIDITY DATE OF LEI

Address of First / Sole Applicant

Town City/District State PIN Code

Overseas Address [illegible]

7. Systematic Transaction Registration Details - Please indicate details of your SIP [illegible]

Mode of SIP: OTM/NACH (please submit SIP Registration Form) Each SIP Amount ₹

SIP Period Month/Year SIP Start M M Y Y Y Y SIP End (Default 40 years)#: M M Y Y Y Y

End date should be less than or equal to 40 years from the application date or equal to end date of NACH period

SIP Date Any Day	SIP Frequency	Daily Weekly Monthly Quarterly
SIP Date: ____ (for Monthly / Quarterly Frequency)		- **Daily** [illegible] - **Weekly** [illegible] **Monthly** [illegible] - **Quarterly** [illegible] *SIP [illegible] Note: [illegible]

STP			SWP		
Source Scheme			Scheme		
Target Scheme					
Option	Fixed Amount	Capital Appreciation option#	Option	Fixed Amount	Capital Appreciation option#
Amount (figures)	[illegible]		Amount (figures)	[illegible]	
Frequency	[illegible]		Frequency	[illegible]	
STP Date - Any Day (for Monthly / Quarterly frequency)	D D M M		SWP Date - Any Day (for Monthly / Quarterly frequency)	D D M M	
STP Period	From Date	To Date	SWP Period	From Date	To Date

Note: Capital Appreciation Option for STP/SWP can be availed only under "Growth" Option of the eligible scheme

8. OCCUPATION

	Private Sector Service	Public Sector / Government Service	Housewife	Business	Professional	Agriculturist	Retired	Student	Forex Dealer	Others	Others
1st Holder											Specify
2nd Holder											Specify
3rd Holder											Specify

GROSS ANNUAL INCOME

	Below 1 Lac	1-5 Lacs	5-10 Lacs	10-25 Lacs	> 25 Lacs - 1 Crore	> 1 Crore	Net-worth (Mandatory for Non-Individuals) ₹	As on date
1st Holder								
2nd Holder								
3rd Holder								

PEP & KRA Details

	I am politically exposed person		Related to PEP		Is the company a Listed Company or Subsidiary of Listed Company or Controlled by a Listed Company (If no, Please attach mandatory UBO declaration)		Foreign Exchange / Money Changer Services		Gaming / Gambling / Lottery / Casino Services		Money Lending / Pawning	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1st Holder												
2nd Holder												
3rd Holder												

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

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

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

§ In case any of applicant being resident for tax purposes in more than one country, provide tax identification number for each such country separately.

FATCA-CRS Instructions

Details under FATCA / CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities/appointed agencies. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If you are a US citizen or resident or green card holder, please include United States in the Country of Tax Residence field along with your US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.

§ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation with supporting documents and attach this to the form.

SUNDARAM MUTUAL

Acknowledgement
Sundaram Asset Management Company Limited. CIN: U93090TN1996PLC034615,
1st & 2nd Floor, 46 Whites Road, Chennai - 600 014. Contact No. 1800 103 7237 (India) +91 40 2345 2215 (NRI)

Application No.

Received from: Mr./Mrs./Ms. ______

Communication in connection with the application should be addressed to the Registrar KFin Technologies Limited, Registrar and Transfer Agents, 4th floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai 600034. Contact no. 1800 425 7237 (India) +91 40 2345 2215 (NRI)

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

ISC's Signature & Stamp

10. Nomination Details

☐ I / We wish to nominate. (Proportion (%) in which units will be shared by each nominee should aggregate to 100%. In case of single nominee default proportion will be 100%.)

Particulars	Nominee 1	Nominee 2	Nominee 3
Name of the Nominee			
Relationship			
Allocation (%)*			
Address			
Mobile Number			
E-mail			
Identity Number** (Please tick any one and provide details of same)	☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number	☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number	☐ PAN ☐ Driving License Number ☐ Last 4 digits of Aadhaar ☐ Passport Number
Additional Details			
Date of Birth#			
Guardian Name (Optional)			

* If % is not specified, then the assets shall be distributed equally amongst all the nominees. Any odd lot after division / fraction of %, shall be transferred to the first nominee mentioned in the nomination form.

** Investor can provide any one of the following as the identity number for the nominee(s), copy of the document is not required - PAN - Driving License Number - Last 4 digits of Aadhaar - Passport Number.

Mandatory only if the nominee is minor.

I/We want the details of my/our nominee to be printed in the statement of holding, provided to me/us by the AMC/DP as follows (Please tick, as appropriate) ☐ Name of nominee(s) ☐ Nomination: Yes/No

[illegible] ______________________ to operate my account on my behalf, in case of my incapacitation. He/She is authorised to encash my assets up to ____ % of assets in the account / Rs. ______________ (Optional)

☐ I / We DO NOT wish to nominate.

