



SUNDARAM MUTUAL

Key Information Memorandum

Equity/Balanced Schemes of Sundaram Mutual Fund

Offer for Units of Rs. 10 Per Unit for cash during the
New Fund Offer Period and at NAV based prices upon re-opening

This Key Information Memorandum (KIM) sets forth the information about the scheme(s), which a prospective investor ought to know before investing. This memorandum should be retained for future reference. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.sundarammutual.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. Investors may also like to ascertain about any further changes after date of this document from Mutual Fund/its Investors Service Centres/Distributors or Brokers. The date of this Key Information Memorandum is 30.09.05.

Investment Objective

- Sundaram Balanced Fund (SBF):** To generate capital appreciation and current income, through a judicious mix of investments in equities and fixed income securities. (Debt and money market instruments)
- Sundaram Growth Fund (SGF):** To achieve capital appreciation by investing predominantly in equities and equity related instruments. Income generation would be secondary consideration.
- Sundaram Select Focus (SSF):** To achieve capital appreciation by investing in a very few select stocks.
- Sundaram Select Midcap (SSM):** The scheme is to achieve capital appreciation by investing in diversified stocks that are generally termed as 'Midcaps'.
- Sundaram Tax Saver OE (STS):** To achieve capital appreciation by investing predominantly in equities and equity related instruments. Income generation would be secondary consideration. Units under Sundaram Tax Saver (OE) are eligible for tax rebate under section 80C.
- Sundaram India Leadership Fund (SILF):** To achieve capital appreciation by investing in select stocks of companies, which meet the criterion of 'Leaders' in their respective sectors/sub-sectors. The leaders are identified as top 2/3 companies in any sector/sub-sector in terms of net revenue or total income.
- Sundaram Small and Medium Indian Equities Fund (S.M.I.L.E.):** To achieve capital appreciation by investing in diversified stocks that are generally termed as small and midcaps and by investing in other equities.
- Sundaram CAPEX Opportunities Fund:** The primary investment objective of the scheme is to generate consistent long-term returns by investing predominantly in equity/equity related instruments of companies in the capital goods sector.

However there will be no assurance that the Investment objective of the scheme(s) will be achieved. The schemes do not guarantee/indicate any returns.

Asset Allocation Pattern of the scheme

SBF	Type of Instruments	Normal Allocation (% of Net Assets)		
	Equity & equity linked instruments	55%	65%	51%
	Fixed Income Instruments* (Debt and Money market instruments)	45%	49%	35%

* including securitised Debt

SGF	Type of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments	25% – 95%
	Debt instruments including securitised Debt	0% – 35%
	Money market instruments	0% – 25%
SSF	Type of Instruments	Normal Allocation % of the investible funds (indicative)
	Equity Instruments (including ADRs and GDRs)	75% to 100%
	Equity Futures & Options including those of indices.	Not exceeding 25%
	Cash, cash equivalents, money market instruments	Not exceeding 25%
SSM	Type of Instruments	Normal Allocation % of the investible funds (indicative)
	Equity Instruments (including ADRs and GDRs)	75% to 100%
	Equity Futures & Options including those of indices.	Not exceeding 25% (underlying contract value)
	Cash, cash equivalents, money market instruments	Not exceeding 25%
STS (OE)	Type of Instruments	Normal Allocation (% of Net Assets)
	Equity & Equity – linked Instruments	80 – 100%
	Corporate and PSU Bonds	Up to 20%
	Money Market Instruments	Up to 20%
SILF	Type of Instruments	Normal Allocation % of the investible funds (indicative)
	Equity Instruments of 'Leaders' as stated above.	At least 65%
	Equity instruments of others including Investments in conglomerates and potential leaders (including ADRs and GDRs)	Not exceeding 35%
	Equity Futures and Options including those of indices.	Not exceeding 25% (underlying contract value)
	Money market instruments.	Not exceeding 15%
S.M.I.L.E	Type of Instruments	Normal Allocation % of the investible funds (indicative)
	Equity instruments Small Caps and Midcaps (including investments in ADRs and GDRs)	At least 65%
	Other Equities (including investment in ADRs and GDRs)	Not exceeding 35%
	Equity Futures & Options (including those of indices)	Not exceeding 25%
	Money market instruments	Not exceeding 15%
SCO	Type of Instruments	Normal Allocation % of the investible funds (indicative)
	Equity & Equity related Securities of companies in capital goods sector (including investments in ADRs and GDRs)	At least 70% – 100%
	Other Equities (including investment in ADRs and GDRs)	0% – 30%
	Money market instruments	0% – 15%
The scheme may use derivative instruments like stock/Index futures, Interest rate swaps, forward rate agreements or such other derivatives instruments as may be introduced from time to time for the purpose of the hedging and portfolio balancing. The following are the maximum sub-limits for each class of securities within the above stated limits		
	Equity & Equity related Securities of companies in capital goods sector	50%
	Other Equities	50%
	Money Market Instruments	25%
However the overall limit of investment in derivatives shall not exceed 50% of the portfolio, in terms of the regulation.		

Changes in Investment pattern: Subject to the SEBI 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 stated above are only indicative and not absolute and that they can vary substantially within the maximum and minimum allocation limits, depending upon the perception of the Investment Manager, the intention being at all times to seek to

protect the interests of the unit holders. Such changes in the investment pattern will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the schemes shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulation, as detailed later in this document.

Risk Profile of the Scheme: Mutual Fund investments are subject to market risks. Please read the respective offer documents carefully for details on risk factors before investing.

Plans and Options

Growth & Dividend options are available for SBF, SGF, SSF, SSM, STS, SILF, S.M.I.L.E & SCO funds. In the dividend option, the investor can chose between dividend payout or reinvestment options.

Applicable NAV (after the scheme opens for repurchase and sale)

For all Schemes Covered Under this KIM

Timing	Applicable NAV
(i) Subscription & Switch-in	
Receipt of valid applications on a working day up to 3 pm along with a local cheque or a DD payable at par at the place where the application is received	The closing NAV of the day on which the application is received shall be applicable.
Receipt of valid application on a working day after 3 pm along with a local cheque or DD payable at par at the place where the application is received.	The closing NAV of the next working day on which the application is received.
Receipt of valid applications on a working day with outstation cheque / DD not payable at par at the place where the application is received	The closing NAV of the day on which the cheque / DD is credited
(ii) Repurchase & Switch-out	
Receipt of valid applications up to 3 pm on a working day	The closing NAV of the day on which the application is received
Receipt of valid application after 3 pm on a working day	The closing NAV of the next working day on which the application is received

It is clarified that the cut off timings will also be applicable to Investments made through "Sweep mode".