Nomination Declaration: I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

11. Non-Profit Organisation (NPO) Declaration

[illegible]	☐ Yes ☐ No
If yes, please quote Registration No. of Darpan portal of NITI Aayog	

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

☐ **Applicable only for investments through RIA/ SEBI Registered Portfolio Manager. Consent Declaration:** [illegible]

I/We hereby give you my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all Schemes managed by you, to the below mentioned Mutual Fund Distributor/SEBI-Registered Investment Adviser/Portfolio Manager.

ARN / Registration Number / ARN: ____________ SEBI Registration No. ____________

Name:

Address:

City: ____________ PIN: ____________

E-Mail ID: ____________ Tel No.: ____________

Name of Sole / First Applicant / Guardian	Name of Second Applicant	Name of Third Applicant
✍ Signature of Sole / First Applicant / Guardian	✍ Signature of Second Applicant	✍ Signature of Third Applicant

Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.

Particulars				
Scheme Name / Plan / Option / Sub-option	Goal	Cheque / DD / Payment Instrument Number / Date	Drawn on (Name of Bank & Branch)	Amount in figures (₹) & Amount in words
Sundaram Multi-Factor Fund	☐ Lumpsum Purchase ☐ SIP			

SUNDARAM MUTUAL

Sundaram Finance Group

NACH/OTM Registration

For office use only

UMRN | Date: D D M M Y Y Y Y

Sponsor Bank Code: CITI000PIGW | ✓ Create | Modify | Cancel

Utility Code: CITI00002000000037 | I/We authorise: SUNDARAM MUTUAL FUND

To debit (tick ✓): SB | CA | SB-NRE | SB-NRO | Other | Bank A/c No.

With Bank: Name of customers bank | IFSC | or MICR

An amount of ₹ (in words) | ₹

DEBIT TYPE: Fixed Amount ✓ Maximum Amount | FREQUENCY: Monthly | Quarterly | Half-Yearly | Yearly | ✓ As & when presented

Reference 1: [illegible] | Reference 2: Folio No.

Phone No. | Email ID

[illegible]

PERIOD

From

To*

Signature of the Primary Holder | Signature of the Joint Account Holder | Signature of the Joint Account Holder

1. Name as in bank records | 2. Name as in bank records | 3. Name as in bank records

*Maximum period of validity of this mandate is 40 years only

SUNDARAM MUTUAL

Sundaram Finance Group

SIP Registration / Renewal Form / Modification - NACH / One Time Mandate (OTM)

[illegible]

Please tick (✓) as applicable:

NACH/OTM Form is attached and is to be registered in the folio. SIP will start after mandate registration which may take [illegible] days from the date of closure of the NFO.

NACH/OTM Form is already registered for the folio. (No need to submit again)

ISC's signature & Time Stamping

Distributor's ARN & Name	Sub-broker's ARN Code	Sub-broker Code (Internal)	EUIN*	Registered Investment Adviser (RIA) Code	Employee Code	For Office use only

[illegible]

First/Sole Applicant's Signature Mandatory

Name of First/Sole Applicant (Name as per PAN card)

Mobile* | [illegible]

E-Mail*

[illegible] Mandatory

Email: Self | Spouse | Dependent Children | Dependent Siblings | Dependent Parents | Guardian — Mobile: Self | Spouse | Dependent Children | Dependent Siblings | Dependent Parents | Guardian

[illegible]

Name of Second Applicant (Name as per PAN card)

Mobile* | [illegible]

E-Mail*

[illegible] Mandatory

Email: Self | Spouse | Dependent Children | Dependent Siblings | Dependent Parents | Guardian — Mobile: Self | Spouse | Dependent Children | Dependent Siblings | Dependent Parents | Guardian

[illegible]

Name of Third Applicant (Name as per PAN card)

Mobile* | [illegible]

E-Mail*

[illegible] Mandatory

Email: Self | Spouse | Dependent Children | Dependent Siblings | Dependent Parents | Guardian — Mobile: Self | Spouse | Dependent Children | Dependent Siblings | Dependent Parents | Guardian

[illegible]

Existing Investor Folio No. | New Investor Application No.

Permanent Account Number (PAN)*	PEKRN	Central KYC Number	[illegible]
First/Sole Applicant/Guardian			
Second Applicant			
Third Applicant			

Cheque No. | Dated

Cheque No. | Dated

Please tick (✓) SIP Registration | SIP with Top up Registration

Scheme Name	Sundaram Multi Factor Fund
Plan / Option	Plan: Regular / Direct — Option: Growth / IDCW (Payout / Re-investment / Transfer*)
SIP Installment Amount (₹)	
SIP Date (for Monthly and Quarterly Frequency)	D A T E
Frequency	Daily / Weekly* / Monthly* / Quarterly
Start Month/Year	M M Y Y Y Y
End Month/Year (Default 40 years)	M M Y Y Y Y
SIP Top Up amount (Optional) ₹ (in multiples of ₹ 500)	₹ ______ Top up Frequency*: Half yearly / Yearly

[illegible]

[illegible]

Turn overleaf for Declaration & Signature (Mandatory)

Guide to fill SIP Registration / Renewal Form with NACH/One Time Mandate (OTM)

Following fields need to be filled mandatorily

1. Date in format (DDMMYYYY)
2. Bank A/c Type: Tick the relevant box
3. Fill Bank Account Number
4. Fill name of Destination Bank
5. IFSC / MICR code: Fill respective code
6. Mention Maximum Amount
7. Reference 1: Mention UIN Number
8. Reference 2: Mention Folio/Application Number
9. Telephone Number (Optional)
10. Email ID
11. Period: Starting date and the ending date of NACH registration (not more than 40 years) in the format (DDMMYYYY)
12. Signature as per bank account
13. Name: Mention Holder Name as Per Bank Record

Other Instructions

- NACH/OTM Bank Mandate can be used for both SIP and Lump Sum Purchase.
- Investors are allowed to perform Lump sum purchase and SIP on a same day provided the NACH/OTM bank account has the adequate funds to honor multiple debits.

DEMAT Account Details

General Instructions

18. **SIP Frequency**

20. **Any Day SIP:**

21. **The following applications will be considered as "Not In Good Order" (NIGO) and are liable to be rejected:**

23. **Frequency for Top-up SIP**

24. **Stamp Duty:**

SUNDARAM MUTUAL
Sundaram Finance Group

Know Your Customer (KYC) Application Form | Individual

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the form in English and BLOCK letters.
D. Please fill the date in DD-MM-YYYY format.
E. For particular section update, please tick ☑ in the box available before the section number and strike off the sections not required to be updated.
F. Please read section wise detailed guide.
G. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
H. List of two character ISO 3166 country codes is available at the end.
I. KYC number of applicant is mandatory for update application.
J. The OTP based E-KYC check box is to be checked for accounts opened using OTP based E-KYC in non-face to face mode.

For office use only (To be filled by financial institution)	
Application Type*	☐ New ☐ Update
KYC Number	(Mandatory for KYC update request)
Account Type*	☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

☐ 1. Personal Details (Please refer instruction A at the end)

	Prefix	First Name	Middle Name	Last Name
☐ Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M- Male ☐ F- Female ☐ T- Transgender

PAN* ☐ FORM 60 furnished

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN- Indian ☐ Others – Country ____ Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

2. PROOF OF IDENTITY AND ADDRESS* (Please refer instruction B at the end)

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number Passport Expiry Date D D - M M - Y Y Y Y

☐ B-Voter ID Card

☐ C-Driving Licence Driving Licence Expiry Date D D - M M - Y Y Y Y

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar [illegible]

ii ☐ E-KYC Authentication [illegible]

iii ☐ Offline verification of Aadhaar [illegible]

PHOTO*

Signature / Thumb Impression across photo without covering the face

Address (For other than resident individual, please mention Overseas Address)

Line 1*

Line 2

Line 3 City/Town/Village*

District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

3. CURRENT ADDRESS DETAILS (Please refer instruction B at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided)

i Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number

☐ B-Voter ID Card

☐ C-Driving Licence

☐ D-NREGA Job Card

☐ E-National Population Register Letter

☐ F-Proof of Possession of Aadhaar [illegible]

ii ☐ E-KYC Authentication [illegible]

iii ☐ Offline verification of Aadhaar [illegible]

iv ☐ Deemed Proof of Address – Document Type code

Address

Line 1*

Line 2

Line 3 City/Town/Village*

District Pin/Post Code* State code ISO 3166 Country Code*

☐ 4. Contact Details (All communications will be sent to Mobile number/Email ID provided including for validation purpose) (Please refer instruction C at the end)

Tel. (Off) ☐☐☐☐ - ☐☐☐☐☐☐☐☐ Tel. (Res) ☐☐☐☐ - ☐☐☐☐☐☐☐☐ Mobile ☐☐☐ - ☐☐☐☐☐☐☐☐☐☐

Email ID

*mandatory and subject to validation, hence provide the valid information in legible manner

☐ 5. Remarks (If any)

6. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I am also providing consent to MF/AMC/KRA to share the KYC data / applicable Aadhaar XML data with CKYCR, download the information from CKYCR and share the data to other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

[Signature / Thumb Impression]

Date: D D - M M - Y Y Y Y Place:

Signature/Thumb Impression of Applicant

7. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document ☐ Video Based KYC

KYC documents verification carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

In-Person Verification (IPV) carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

[Institution Stamp]

General Instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under (F).
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the officials as indicated above.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card / OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Personal details' section

1. Name: The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Current Address details' section

1. In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR.
2. PoA to be submitted only if the submitted PoI does not have current address or address as per PoI is invalid or not in force.
3. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
4. In Section 3, one of i, ii and iii is to be selected. In case of online E-KYC authentication, ii is to be selected.
5. In Section 3, one of i, ii, iii and iv is to be selected. In case of online E-KYC authentication, ii is to be selected.
6. List of documents for 'Deemed Proof of Address'

Document Code	Description
01	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
02	Property or Municipal tax receipt.
03	Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.
04	Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and licence agreements with such employers allotting official accommodation.