Minimum Application Amount/Number of Units

Minimum Purchase amount:

For SBF, SSF, SSM, SILF, S.M.I.L.E & SCO – Rs.5,000/-

For SGF: Rs.2,000/-

For STS: Rs.500/-

Addition purchase amounts for all schemes: Rs.500/- and any amount thereafter.

Repurchase:

For SBF, SSF, SSM & SILF: Rs.1,000/- or 100 units and any amount/units thereafter.

For SGF, STS, S.M.I.L.E & SCO: Rs.500/- or 50 units and any amount/units thereafter.

Despatch of Repurchase (Redemption) Request

Within 10 working days of the receipt of the redemption request at the authorised centre of Sundaram Mutual Fund.

Benchmark Index

SBF	SGF & STS	SSF & SILF	SSM	S.M.I.L.E	SCO
Crisil Balanced Fund Index	BSE 200	S&P CNX Nifty	CNX Midcap 200*	BSE 500	BSE Capital Goods Index

*BSE Midcap Index effective from 01/10/2005

Dividend Policy

It is proposed to declare dividend subject to availability of distributable profits, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. Dividends, if declared, will be paid (subject to deduction of tax at source, if any) to those unit holders whose name appears in the register of unit holders on the notified record date. There is no assurance or guarantee to unit holder as to the rate of dividend distribution not that dividends will be paid regularly on payment of dividends, the NAV will fall to the extent of dividend and dividend tax (if applicable) paid.

Fund Manager

SBF	SGF SSM & S.M.I.L.E	SSF, SILF & SCO	STS
Anoop Bhaskar (Equity & Rahul Pal (Debt))	Anoop Bhaskar	Srividhya Rajesh	N Prasad

Name of the Trustee Company: Sundaram Finance Trustee Company Limited

Performance of the scheme:

[N.B. For a new scheme and a scheme which is in existence for less than 1 year, the compounded annualised returns of similar schemes launched by the MF in the past shall be given as per the table.]

or

[In case of a scheme in existence for 1 year and above, the return figures shall be given for that scheme only, as per the table and also by means of a bar diagram.] (as on 30-09-2005)

1. Sundaram Balanced Fund

Compounded Annualised Return*	Scheme Returns %	Crisil Balanced Fund Index** Returns %
Returns for the last 1 year	29.62%	28.50%
Returns for the last 2 years	29.38%	22.59%
Returns for the last 3 years	33.76%	25.80%
Returns for the last 4 years	30.40%	NA
Returns for the last 5 years	20.00%	NA
Returns since inception	17.34%	NA

2. Sundaram Growth Fund

Compounded Annualised Return*	Scheme Returns %	BSE 200** Returns %
Returns for the last 1 year	54.60%	49.75%
Returns for the last 2 years	50.04%	38.31%
Returns for the last 3 years	55.55%	45.72%
Returns for the last 5 years	26.97%	19.90%
Returns for the last 7 years	27.75%	16.41%
Returns since inception	23.51%	13.98%

3. Sundaram Select Focus

Compounded Annualised Return*	Scheme Returns %	S&P CNX Nifty**
Returns for the last 1 year	53.97%	49.03%
Returns for the last 2 years	45.07%	35.43%
Returns for the last 3 years	55.23%	39.22%
Returns since inception	50.17%	36.89%

4. Sundaram Select Midcap

Compounded Annualised Return*	Scheme Returns %	CNX Midcap 200#
Returns for the last 1 year	83.04%	NA
Returns for the last 2 years	70.10%	NA
Returns for the last 3 years	73.42%	NA
Returns since inception	67.80%	NA

BSE Midcap Index effective from 01/10/2005

5. Sundaram Tax saver

Compounded Annualised Return*	Scheme Returns %	BSE 200**
Returns for the last 1 year	65.08%	49.75%
Returns for the last 2 years	58.09%	38.31%
Returns for the last 3 years	59.85%	45.72%
Returns for the last 5 years	29.23%	19.90%
Returns since inception	22.81%	13.71%

5. Sundaram India Leadership Fund

Compounded Annualised Return*	Scheme Returns %	SNPCNX NIFTY**
Returns for the last 1 year	78.22%	49.03%
Returns since inception	71.41%	52.40%

**Benchmark of respective scheme

*Past performance may or may not be sustained in future. Computed using NAVs of Growth Option.

Expenses of the Scheme

Fund	New Fund Offer Period	Continuous Period	Initial issue expenses	Recurring expenses
SBF	26-04-2000 to 24-05-2000	23-06-2000	Initial issue expenses to the extent of 1% were charged to the scheme	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
SGF	10-02-1997 to 15-03-1997	24-04-1997 (Open-ended from 19-02-1999)	Initial issue expenses to the extent of 6% were charged to the scheme	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
SSF	24-06-2002 to 19-07-2002	31-07-2002	All the initial expenses were borne by the AMC	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
SSM	24-06-2002 to 19-07-2002	31-07-2002	All the initial expenses were borne by the AMC	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
STS	12-11-1999 to 17-11-1999	22-11-1999	All the initial expenses were borne by the AMC	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
SILF	20-05-2004 to 9-06-2004	2-07-2004	The initial issue expense to the extent of 6% of mobilization will be amortised in the books of the scheme over a period of 3 years	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
S.M.I.L.E	03-01-2005 to 24-01-2005	16-02-2005	The initial issue expense to the extent of 6% of mobilization will be amortised in the books of the scheme over a period of 3 years	First Rs.100 Cr.: 2.50% Next Rs.300 Cr.: 2.25% Next Rs.300 Cr.: 2.00% Balance assets: 1.75%
SCO	10-08-05 to 05-09-05	03-10-2005	The initial issue expenses (upto 6%) shall be amortised in the books of the scheme within 3 years from the date of allotment in terms of Regulations 52(5) read with Tenth Schedule of SEBI regulations.	First Rs. 100 Cr: 2.50% Next Rs. 300 Cr: 2.25% Next Rs. 300 Cr: 2.00% Balance: 1.75%

Actual Expenses for the previous financial year (2004-05)

SBF	SGF	SSF	SSM	STS	SILF	S.M.I.L.E	SCO
2.45%	2.40%	2.35%	2.26%	2.42%	2.24%	2.32	NA

Load Structure

For all schemes covered in this KIM except S.M.I.L.E & SCO	Load Structure for S.M.I.L.E & SCO*
Entry Load: Applications < Rs.2 Crores: 2.25% Applications = or > Rs.2 Crores: Nil Exit Load: Nil	Entry Load: (S.M.I.L.E & SCO) Applications < Rs.2 Crores: 2.25% Applications = or > Rs.2 Crores: Nil Exit Load: (S.M.I.L.E) Applications < Rs. 2 Crores: Nil Applications = or > Rs.2 Crores: 2.25% if redeemed within 6 months from the date of investment.
	*Exit Load w.e.f.18/10/05: 3% for all amounts if redeemed within 6 months from date of allotment in Sundaram CAPEX Opportunities only.

TAX BENEFITS OF INVESTING IN A MUTUAL FUND

Tax treatment for the Investors (Unit holders)

Certain tax benefits are described below that are believed to be available, under present taxation laws, to the unit holders of Mutual Funds including Sundaram Mutual Fund. The information set forth below is included for general information purposes only. In view of the individual nature of tax consequences, each investor is advised to consult his/her own tax advisor with respect to the specific tax consequences to him/her of participation in this scheme.

THE FUND

The Income of the Fund registered under the Securities and Exchange Board of India Act, 1992 (15 of 1992) or regulations made there under will be exempt from income tax in accordance with the provisions of section 10(23D) of the Income Tax Act, 1961. The income received by the Fund is not liable for deduction of tax at source.

Under Section 115R of the Income Tax Act, 1961, in respect of open-ended equity oriented fund, no additional income tax is payable on income distributed by the Mutual Fund. However, income distribution, if any, made by the mutual fund (other than an open-ended equity oriented fund) shall attract dividend distribution tax under Section 115R of the Act, @ 14.025% (inclusive of surcharge at 10% on income tax and an additional surcharge by way of education cess at the rate of 2% on the amount of income tax inclusive of surcharge) in case income is distributed to individuals and HUFs, and @ 22.44% (inclusive of surcharge at 10% on income tax and an additional tax surcharge by way of education cess at 2% on the amount of tax inclusive of surcharge in case of income distributed to persons other than individuals and HUFs.

Securities Transaction Tax

The Finance (No. 2) Act 2004 has introduced Securities Transaction Tax (STT). The applicable rates are as follows:

- Transactions of purchase or sale of units of Equity Oriented Fund listed on a recognized stock exchange : 0.1% by the purchaser / seller as the case may be.
- Sale of units of equity-oriented schemes to Mutual Fund would be liable to Securities Transaction Tax. STT would be payable at the rate of 0.2% on the repurchase value by the investor. The Fund would be responsible for collecting the STT from every person who sells the unit to it.

Service tax

AMC/Mutual funds shall be liable for payment of service tax as recipient of services on "Business Auxiliary Service" provided by distributors of mutual funds/agents. The rate of service tax is 10% plus education cess of 2%.

TO THE UNIT HOLDERS

Income received from mutual fund

According to section 10(35) of the Act, any income received in respect of units of Mutual Fund specified under section 10(23D) will be exempt from income tax in the hands of the unit holders.

Further, it has been provided that the above exemption is not applicable to any income arising from transfer of units of Mutual Fund.

Long term capital gains on transfer of units

Under Section 10(38), Long Term Capital Gain arising from sale of units of an Equity Oriented Fund entered into a recognised stock exchange or sale of such units to the Mutual Fund, is exempt from Income Tax in the hands of unit holders, provided such transaction of sale is chargeable to STT.

With respect to other unit holders (i.e., holders other than units of equity oriented fund referred to above) long-term capital gains arising on sale/repurchase of units, shall be chargeable u/s 112 of the Act, at a concessional rate of tax, 20% plus applicable surcharge and cess.

The following amounts shall be deductible from the full value of consideration, to arrive at the amount of capital gains:

- Cost of acquisition of units as adjusted by cost inflation index notified by the Central government, and
- Expenditure incurred wholly and exclusively in connection with such transfer.

However, where the tax payable on such long term capital gains, computed before indexation exceeds 10% (plus applicable surcharge and education cess), of the amount of capital gains, such excess tax shall not be payable by the unit holder.

In case of individuals and HUF (being a resident), where taxable income as reduced by long term capital gains arising on sale of units (other than unit of an equity oriented fund) is upto / below the basic exemption limit, the long term capital gains shall be reduced to the extent of shortfall and only the balance long term capital gains shall be subjected to the flat rate of income tax.

Short term capital gains on transfer of units

Under Section 111A, short-term capital gains arising on sale of units of an Equity Oriented Fund entered into in a recognized stock exchange or sale of units of an equity oriented fund to the Mutual Funds shall be taxed at 10% plus applicable surcharge and cess provided such transaction is chargeable to STT.

In view of the aforesaid, short-term capital gains in respect of units held for a period of not more than 12 months is added to the total income, which would be taxable at the rate of 10% plus applicable surcharge and cess.

A surcharge of 2.5% on the income tax would be levied on all categories of assessee except in the case of individuals and HUF. With regards to individuals and HUF having a total income exceeding Rs. 10,00,000, a surcharge of 10% would be applicable. Further, education cess at the rate of 2% on the income tax (including applicable surcharge) would be applicable for all categories of assessee.

Short term capital gains arising on sale/repurchase of units (other than units of equity oriented funds referred to above) shall be taxed at 30% plus 10% surcharge in case of corporate and firm unit holders (being resident) irrespective of the amount of taxable income. Further an additional surcharge of 2% by way of education cess is payable on amount of tax inclusive of surcharge. With respect to a local authority (being resident) it shall be taxed at 30% plus additional surcharge of 2%.

Capital losses

Losses under the head "Capital Gains" cannot be set off against income under any other head. Further within the head "Capital Gains", losses arising from the transfer of long-term capital assets cannot be adjusted against gains arising from the transfer of a short-term capital asset. However, losses arising from the transfer of short-term capital assets can be adjusted against gains arising from the transfer of either a long-term or a short-term capital asset.

Under Section 10(38), whereby Long term Capital gain on sale of units of Equity Oriented Fund will be exempt from Income Tax provided certain conditions are fulfilled. Hence, long term capital losses arising from such type of transaction of sale of units of Equity Oriented Fund would not be eligible for set-off against taxable capital gains.

The long term capital loss suffered on sale/ repurchase of units (other than unit of equity oriented fund referred to above) shall be available for set off against long term capital gains arising on sale of other assets and balanced unabsorbed long term capital loss shall be carried forward for set off only against long term capital gains in subsequent years.

Short term capital loss, other than losses arising from sale of equity oriented units, suffered on sale / repurchase on units shall be available for set off against both long term and short term capital gains arising on sale of other assets and balanced unabsorbed short-term capital loss can be carried forward and set off against the income under the head Capital Gains in subsequent eight assessment years.

According to section 94(7) of the Act, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date, then losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Act, will be ignored for the purpose of computing his income chargeable to tax.

Under section 94 (8) of the Act, where additional units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within 3 months prior to the record date fixed for receipt of additional units and sold within 9 months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

TAX DEDUCTION AT SOURCE

A. For Income in respect of units:

No tax shall be deducted at source in respect of any income credited or paid in respect of units of the Fund as per the provisions of section 10(35), Section 194K and 196A of the Income Tax Act, 1961.