7. Regulated Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.
8. 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.
9. 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.

C. Clarification / Guidelines on filling 'Contact details' section

1. Email/mobile is mandatory for upload into KRA system and please provide.
2. Please mention two-digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
3. Do not add '0' in the beginning of Mobile number.

D. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person, if available.

E. Clarification on Minor

1. Guardian details are optional for minors above 10 years of age for opening of bank account only.
2. However, in case guardian details are available for minor 10 years of age, the same (or CKYCR number of guardian(s)) is to be uploaded.

F. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

G. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing direct).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

H. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.

List of two digit state / U.T codes as per Indian Motor Vehicle Act, 1988

State/U.T	Code	State/U.T	Code	State/U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chhattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 two digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Åland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

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Sundaram Finance Group

FATCA-CRS Declaration & Supplementary KYC Information

Declaration Form for Individuals

Please seek appropriate advice from your tax professional on your tax residency, related FATCA & CRS guidance

PAN / PEKRN*			
Name			
Address Type (for KYC address)	☐ Residential ☐ Registered Office ☐ Business	Nationality	☐ Indian ☐ US ☐ Others (please specify) ______
Place of Birth		Country of Birth	
Gross Annual Income Details in INR Net Worth in INR in Lacs & Date (Optional)	☐ Below 1 Lakh ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ 25 Lacs - 1 Cr ☐ > 1 Cr ______ dd-mm-yyyy	Occupation Details (Please tick any one (✓))	☐ Business ☐ Professional ☐ Public Sector ☐ Private Sector ☐ Government Service ☐ Agriculturist ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (please specify) ______
Politically Exposed Person (PEP)	☐ Yes ☐ Related to PEP ☐ Not Applicable	Any other information (if applicable)	(Please specify)

Are you a tax resident (i.e. are you assessed for Tax) in any other country other than India? Yes ☐ No ☐

If "Yes", **please fill for all countries** (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen / Resident / Green Card Holder / Tax Resident in the respective countries.

S.No.	Country of Tax Residency	Tax Identification Number (TIN) or Functional Equivalent	Identification Type (TIN or other please specify)	If TIN is not available, Please tick (✓) the reason A, B, or C (as defined below)
1				→ Reason A ☐ B ☐ C ☐
2				→ Reason A ☐ B ☐ C ☐

- Reason A → The country where the Account Holder is liable to pay tax does not issue TIN to its residents.
- Reason B → No TIN required (Select this reason only if the authorities of the respective country of tax residence do not required the TIN to be collected)
- Reason C → Others – Please specify the reasons ______

Declaration: 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 governments, or statutory or judicial authorities/agencies, the tax/revenue authorities, other investigation agencies and SEBI registered intermediaries 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.

Certification: I/We have understood the information requirements of this Form (read along with the FATCA-CRS Instructions) and hereby certify that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA-CRS Terms and Conditions and hereby accept the same.

I/We agree to indemnify Sundaram Asset Management Company Limited in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person" status for U.S. federal income tax purposes, or in respect of any other information as may be required under applicable tax laws.

Date: ______

Place: ______

Signature

Acknowledgement

We acknowledge the receipt of FATCA/CRS declaration from duly filled and signed from

Mr / Ms. / M/s. ______ PAN ______ on dd-mm-yyyy

Date: ______

Signature with Name, Emp ID & Seal

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions such as the Banks/other financial entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Shashi FI's name or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green-card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$ It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	*If no Indian telephone number is provided* 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) *If Indian telephone number is provided along with a foreign country telephone number* 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

Central KYC Registry | Know Your Customer (KYC) Application Form | Legal Entity/Other than Individuals

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YYYY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for update application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only
(To be filled by financial institution)

Application Type* ☐ New ☐ Update
KYC Number: (Mandatory for KYC update request)

☐ 1. Entity Details* (Please refer instruction A at the end)

☐ Name*

Entity Constitution Type* ☐ Others (Specify) (Please refer instruction B at the end)

Date of Incorporation/Formation* D D - M M - Y Y Y Y   Date of Commencement of Business D D - M M - Y Y Y Y

Place of Incorporation/Formation*   Country of Incorporation/Formation*   TIN or Equivalent Issuing Country

PAN*   ☐ Form 60 furnished

TIN/GST Registration Number

☐ 2. PROOF OF IDENTITY (PoI)* (Please refer instruction B at the end)

☐ Officially valid document(s) in respect of person authorized to transact
☐ Certificate of Incorporation/Formation   ☐ Registration Certificate (Regn Certificate No.)
☐ Memorandum and Articles of Association   ☐ Partnership Deed   ☐ Trust Deed
☐ Resolution of Board/Managing Committee   ☐ Power of Attorney granted to its manager, officers or employees to transact on its behalf
☐ Activity proof – 1 (For Sole Proprietorship Only)   ☐ Activity proof – 2 (For Sole Proprietorship Only)

☐ 3. ADDRESS (Please see instruction C at the end)

☐ 3.1 Registered Office Address/Place of Business*

Proof of Address* ☐ Certificate of Incorporation/Formation ☐ Registration Certificate ☐ Other Document

Line 1*
Line 2
Line 3   City/Town/Village*
District*   Pin/Post Code*   State/U.T Code*   ISO 3166 Country Code*

☐ 3.2 Local Address in India (If different from above)*

Line 1*
Line 2
Line 3   City/Town/Village*
District*   Pin/Post Code*   State/U.T Code*   ISO 3166 Country Code*

☐ 4. Contact Details (All communications will be sent to Mobile number/Email-ID provided may be used) (Please refer instruction D at the end)

Tel. (Off)   Fax
Mobile   Email ID
Mobile   Email ID

☐ 5. Number of Related Persons (Please fill Annexure A-2 for each related person & also refer instruction E at the end)

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☐ 6. Remarks (If any)

7. Applicant Declaration (Please refer instruction G at the end)

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/RTA to share the KYC data with CKYCR, download the information from CKYCR and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

Date: D D - M M - Y Y Y Y   Place:

Signature/Thumb Impression of Authorised Signatory

8. Attestation / For Office Use only

Documents Received ☐ Certified Copies ☐ Equivalent e-document

KYC documents verification carried out by

Identity Verification ☐ Done Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

Annexure A7 | Legal Entity | Other than Individuals
Central KYC Registry | Know Your Customer (KYC) Application Form | Related Person

Important Instructions:

A. Fields marked with '*' are mandatory fields.
B. Tick '✓' wherever applicable.
C. Please fill the date in DD-MM-YYYY format.
D. Please fill the form in English and in BLOCK letters.
E. KYC number of applicant is mandatory for update application.
F. List of State/U.T code as per Indian Motor Vehicle Act, 1988 is available at the end.
G. List of two-character ISO 3166 country codes is available at the end.
H. Please read section wise detailed guidelines/instructions at the end.
I. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.

For office use only (To be filled by financial institution)
Application Type* ☐ New ☐ Update ☐ Delete
KYC Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ (Mandatory for KYC update and delete request)

1. Details of Related Person* (Please refer instruction E at the end)

☐ Addition of Related Person ☐ Deletion of Related Person ☐ Update Related Person Details

KYC Number of Related Person (if available*) ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ (If KYC number is available, only Related Person type & Name is mandatory)

Related Person Type* ☐ Director ☐ Promoter ☐ Karta ☐ Trustee ☐ Partner ☐ Court Appointment Official ☐ Proprietor ☐ Beneficiary ☐ Authorised Signatory ☐ Beneficial Owner ☐ Power of Attorney Holder ☐ Other (Please specify)

DIN (Director Identification Number) ________ (Mandatory if Related Person Type is Director)

1.1 Personal Details (Please refer instruction E at the end)

	Prefix	First Name	Middle Name	Last Name
Name* (Same as ID proof)				
Maiden Name				
Father / Spouse Name*				
Mother Name				

Date of Birth* D D - M M - Y Y Y Y

Gender* ☐ M- Male ☐ F- Female ☐ T- Transgender

Nationality* ☐ IN- Indian ☐ Others (ISO 3166 Country Code ☐☐)

PAN* ☐☐☐☐☐☐☐☐☐☐ ☐ Form 60 furnished

1.2 Proof of Identity and Address* (Please refer instruction E at the end)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number ☐☐☐☐☐☐☐☐
☐ B-Voter ID Card ☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ C-Driving Licence ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ Driving Licence Expiry Date D D - M M - Y Y Y Y
☐ D-NREGA Job Card ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ E-National Population Register Letter ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ F-Proof of Possession of Aadhaar X X X X X X X X ☐☐☐☐ ☐
II ☐ E-KYC Authentication X X X X X X X X ☐☐☐☐
III ☐ Offline verification of Aadhaar X X X X X X X X ☐☐☐☐

☐ PHOTO*

Address
Line 1*
Line 2
Line 3 City/Town/Village*
District* Pin/Post Code* State/U.T Code* ISO 3166 Country Code*

1.3 Current Address Details (Please refer instruction E at the end)

☐ Same as above mentioned address (In such cases address details as below need not be provided)

I Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

☐ A-Passport Number ☐☐☐☐☐☐☐☐
☐ B-Voter ID Card ☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ C-Driving Licence ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ D-NREGA Job Card ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ E-National Population Register Letter ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐
☐ F-Proof of Possession of Aadhaar X X X X X X X X ☐☐☐☐
II ☐ E-KYC Authentication X X X X X X X X ☐☐☐☐

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Address

Line 1*

Line 2

Line 3 | City/Town/Village*

District* | Pin/Post Code* | State/U.T Code* | ISO 3166 Country Code*

1.4 Contact Details (All communications will be sent on provided Mobile no. / Email-ID provided) (Please refer instruction D at the end)

Tel. (Off) | Tel. (Res) | Mobile

Email ID

2. Applicant Declaration

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.
- I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I also providing consent to MF/AMC/RTA to share the KYC data with CKYCR, download the information from CKYCR, and other participating intermediaries as mandated by PMLA Act/Rules/SEBI guidelines.