B. For Capital Gains:

(i) In respect of Resident Unit holders:

No tax is required to be deducted at source on capital gains arising to any resident unit holder (under section 194K) vide circular no. 715 dated August 8, 1995 issued by the Central Board for Direct Taxes (CBDT).

(ii) In respect of Non-Resident Unit holders:

Under section 195 the Act, tax shall be deducted at source in respect of capital gains as under:

a. In case of non-resident other than a company -

≠ Short-term capital gains 30% plus surcharge and cess

b. In case of foreign company -

≠ Short-term capital gains 40% plus surcharge and cess

As per circular no. 728 dated October 1995 by CBDT, in the case of a remittance to a country with which a Double Taxation Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in DTAA whichever is more beneficial to the assessee.

INVESTMENTS BY CHARITABLE AND RELIGIOUS TRUSTS

Units of a Mutual fund scheme referred to in clause 23D of section 10 of the Income Tax Act, 1961, constitute an eligible avenue for investment by charitable or religious trusts per rule 17C of the Income Tax Rules, 1962, read with clause (xii) of sub-section (5) of section 11 of the Income Tax Act, 1961.

WEALTH TAX

Units held under the Mutual Fund scheme are not treated as assets within the meaning of section 2(ea) of the Wealth Tax Act, 1957 and are, therefore, not liable to Wealth-Tax.

GIFT TAX

Units of the Mutual Fund may be given as a gift and no gift tax will be payable either by the donor or the donee, as the Gift Tax Act has been abolished

Other Benefits

Units of the schemes are an eligible mode of investment in terms of the pattern of investment prescribed under the Income Tax Act for the following entities

1. Charitable Trusts
2. Scientific Research Associations
3. Institutions/Associations/Boards for regulating games /sports, and
4. Employee Welfare Trusts

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all working days and will be published in 2 newspapers. NAV can also be viewed on www.sundarammutual.com and www.amfiindia.com (You can also telephone us at 044 28585607).

For Investor Grievances please contact

Name and address of Registrar

Computer Age Management Services (P) Limited
A & B, Lakshmi Bhawan
609, Anna Salai, Chennai 560014

S. Balasubramanian, Head-Transaction Processing
46, Whites Road, Royapettah
Chennai – 600 014
Ph: 28583362 / 28583367
Fax: 28583156
E-mail: service@sundarammutual.com

Unit holders Information

Account statement for each transaction and Annual financial results shall be provided to investors by post. Half year Scheme Portfolio will be mailed to investors or published in the newspaper as per SEBI regulations. Please read the offer document carefully before filling in the application form. Applicants are deemed to have understood the terms subject to which this offer is being made, by filling and signing this application form.

Facilities Offered

Systematic Investment Plan (SIP): Investors can benefit by investing a fixed amount every week, fortnight, month or quarter. Minimum investment amount: Rs.250/- and any amount thereafter on a Weekly/fortnightly/monthly/quarterly basis. Entry Load: For investments made under Systematic Investment Plan, no entry load will be charged but there is an exit load 2.25% if redeemed within 24 months from the date of investment. For Tax Saver Entry Load: 2.25% and Exit Load: Nil.

Systematic Withdrawal Plan: Enhancement is suitable for investors who are looking for a regular monthly / quarterly income. Through this one can withdraw a fixed amount or a variable amount every month/quarter. This facility is offered for Growth options under the Plans, in the following modes: a) Fixed amount withdrawal: The Unit holder can withdraw a fixed amount every month / quarter. b) Capital Appreciation (Variable) withdrawal. The Unit holder withdraws the amount by which his/her capital appreciates in the month / quarter. Minimum withdrawal amount: Rs.250/- under the fixed amount withdrawal option and capital appreciation withdrawal option. However, the AMC at its sole discretion retains the right to close an account if the if the outstanding balance, based on the Net Assets value, falls below Rs.1000/- due to redemption or use of SWP-E facility or otherwise. SWP processing Date: Withdrawals are processed on the first working day of every month/quarter. Applicable Exit Load: No exit load on redemption under SWP. The capital appreciation portion will be subject to capital gains tax at applicable rates. In the event of there being no capital appreciation, no withdrawal/payment will be effected.

Systematic Transfer Plan(STP): STP is a facility wherein a unit holder of an open ended Sundaram Mutual scheme can opt to transfer a fixed amount or capital appreciation amount at regular intervals to another open ended Sundaram Mutual scheme. The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme, shall be effected by redeeming Units of Transferor Scheme at applicable NAV, without payment of any exit load, if any and subscribing to the Units of the Transferee Scheme at applicable NAV without payment of any entry load. Minimum transfer amount: Rs.250/- (either as a fixed sum or capital appreciation portion) Transfer periodicity: Weekly/fortnightly/monthly /quarterly STP Processing Date: First Working day of every month/ quarter. Applicable Entry/ Exit load: The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme, shall be effected by redeeming Units of Transferor Scheme at applicable NAV, without

payment of any exit load, if any and subscribing to the Units of the Transferee Scheme at applicable NAV without payment of any entry load, if any, as on the specified date of a month or a quarter. Please note that applicable entry load (% wise) originally waived will be levied in the transferee scheme if units are redeemed on or before expiration of one year from the date of the transfer. The AMC reserves the right to have differential load structures for investors who opt for the STP. Rules relating to the STP may be changed from time to time by the AMC

Dividend Sweep-in facility: This facility would help the investors to transfer the dividend receivable in a particular Sundaram Mutual Scheme into any other open-ended schemes of the Sundaram Mutual. This will be processed on the record date of the dividend declared under the scheme. The dividend (net of TDS, if applicable) will be swept into the Scheme opted by the investor at the applicable NAV based prices and minimum investments eligibility requirements without any entry load.

Instructions for Equity/Balanced Funds

Please read the offer document carefully before filling in the application form. Applicants are deemed to have understood the terms subject to which this offer is being made, by filling and signing this application form.

SECTION - 1: In section 1b of this form, you may indicate a folio number under which you would like to consolidate your investments under different schemes of Sundaram Mutual Fund. Please note that Sundaram Mutual Fund can only consolidate these folios where the signature(s) appear in the same order as the signature(s) in the folio under which you are consolidating. If you have indicated that you are making additional investment into an existing folio, please complete only section 2(a) of the common application form and then proceed to section 4.

SECTION - 2: All new applicants must complete section 2. Name and address must be given in full.

Applicants' PAN number must be provided if the amount of investment is Rs.50,000/- or higher, otherwise the application is liable to be rejected. We advise all applicants to provide this number irrespective of the application amount.

All communication and payments will be made to the first applicant or to the Karta in case of HUF.

Applicants who have ticked the mode of holding as 'Single' in section 2(b) may nominate a successor to receive units upon his/her death.

Where the mode of holding in section 2(b) has been specified as 'Joint' the first named holder shall receive all account statements, redemption/refund warrants and any other correspondence sent from time to time.

In case of an application under a Power of Attorney or by a limited company or a corporate body or a registered society or a trust or a partnership, the relevant Power of Attorney or the relevant resolution or authority to make the application and the Trust Deed or the Partnership Deed as the case may be, or duly certified copy thereof, along with the Memorandum and Articles of Association and/or bye-laws must be lodged along with the Application Form at the Registrar's office in Chennai within seven days from the date of application, quoting the details of the application. Sole Proprietory firms may submit a completed nomination form to enable transmission of units in the event of death of the sole Proprietor. In case of HUF, the details of Karta including the dates of birth and specimen signatures of all members must be lodged at the Registrar's office within seven days. Applicants who request a Personal Identification Number (PIN) by ticking the box in section 2(i) will be sent a PIN agreement which will be mailed separately. This PIN allows you to access your account information via the Internet.

Unit holder information (Mandatory)

• Permanent Account Number (PAN)

If the amount of investment is Rs. 50,000/- or more then please furnish your PAN details and enclose a photocopy of PAN Card/PAN allotment Letter of all applicants. We advise all applicants to provide this number irrespective of the application amount. In case you don't have a PAN then please furnish your declaration in Form 60 enclosed.

SECTION - 3: Please tick the box if you would like to receive your dividend amount and/or redemption payment under the following mode.

- Direct Credit to your bank account with select banks.
- Warrants/Drafts (The warrants/drafts will be payable only at cities where Sundaram Customer Service Centres are located).
- ECS

SECTION - 4: In order to protect the interest of the investors from fraudulent encashment of refund/redemption cheque, the current SEBI guidelines require that refund orders/redemption cheques specify the name of the investor, bank name and account number where the cheque is intended to be credited. Hence, investors are advised in their interest to provide the name of the Bank, Branch address, account type and account number for remittance of redemption amount.

The Trustees/Investment Manager will not be responsible for any loss arising out of fraudulent encashment of cheques or delay/loss in transit. Investors must write the application form number/folio number on the reverse of the cheque and bank draft accompanying the application form.

SECTION - 5: The minimum purchase amount is Rs.5,000/- and Rs.500/- for additional purchases. Please note that if you do not tick the investment plan/type box (i.e. Growth Plan or Dividend Plan) of the relevant scheme in Section 5 then the Mutual Fund will buy you into the default option of the scheme.

Fund Name	Default Option
SGF, SSF, SSM	Growth
SILF, SBF, STS, S.M.I.L.E & SCO	Dividend Payout

S.M.I.L.E Fund dividend payout option has been made default with effect from 2-5-05

Mode of Payment: Domestic investors may make payment by cheque/bank draft payable at any one of the following cities: Ahmedabad, Bangalore, Chennai, Cochin, Coimbatore, Hyderabad, Kolkata, Mangalore, Mumbai, New Delhi, Pune, Trichy, Vijayawada and Vizag. The cheque/bank draft should be drawn in favour of the scheme you are investing in and crossed "a/c payee only". For example, if you are investing in Sundaram Balanced Fund the cheque or DD must be made payable to "Sundaram Balanced Fund". Separate cheques are required for investments in different schemes.

SECTION - 6: Please fill in this section should you wish to nominate someone.

SECTION - 7: Signature should 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 Karta should sign on behalf of the HUF.

SUNDARAM MUTUAL - BRANCH ADDRESSES

Ahmedabad: No.104, Arth Complex, Behind A.K. Patel House, Mithakhali Six Road, Navarangpura, Ahmedabad-380009. Ph:079-55613337/26440442 **Bangalore:** 1st Floor, 'Maangalaya Punarbhav', 132 Brigade Road, Bangalore-560025. Ph:080-22076706/07 **Baroda:** 110, Offitel Towers, R C Dutt Road, Alkapuri, Baroda - 390007. Ph: 98258 89948/98249 35439 **Chandigarh:** SCO-2475-2476, Second Floor, Sector-22 C, Chandigarh-160022. Ph:0172-5019166/5009166 **Chennai:** Sundaram Towers, 46 Whites Road, Second Floor, Royapettah, Chennai-600014. Ph:044-28583362/28583367 **Chennai-Sales Office:** N No 23, (O No. 9) Mootha Centre, Kodambakkam High Road, Chennai-600034. Ph:044-28237262/7363/7040 **Cochin:** The Monarch, First Floor, P.T. Usha Road, Emakulam, Cochin-682011. Ph:0484-2371988/2374834/2383573 **Coimbatore:** 41A, 1st Floor, West Lokamangya Street, R.S.Puram, Coimbatore-641002. Ph:0422-2542816/5360058 **Delhi:** #605 Ashoka Estate, 6th Floor, 24 Barakhamba Road, New Delhi-110001. Ph:011-23730246/23353276/51515138 **Hyderabad:** Sundaram AMC Ltd, V.V.Vintage Boulevard, F.No: 203,2nd Floor, Raj Bhawan Road, Somajiguda, Hyderabad 500082. Ph:040-23393669/23390815 **Jaipur:** 206, 2nd Floor, Siddhi Vinayak Apartments, Ashok Marg, Jaipur-302011. Ph:0141-5118364 **Kanpur:** 2nd Floor, Office no -206, 15/63, Civil Lines, Kanpur (U.P.)-208001. Ph:9839811530 **Kolkata:** "Lords Building", 7/1, Lord Sinha Road, Room No. 312, 3rd Floor, Kolkata-700071. Ph:033-30580160/61/62/63/64 **Lucknow:** UGF1, Centre Court Building, 5, Park Road, Opp Civil Hospital, Lucknow UP. Ph:94151 09859 **Ludhiana:** SCO-18,Cabin No. 307, 3rd Floor, Feroze Gandhi Market, Opp. Ludhiana Stock Exchange, Ludhiana -141001 Mobile No. 09876197320 **Madurai:** No: 16 & 17, A R Plaza, North Veli Street, Madurai-625001. Ph:0452-5377478/5376801 **Mumbai:** 602,602A, Dalamal House, 6th Floor, Nariman Point, Mumbai-400021. Ph:022-22842832/22842878/22842879/22833863 **Pune:** First Floor, Mantri Vertex, Opp. Nirmiti, Law College Road, Pune-411004. Ph:020-25438038/25438065/25456976 **Surat:** L-14, Jolly Plaza, opp. to Athwa Gate Police Station, Athwa Gate, Surat-395001. Ph:0261-2461384/85/98790 04475 **Trichy:** C/O Sundaram Finance Ltd, Second Floor, Bus Plaza, S-G, Lawsons Road, Cantonment, Trichy-620 001. Ph:0431-2410953 **Vijayawada:** D.No. 40-1-129, Chandramoulipuram, Near Benz Circle, M.G.Road, Vijayawada-520010. Ph:0866-2470778/2476018/2472403 **Visakhapatnam:** C/o.Sundaram Finance Ltd, 47-10-13, Rednam Regency Near Diamond Park, Dwarakanagar, Visakhapatnam-530016. Ph:0891-2754505/2754695