Date: D D - M M - Y Y Y Y | Place:

[Signature/Thumb Impression]

Signature/Thumb Impression of Applicant

6. Attestation / For Office Use only

Documents Received: ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from Offline verification ☐ Digital KYC Process ☐ Equivalent e-document

KYC documents verification carried out by

Date: D D - M M - Y Y Y Y

Emp. Name

Emp. Code

Emp. Designation

Emp. Branch

[Employee Signature]

Institution details

Name

Code

[Institution Stamp]

A. Clarification / Guidelines on filling 'Entity Details' section

1. Entity Constitution Type

A – Sole Proprietorship	H – Trust	O – Artificial Juridical Person
B – Partnership Firm	I – Liquidator	P – International Organisation or Agency/Foreign Embassy or Consular Office, etc.
C – HUF	J – Limited Liability Partnership	Q – Not Categorized
D – Private Limited Company	K – Artificial Liability Partnership	R – Others
E – Public Limited Company	L – Public Sector Banks	S – Foreign Portfolio Investors
F – Society	M – Central/State Government Department or Agency	
G – Association of Persons (AOP)/Body of Individuals (BOI)	N – Section 8 Companies (Companies Act, 2013)	

2. In case of companies and partnerships, PAN of the entity is mandatory. In case of other entities, Form 60 may be obtained if PAN is not available.
3. One of the following is mandatory: Mother's name, Spouse's name, Father's name.

B. Clarification / Guidelines on filling 'Proof of Identity (PoI)' section

A. Activity Proof – 1 and Activity Proof – 2 are applicable for accounts in case of proprietorship firms. Please refer to relevant instructions issued by the Reserve Bank of India in this regard.

B. Please refer to the relevant instructions issued by the regulator regarding applicable documents for the legal entity.

C. Certified copy of document or equivalent e-document or OVD obtained through Digital KYC process to be submitted.

D. 'Equivalent e-document' means an electronic equivalent of a document, issued by the issuing authority of such document with its valid digital signature including documents issued to the digital locker account of the client as per rule 9 of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016.

E. 'Digital KYC process' has to be carried out as stipulated in the PML Rules, 2005.

F. KYC requirements for Foreign Portfolio Investors (FPIs) will be as specified by the concerned regulator from time to time.

C. Clarification/Guidelines for filling Proof of Address (PoA)' section

A. State/U.T Code and Pin/Post Code will not be mandatory for overseas addresses.

B. Certified copy of document or equivalent e-document to be submitted.

D. Clarification/Guidelines for filling 'Related Person Details' section

A. Please mention two-digit ISD country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).

B. Do not add '0' in the beginning of Mobile number.

E. Clarification/Guidelines for filling 'Related Person Details' section

1. Personal Details
   - The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Proof of Address (PoA)
   - PoA to be submitted only if the submitted PoI does not have an address or address as per PoI is invalid or not in force.
   - State/U.T Code and Pin/Post Code will not be mandatory for Overseas addresses.
   - In case of deemed PoA such as utility bill, the document need not be uploaded on CKYCR.
   - RE's may use the Self Declaration check box where Aadhaar authentication has been carried out successfully for a client and client wants to provide a current address, different from the address as per the identity information available in the Central Identities Data Repository.

C. If KYC number of Related Person is available, no other details except 'Person Type' and 'Name of the Related' are required.

D. Registered Entity (RE) shall redact (first 8 digits) of the Aadhaar number from Aadhaar related data and documents such as proof of possession of Aadhaar, while uploading on CKYCR.

F. Provision for capturing signature of multiple authorized persons is to be made by the RE.

G. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

General Instructions:

1. Self-Certification of documents is mandatory.
2. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [F].
3. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If current & permanent addresses are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport / PIO Card /OCI and overseas address proof is mandatory.
8. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
9. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board / Passport of Minor / Birth Certificate must be provided.

List of Two-Digit State / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Code	Country	Code	Country	Code	Country	Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cape Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

Details of Ultimate Beneficial Owner (UBO) including additional FATCA & CRS information

(please include other references for completeness sake)

Name of the entity: ____________________

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA and notify the changes"

Customer ID / Folio Number: ____________________

PAN Aadhaar: ____________________ Date of incorporation: __ / __ / ____

City of incorporation: ____________________

Country of incorporation: ____________________

Net Worth in INR, in ₹ Lakhs: ☐ Net Worth as on: D D M M Y Y Y Y (Date should not be older than one year)

Is the entity involved in / providing any of these services	Foreign Exchange / Money Changer Services	Yes / No	Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates)	Yes / No	Money Laundering / Pawning	Yes / No	Any other information (if applicable)

Entity Constitution Type: A Partnership Firm B HUF C Private Limited Company D Public Limited Company E Society F AOP/BOI G Trust H Liquidator I Limited Liability Partnership J Artificial Juridical Person K Others specify ____________________

Please tick the applicable tax resident declaration:

Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number%	Identification Type (TIN or Other%, please specify)

% In case Tax Identification Number is not available, kindly provide its functional equivalent$

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification number or GIIN etc.