Common Application Form Equity/Balanced Funds

SERIAL No. **E**



SUNDARAM MUTUAL

BROKER/AGENT NAME & CODE	SUB-BROKER'S NAME & CODE	COLLECTING CENTRE STAMP & SIGN	DATE & TIME OF RECEIPT	REGISTRAR'S SERIAL NO.
ARN 0010				

1. Existing Unit holder

- a. Are you making a purchase into an existing folio? (Please ✓) Yes No. Folio Number
(If yes, Please note that investment details and mode of holding will be as per existing folio number. • If you have provided a Folio Number please fill in only Section 2a and then proceed to Section 4.)
- b. Do you wish to receive a consolidated account statement? (Please ✓) Yes No.
 Which folio number do you wish to consolidate under? Folio Number
(Only folios where the signatories appear in the same order may be consolidated)

2. Unit holder Information (Write in block letters . Leave space between words)

a. Full Name of First/Sole Applicant (as it appears in your bank account) Salutation Mr. Ms. Dr. Prof

PAN No. Date of Birth

Full Name of Father Husband Guardian (in the case of minor) please tick the applicable Salutation Mr. Ms. Dr. Prof

Full Name of Second Applicant Salutation Mr. Ms. Dr. Prof

PAN No.

Full Name of Third Applicant Salutation Mr. Ms. Dr. Prof

PAN No.

UIN No.

(As per SEBI regulations, PAN number must be provided for all unit holders, if the purchase amount is Rs.50,000/- and above, failing which the transaction is liable to be rejected. Please also provide a copy of the PAN card for validation. If you have not already provided this information please do so now.)

b. Mode of Holding Single Joint Anyone or Survivor (default option – anyone or survivor)

c. Mailing Address Home Office (P.O.Box Address is not sufficient; Overseas address in case of NRIs/FIIs)

Location PIN

City

State Country

d. Contact Particulars

Tel: Office Residence

Fax E-mail

e. Are you applying as Individual Partnership Public Ltd. Co. On behalf of Minor HUF
 Proprietorship Trust Pvt. Ltd. Co. Society NRI Others _____

f. Do you want a PIN assigned to you? (This PIN will allow you access to your account via the internet) Yes No

3. Payment of Dividends and Redemption

Sundaram Mutual Fund will endeavour to use Warrant/Draft or Direct Credit payment of dividend/redemption but retains the right to use any other mode of payment as deemed appropriate. You may select either Direct Credit option, Warrant or ECS for receiving dividends/redemption in your bank account. Please read Instructions (section 4).

Direct Credit Warrant/Draft ECS

Direct Credit of Dividend and Redemption : If you have an account in any of the following banks you can opt for direct credit of dividend and redemption to your bank account.

I authorise Sundaram Mutual Fund to credit my dividends/redemption amount to my account maintained with the following Bank (Please ✓)

ABN Amro Bank ICICI Bank HDFC Bank Standard Chartered Bank IDBI Bank

9 digit MICR No. as appearing in the cheque

⑈ 3 7 3 3 4 3 ⑈ 6 0 0 2 4 0 0 1 3 ⑈ 2 3 0 0 4 7 ⑈ ⑆ 0



SUNDARAM MUTUAL

Second Floor, 46 Whites Road,
Chennai - 600 014
Ph : (044) 28583362, 28583367, 28585606

Acknowledgement

Common Application Form

SERIAL No. **E**

Received From Mr./Mrs./Ms.

Address

.....

An application for units of SGF SBF STS SSF SSM SILF SMILE SCO

All future communication in connection with the application should be addressed to the Registrar **Computer Age Management Services (P) Ltd.**, 'Rayala Towers' First Floor, 781-785 Anna Salai, Chennai - 600 002. Tel: (044) 28521596, 28520516 quoting full name of Sole/First applicant, Application Serial No., Date, Name of the Bank and Branch or Centre where it was lodged.

ISC's Signature & Stamp

Cheques/Drafts are subject to realisation

4. Bank Account Details Please note it is mandatory as per SEBI regulations for all investors to provide bank account details

Please write the application Serial Number on the reverse of the Cheque/Demand Draft. All communication and payments will be made to the first applicant or to the Karta in case of HUF.

Name of your Bank

--	--

Branch

--

Your Account Number

--

Bank Address

--

--

Bank City

--

Account Type

Current
 Savings
 Cash Credit
 NRE
 NRO
 Others _____

Please note that cash investments will not be accepted. On the reverse of the Cheque/DD please indicate the name of the investor, scheme and option opted for as well as the application number.

5. Investments Opted for

You can indicate investment option. If you do not indicate an option for investments in the scheme, the Mutual Fund will buy you into the default option of the scheme. For default option, please refer to section 5 of the instructions. **Please issue a separate Cheque/Demand Draft for each investment.**

SGF	Sundaram Growth Fund	The Cheque/DD to be drawn in favour of "Sundaram Growth Fund"	Investment Option (please ✓)
Amount	Chq/DD No.	Date	Bank & Branch
Amount In words: Rupees.....			
SBF	Sundaram Balanced Fund	The Cheque/DD to be drawn in favour of "Sundaram Balanced Fund"	Investment Option (please ✓)
Amount	Chq/DD No.	Date	Bank & Branch
Amount In words: Rupees.....			
STS	Sundaram Tax Saver	The Cheque/DD to be drawn in favour of "Sundaram Tax Saver"	Investment Option (please ✓)
Amount	Net Amount	Chq/DD No.	Date
Amount In words: Rupees.....			
SSF	Sundaram Select Focus	The Cheque/DD to be drawn in favour of "Sundaram Select Focus"	Investment Option (please ✓)
Amount	Chq/DD No.	Date	Bank & Branch
Amount In words: Rupees.....			
SSM	Sundaram Select Midcap	The Cheque/DD to be drawn in favour of "Sundaram Select Midcap"	Investment Option (please ✓)
Amount	Chq/DD No.	Date	Bank & Branch
Amount In words: Rupees.....			
SILF	Sundaram India Leadership Fund	The Cheque/DD to be drawn in favour of "Sundaram India Leadership Fund"	Investment Option (please ✓)
Amount	Chq/DD No.	Date	Bank & Branch
Amount In words: Rupees.....			
SMILE	Sundaram S.M.I.L.E Fund	The Cheque/DD to be drawn in favour of "Sundaram S.M.I.L.E FUND"	Investment Option (please ✓)
Amount	Net Amount	Chq/DD No.	Date
Amount In words: Rupees.....			
SCO	Sundaram CAPEX Opportunities Fund	The Cheque/DD to be drawn in favour of "Sundaram CAPEX Opportunities Fund"	Investment Option (please ✓)
Amount	Net Amount	Chq/DD No.	Bank & Branch
Amount In words: Rupees.....			

6. Nomination (available only for individuals)

I/We and do hereby nominate the person more particularly described hereunder on the day of in respect of the units bearing Folio No./Application (* strike out which is not applicable)
Name and Address of the Nominee
 Name:.....

Address:.....
 Date of Birth:..... (to be furnished in case the Nominee is a minor)
 (*) The Nominee is a minor whose guardian is.....
 Address of the Guardian.....
 Signature of the guardian

7. Declaration and Signatures

The Trustees Sundaram Mutual Fund Having read and understood the contents of the Offer Document(s) of the scheme(s), I/we hereby apply for units of Sundaram Mutual Fund scheme(s) as indicated in Section 5 above and agree to abide by the terms, conditions, rules and regulations of the scheme(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this investment.

Applicable to NRIs only:
 I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FCNR Account.
 Please tick Yes No
 If yes Repatriation basis Non-Repatriation basis

SIGNATURES

1st Applicant _____
 2nd Applicant _____
 3rd Applicant _____

Scheme Name	SGF	SBF	STS	SSF	SSM	SILF	S.M.I.L.E	SCO
Cheque / DD No.								
Date								
Drawn on (Name of Bank and Branch)								
Amount in Rupees								

Serial No. **SIP**



SUNDARAM MUTUAL

Broker/Agent Name & Code

ARN 0010

SIP Transaction Form, Auto Debit Facility & Common Transaction Form

This form is for use of Existing Investors only. Use this form for • ADDITIONAL PURCHASE • REDEMPTION • SWITCH • DIRECT CREDIT • CHANGE OF ADDRESS / BANK DETAILS • E-MAIL • SIP/SWP • NOMINATION DETAILS Please use separate Transactions Form for each Scheme/ Option and Transaction.

Existing Unitholder Information

Folio Number

Name of First Holder Salutation Mr. Ms. Dr. Prof. PAN Number *

Name of Second Holder Salutation Mr. Ms. Dr. Prof. PAN Number *

Name of Third Holder Salutation Mr. Ms. Dr. Prof. PAN Number *

*Required if Amount Invested is Rs. 50,000/- and above (if not provided earlier)

Additional Purchase (see instruction)

Amount (in figures) Rupees (in words) (Favouring respective scheme name is enclosed)

Cheque/Draft No. Cheque/Draft Dated Drawn on (Name of Bank and Branch)

PAN No. Required for additional purchases of Rs.50,000 and above (if not provided earlier)

First Holder _____ Second Holder _____ Third Holder _____

Systematic Investment Plan

Each SIP amount

Scheme Name/Option

Frequency Weekly Fortnightly Monthly Quarterly

Period

Enrolment Period From / / (dd/mm/yy) To / / (dd/mm/yy)

Signatures

I/We have read and understood the contents of Offer Document(S) and Key Information Memorandum/Addenda issued till date, for the scheme(S) in which I am/are investing/transacting and agree to abide by the terms, conditions, rules and regulations of the scheme(S) as on date of this transaction and confirm that the funds invested in the scheme(S) legally belong to me/us. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making this transaction.

Sole/First Holder _____
 Second Holder _____
 Third Holder _____
 Date: _____

Systematic Transfer Plan (STP) (see instruction)

I/We would like to switch to the following:

From Scheme/Option To Scheme/Option

Fixed Amount Rs. OR Capital Appreciation

Frequency Weekly Fortnightly Monthly Quarterly

Period

Enrolment Period From / / (dd/mm/yy) To / / (dd/mm/yy)

Particulars of Bank Account

If the investor is a minor please provide the Parent/Guardian bank account details for ECS debit - Auto debit

Bank Name

Branch Name

Account Number

Account Type Savings Current Cash Credit NRE NRO

9 digit MICR Code (Please enter 9 digit number that appears after your cheque number)

Accountholder Name as in Bank Account

Cheque Nos. From: To:

Redemption/Switch (see instruction)

Redemption Switch Please redeem my/our Sundaram Mutual Scheme/Option units as per following details

Amount or Units (in figures) Rupees or Units (in words)

Please fill any one i.e. either Amount or number of Units.

I/We would like to switch to the following:

From Scheme/Option To Scheme/Option

Amount (Rs.) OR Units

Please note that the switch can be done either in Units of in Amount only and not both

Acknowledgement Slip (to be filled in by the investor)

Name : _____

Scheme : _____ Folio No _____ Date : _____

Bank Account Number _____

Received from Mr./Ms./Dr./Prof. _____

Additional Purchase or SIP:Total Amount (Rs.) _____ Total Cheque(s) _____ Cheque No.(s) _____

Redemption or Switch:Amount (Rs.) _____ OR Units _____

SWP STP DSP Change of Bank Account Change of Address Nomination Details

Service Centre
Signature & Stamp

Systematic Withdrawal Plan (SWP) (see instruction)

Fixed Amount Rs. _____ OR Capital Appreciation

Frequency Monthly Quarterly

SWP will be processed on 1st working day of the month/quarter

Period

Enrolment Period From ___/___/___ (dd/mm/yy) To ___/___/___ (dd/mm/yy)

Dividend Sweep-in Plan (see instruction)

I/We would like to transfer the dividend to the following:

From Scheme/Option To Scheme/Option

--	--

E-Mail Communication

I wish to receive the following via e-mail instead of physical document (please ✓)

Account Statement Quarterly Review & Annual Report

Communication on Change of Address, Bank etc.