In case the Entity's Country of incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here: ____________________

FATCA & CRS declaration *(Please consult your professional tax advisor for further guidance on FATCA & CRS classification)*

Part A (to be filled by Financial Institutions or Direct Reporting NFEs)			
1	We are a ☐ Financial institution[1] or ☐ Direct reporting NFE[2] (please tick as appropriate)	GIIN: ____________________ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below. Name of sponsoring entity: ____________________	GIIN not available (please tick as applicable) ☐ **Applied for** If the entity is a Financial institution, ☐ **Not required to apply for** (Please specify 2 digits sub-category[3] ______) ☐ **Not obtained – Non-participating FI**
Part B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")			
1	Is the Entity a publicly traded company[4] (that is, a company whose shares are regularly traded on an established securities market)	☐ Yes ☐ No (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of the stock exchange: ____________________	
2	Is the Entity a related entity of a publicly traded company[5] (a company whose shares are regularly traded on an established securities market)	☐ Yes ☐ No (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of the listed company: ____________________ Nature of relation: ☐ Subsidiary of the listed company or ☐ Controlled by a listed company Name of the stock exchange: ____________________	
3	Is the Entity an active NFE[6]	☐ Yes ☐ No (If yes, please fill UBO declaration in the next section) Nature of business: ____________________ Please specify the sub-category of Active NFE: ____________________ (Mention code – refer 2c of Part C)	
4	Is the Entity a passive NFE[7]	☐ Yes ☐ No (If yes, please fill UBO declaration in the next section) Nature of business: ____________________	

[1] Refer 1 of Part C [2] Refer 3(vii) of Part C [3] Refer 1A of Part C [4] Refer 2a of Part C [5] Refer 2b of Part C [6] Refer 2c of Part C [7] Refer 3(ii) of Part C

I: Investor details:

Investor Name										
PAN*										

* If PAN is not available, specify PAN No. (s)

II: Category

☐ Our company is a Listed Company on a recognized stock exchange in India / Subsidiary of a or Controlled by a Listed Company *(If this category is selected, no need to provide UBO details)*

Name of the Stock Exchange where it is listed# ______________________________

Security ISIN# ____________________

Name of the Listed Company (applicable if the investor is subsidiary/associate): ______________________

#mandatory in case of Listed company or subsidiary of the Listed Company

☐ Unlisted Company ☐ Partnership Firm / LLP ☐ Unincorporated association / body of individuals

☐ Public Charitable Trust ☐ Private Trust ☐ Religious Trust ☐ Trust created by a Will

☐ Others *(please specify)* ______________________________

UBO / Controlling Person(s) details

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? ☐ **Yes** ☐ **No**

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#			
UBO / SMO PAN# For Foreign National, TIN to be provided)			
% of beneficial	>10% controlling interest ☐	>10% controlling interest ☐	>10% controlling interest ☐

interest#	>15% controlling interest ☐ >25% controlling interest ☐ NA (for SMO) ☐	>15% controlling interest ☐ >25% controlling interest ☐ NA (for SMO) ☐	>15% controlling interest ☐ >25% controlling interest ☐ NA (for SMO) ☐
UBO / SMO Country of Tax Residency#			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number#			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth#	Place of Birth ________ Country of Birth ________	Place of Birth ________ Country of Birth ________	Place of Birth ________ Country of Birth ________
UBO / SMO Nationality			
UBO / SMO Date of Birth *(dd-mmm-yyyy)*#			
UBO / SMO PEP#	Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP ☐		
UBO / SMO Address *(include City, Pincode, State, Country)*	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type	Residence ☐ Business ☐ Registered Office ☐		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender	Male ☐ Female ☐ Others ☐		

UBO / SMO Father's Name			
UBO / SMO Occupation	Public Service ☐ Private Service ☐ Business ☐ Others ☐		
SMO Designation#			
UBO / SMO KYC Complied?	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.	Yes / No. If 'Yes,' please attach the KYC acknowledgement. If No, complete the KYC and confirm the status.