My E-mail ID _____

For Office Use only (Not to be filled in by investor)

Recorded on _____

Recorded by _____

Scheme Code _____

Credit Account Number _____

Nomination Details

Nominee Name & Address _____

Signatures:

If Nominee is a minor: Date of Birth of Nominee, If minor

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

First Holder _____

Guardian Name & Address _____

Second Holder _____

Third Holder _____

INSTRUCTIONS & INFORMATION**Systematic Investment Plan (SIP) Enrolment Form**

- This form needs to be filled in addition to the Common Application Form if you are a new Investor in the Schemes of Sundaram Mutual Fund.
- You can invest a minimum of Rs.250/- or greater on a WEEKLY, FORTNIGHTLY, MONTHLY or a QUARTERLY basis by providing the Registrar and Share Transfer Agent post-dated cheques for at least one year, i.e., 12 cheques for monthly or 4 cheques for quarterly SIP. All cheques must be for a fixed amount.
However under AIM plan investors can issue cheques of Rs.500/- and above in all the equities schemes except Sundaram Select Focus, along with the undertaking that the minimum investment will be completed within 12 months from the date of initial investment.
- The cheques should be drawn in favour of the scheme name and crossed "a/c payee only" and made payable at any of the Investor Service Centres. On receipt of the post-dated cheques the Registrar and Share Transfer Agent will send a letter to the unit holder confirming that his or her name has been included in the SIP.
- All cheques must be dated the same day of each month. The cheques will be presented on the same or the next Working Day and units will be allotted at the applicable NAV.
- Investors with e-mail will receive statements only by e-mail.
- An updated Account Statement will subsequently be sent to the unit holder indicating the new balance to his or her credit in the account. For investors without e-mail ids, a consolidated statement will be sent every quarter.
- If two consecutive post-dated cheques are returned unpaid by the bank, the SIP will be terminated and the balance cheque(s) if any, will be returned to the investor.
- The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the Registrar and Share Transfer Agent in Chennai. Notice of discontinuance should be received 7 days prior to the month that it is required to be effected in. The investor will cease to be a part of the SIP on receipt of the written request and any post-dated cheque(s) remaining with the Registrar and Share Transfer Agent or the Mutual Fund will be returned to the investor.
- Load: For investments made under Systematic Investment Plan, no entry load will be charged but there is an exit load 2.25% if redeemed within 24 months from the date of investment. For Tax Saver Entry Load: 2.25% and Exit Load: Nil.

Change of Address

New Address _____ Following is Home Office

--

--

--

State _____ Pin Code _____

--	--

Office Tel _____ Resi. Tel. _____

--	--

Change of Bank Account

Bank Account Number _____

--

Please enclose a cancelled/photo copy of the cheque

Account Type Savings Current NRO NRE Others _____

Bank Name _____

--

Bank Branch _____

	City	
--	------	--

Direct Credit of Dividends/ Redemptions (available if you are banking with select banks)

I/We authorise Sundaram Mutual Fund to credit dividend payouts and redemptions pertaining to my/our account with:

ABN Amro ICICI Bank HDFC Bank

IDBI Bank Standard Chartered Bank

Please provide the bank account details in the Change of Bank Account section above

INSTRUCTIONS & INFORMATION
Common Transaction

1. This Transaction Form can be used for all indicated transactions that an existing account holder may want to make with Sundaram Mutual Fund.
2. The additional purchase request should be for a minimum of Rs 500- in Sundaram Growth Fund, Sundaram Select Midcap, Sundaram Select Focus, Sundaram Tax Saver, Sundaram India Leadership Fund, Sundaram Balanced Fund, Sundaram SMILE Fund and Sundaram CAPEX Opportunities Fund.
3. For redeeming units, in case the balance in your account does not cover the amount of the request, the account shall be closed and the entire such (lesser) amount shall be sent to you.
4. For Systematic Investment Plan (SIP), kindly provide the total number of cheques along with the frequency, SIP date and amount.
5. For Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP), kindly provide the SWP/SSTP amount you would like to redeem / Transfer, the frequency and date.
6. If you have selected the Dividend Plan, please mention the Dividend Option also (reinvestment or payout).
7. All cheques and drafts should be drawn in favour of Sundaram + Scheme Name and crossed A/c Payee only. For example, Sundaram Growth Fund.
8. Please note that cash investments will not be accepted. Please indicate the name of the investor, scheme and option opted for as well as the application number on the reverse of the cheque / demand draft.
9. If the mode of holding is Any one Survivor – One of the holders can sign the request and if the mode of the holding is joint, all the unit holders must compulsorily sign the transaction form, otherwise the application is liable to be rejected.

ECS Facility available only in the following locations

- Ahmedabad • Bangalore • Baroda • Bhubaneswar • Bhopal# • Calcutta • Chandigarh • Chennai • Coimbatore • Delhi • Goa (Panjim)# • Hyderabad • Indore# • Jaipur • Kanpur • Lucknow • Madurai** • Mumbai • Nagpur • Pune • Surat • Trivandrum • Trichy* • Vaizag* • Vijayawada*

(*7th of every month) (**1st, 7th and 21st of every month) (#1st and 7th of every month)



SUNDARAM MUTUAL

SIP Auto Debit Facility

Broker/Agent Name & Code

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing)

First SIP Cheque and subsequent via Auto Debit in select cities only.

(Application should be submitted atleast Twenty One days before the 1st SIP start date)

Investor and SIP details

Sole/First Investor Name

Salutation Mr. Ms. Dr. Prof.

Application Number

Folio Number

Scheme Name

Option

Each SIP Amount (Rs.)

Frequency

Weekly Fortnightly Monthly Quarterly

First SIP Transaction via Cheque No.

Start From

End On

SIP Period

(Note: Cheque should be drawn on bank details provided below)

I/We hereby, authorise Sundaram Mutual Fund and their authorised service providers, to debit my/our following bank account by DCS (Debit Clearing) for collection of SIP payments.

Particulars of Bank Account

If the investor is a minor please provide the Parent/Guardian bank account details for ECS debit

Bank Name

Branch Name

Account Number

Account Type

Savings Current Cash Credit NRE NRO

9 digit MICR Code (Please enter 9 digit number that appears after your cheque number)

Accountholder Name as in Bank Account

For Office Use only (Not to be filled in by investor)

Recorded on

Recorded by

Scheme Code

Credit Account Number

Signatures (As in the bank records)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform Sundaram Mutual Asset Management Co. Ltd. about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

First Holder _____

Second Holder _____

Third Holder _____

Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my payment towards my investment in Sundaram Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS mandate Form to get it verified and executed.

Bank Account Number

Signatures (As in Bank Records)

First Holder _____

Second Holder _____

Third Holder _____

FORM NO. 60

[See third provision to rule 114B]

Form of declaration to be filed by a person who does not have either a permanent account number or General Index Register Number and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 114B

1. Full name and address of the declarant

.....
.....
.....

2. Particulars of transaction:.....

3. Amount of the transaction:.....

4. Are you assessed to tax? Yes No

5. If yes,

(i) Details of Ward/ Circle/ Range where the last return of income was filed?

(ii) Reasons for not having permanent account number/General Index Register Number?

6. Details of the document being produced in support of address in column (1)

Verification

I, do hereby declare that what is stated above is true to the best of my knowledge and belief. Verified today,the day of

Date :

Place : Signature of the declarant.....

Instructions : Documents which can be produced in support of the address are :-

- (a) Ration Card
- (b) Passport
- (c) Driving licence
- (d) Identity Card issued by any institution
- (e) Copy of the electricity bill or telephone bill showing residential address
- (f) Any document or communication issued by any authority of Central Government, State Government or local bodies showing residential address
- (g) Any other documentary evidence in support of his address given in the declaration.