Mandatory column.
Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.
^ Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

Declaration

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and MF/RTA/other registered intermediaries can make reliance on the same. I/We hereby authorize you [RTA/Fund/AMC/Other participating entities] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory Name: Designation:	Authorized Signatory Name: Designation:	Authorized Signatory Name: Designation:

Place: ____________________

Date: __/ ___/ ____

Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For investors other than individuals or trusts:

(i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

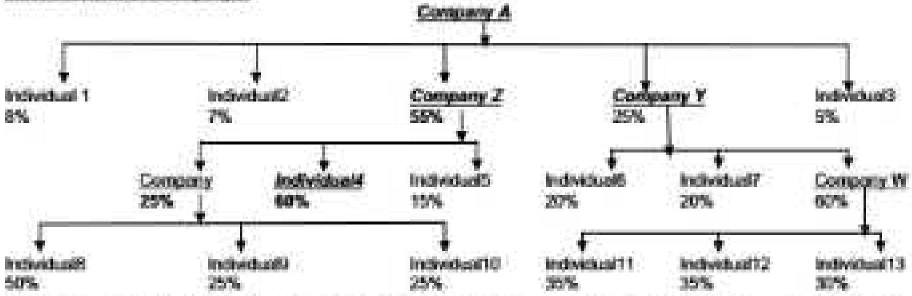
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

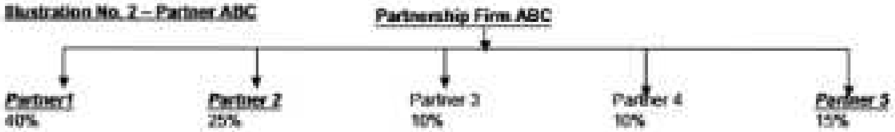
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



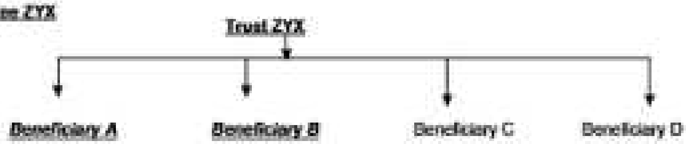
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof. Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >=15% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentations from all our account holders. In relevant cases, information will have to be reported to tax authorities/appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Sundaram Asset Management Company/Sundaram Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the country of Tax Residence field along with the US Tax Identification Number.

*It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification: I/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name	
Designation	

Signature	Signature	Signature	Place	
			Date	__ / __ / ____

Part D: FATCA-CRS Instructions & Definitions

1. **Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
   - **Depository institution** is an entity that accepts deposits in the ordinary course of banking or similar business.
   - **Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
     (i) The three financial years preceding the year in which determination is made; or
     (ii) The period during which the entity has been in existence, whichever is less.
   - **Investment entity is any entity:**
     - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
       (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
       (ii) Individual and collective portfolio management; or
       (iii) Investing, administering or managing funds,money or financial asset or money on behalf of other persons.

       or
     - The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

       An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
     (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
     (ii) the period during which the entity has been in existence.

   The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)
   - **Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
   - **FIs not required to apply for GIIN:**

A. *Reasons why FI not required to apply GIIN*

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - *Foreign entity that is not a financial institution*

Types of NFEs that are regarded as excluded NFE are:

a. *Publicly traded company (listed company)*

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. *Related entity of a publicly traded company*

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. *Active NFE*: (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE that fulfills all of the following requirements: • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; • The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof. Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:- (I) an Investor Protection Fund referred to in clause (23EA); (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act.

3. Other definitions

(i) Related entity

An entity is a "related entity" of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company;

or

(ii) an investment entity defined in clause (b) of these instructions

(iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

(1) Dividends

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;

ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or

iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the investor/applicant is a trust, the financial institution shall identify the beneficial owners of the investor/applicant and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
C01	CP of legal person-ownership
C02	CP of legal person-other means
C03	CP of legal person-senior managing official
C04	CP of legal arrangement-trust-settlor
C05	CP of legal arrangement-trust-trustee
C06	CP of legal arrangement--trust-protector
C07	CP of legal arrangement--trust-beneficiary
C08	CP of legal arrangement-trust-other
C09	CP of legal arrangement—Other-settlor equivalent
C10	CP of legal arrangement—Other-trustee equivalent
C11	CP of legal arrangement—Other-protector equivalent
C12	CP of legal arrangement—Other-beneficiary equivalent
C13	CP of legal arrangement—Other-other equivalent
C14	Unknown

(v) Specified U.S. person – A U.S person other than the following:

(i) a corporation the stock of which is regularly traded on one or more established securities markets;

(ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);

(iii) the United States or any wholly owned agency or instrumentality thereof;

(iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;

(v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;

(vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;

(vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);

(ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;

(x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;

(xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;

(xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or

(xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

(A) The FFI is an FFI solely because it is an investment entity;

(B) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;

(C) The FFI does not maintain a financial account for any nonparticipating FFI;

(D) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and

(E) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FFI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS

(viii) Exemption code for U.S. persons

Code	Sub-Category
A	An organization exempt from tax under section 501 (a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

FATCA & CRS Instructions

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	***If no Indian telephone number is provided*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below) ***If Indian telephone number is provided along with a foreign country telephone number*** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** 2. Documentary evidence (refer list below)
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.*

Customer Care Centres of Sundaram Asset Management Company Limited

[illegible]

[illegible]

Customer care centres of KFin Technologies Limited

[illegible]

Customer Care Centres of KFin Technologies Limited.

Customer Care Centres of KFin Technologies Limited

[illegible]