



*SUNDARAM MUTUAL*

# Key Information Memorandum

## Debt Schemes of Sundaram Mutual Fund

Offer for Units of Rs. 10 Per Unit for cash during the  
Initial 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](http://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 change after the date of this document from Mutual Fund/its Investor Service Centres/Distributors or Brokers. The date of this key memorandum is 30.04.05

## Investment Objective

### 1. Sundaram Bond Saver

The investment objective of this Scheme would be to earn regular income by investing primarily in fixed income securities, which may be paid as dividend or reinvested at the option of the investor. A secondary objective is to attempt to keep the value of its units reasonably stable.

### 2. Sundaram Gilt Fund

The Funds seeks to generate current income through dedicated investments in Gilts consistent with preservation of capital

### 3. Sundaram Income Plus<sup>†</sup>

The investment objective of this scheme would be to obtain high current income. Capital appreciation is a secondary objective when consistent with its primary objective.

### 4. Sundaram Select Debt

The investment objective of this Scheme would be to earn regular income by investing primarily in fixed income securities, which may be paid as dividend or reinvested at the option of the investor. A secondary objective is to attempt to keep the value of its units reasonably stable.

### 5. Sundaram Money Fund

The main objective is to provide a level of income consistent with the preservation of capital, liquidity and lower level of risk, through investments made primarily in money market and debt securities. The aim is to optimise returns while providing liquidity.

### 6. Sundaram Monthly Income Plan (Not an assured income scheme)<sup>#</sup>

To generate regular income by investing primarily in fixed income securities / money market instruments so as to facilitate periodic distributions to investors with the secondary objective being generation of long-term capital appreciation by investing a small portion in equity / equity related instruments.

### 7. Sundaram Floating Rate Fund

The primary objective of the scheme is to generate reasonable returns by creating a portfolio comprising substantially of floating rate debt instruments, fixed rate debt instruments swapped for floating rate returns, and also fixed rate instruments, short term bonds and money market instruments. This shall be done in concurrence with the objective of keeping the interest rate risk of the fund low.

## Asset Allocation Pattern of the scheme

### 1. Sundaram Bond Saver

Types of Instruments	% of Investible funds (indicative)
Debt instruments	65 – 100%
Money market instruments	0 – 40%

### 2. Sundaram Gilt Fund

Types of Instruments	Maximum Exposure
Government of India Dated Securities	100%
State Government Dated Securities	100%
Government of India Treasury Bills	100%

### 3. Sundaram Income Plus

Types of Instruments	Maximum [% of investible funds (indicative)]
High Yield Securities including securitised debt	Up to 100%
Convertible Debentures/Bonds and Preference shares	Up to 15%
High Investment Grade Fixed Income Securities	Up to 100%
Central Government Securities	Up to 50%
Money Market Instruments (excluding call money)	Up to 50%

### 4. Sundaram Select Debt

Types of Instruments	[% of investible funds (indicative)]
Debt Instruments (including investment in securitised debt)	65 - 100%
Money Market Investments	0 – 35%

### 5. Sundaram Money Fund

Types of Instruments	Allocation
Money Market Investments, debt securities (Including securitised debt upto a maximum of 50% of the net asset value of the scheme)	0 – 100%

### 6. Sundaram Monthly Income Plan (Not an assured income scheme)

Types of Instruments	Maximum [% of investible funds (indicative)]
Government Securities	100%
Debt securities (other than securitised debt)	100%
Securitized Debt	75%
Equities and Equity related securities	20%
Money Market Instruments and cash (including money at call)	100%

<sup>†</sup> To obtain high yields by investing in fixed income securities.

<sup>#</sup> The primary object of the scheme is to generate regular income through investments in fixed income securities. The secondary objective is to generate long term capital appreciation by investing a portion of the scheme's assets in equity and equity related instruments.

### 7. Sundaram Floating Rate Fund

#### Short Term Plan

65%-100%-Floating rate debt\*, Money market instruments including fixed rate instruments swapped for floating rate returns.

\*Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

0%-35%-Fixed rate debt and Money market instruments includes floating rate instruments swapped for fixed rate returns.

#### Long Term Plan

65%-100% Floating rate debt instruments\* and Money Market instruments, including fixed rate instruments swapped for floating rate returns.

\*Floating rate debt instruments include fixed rate instruments swapped for floating rate returns.

0%-35% Fixed rate debt and money market instruments, includes floating rate instruments swapped for fixed rate returns.

#### Risk Profile of the Scheme

Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.

**However there will be no assurance that the investment objective of the scheme will be achieved. The schemes do not guarantee/indicate any returns.**

#### Plans and Options

##### 1. Sundaram Bond Saver

i) Retail Plan	ii) Institutional Plan
Growth Option	Growth Option
<u>Dividend Option</u>	<u>Dividend Option</u>
Payout Option } Quarterly, Half Yearly, Annual	Payout Option } Quarterly, Half Yearly, Annual
Re-investment } Quarterly, Half Yearly, Annual	Re-investment } Quarterly, Half Yearly, Annual
Bonus Option	Bonus Option (w.e.f. 05-03-04)

##### 2. Sundaram Gilt Fund

Growth Option
<u>Dividend Option</u>
Payout
Re – investment

##### 3. Sundaram Income Plus

Growth Option
Dividend Option—Payout or Re-investment Option

##### 4. Sundaram Select Debt

Dynamic Asset Plan	Short Term Asset Plan
Growth Option	Growth Option
<u>Dividend Option</u>	<u>Dividend Option</u>
Payout Option—Quarterly, Half Yearly, Annual	Payout Option—Quarterly, Half Yearly, Annual
Re-investment—Quarterly, Half Yearly, Annual	Re-investment—Weekly, Fortnightly, Monthly, Quarterly, Half Yearly, Annual

##### 5. Sundaram Money Fund

i) Retail Plan	ii) Institutional Plan
Growth Option	Growth Option
<u>Dividend Option</u>	<u>Dividend Option</u>
Re-investment—Daily, Weekly, Fortnightly, Monthly and Quarterly	Re-investment—Daily, Weekly, Fortnightly, Monthly and Quarterly

##### 6. Sundaram Monthly Income Plan (Not an assured income scheme)

Growth Option
Dividend Option—Payout or Re-investment option—Monthly, Quarterly, Half Yearly sub-options

##### 7. Sundaram Floating Rate Fund

Short Term Plan	Long Term Plan
<b>Regular Plan</b>	<b>Regular Plan</b>
Growth	Growth
Dividend	Dividend
- Dividend Re-investment	- Dividend Re-investment
- Dividend Payout	- Dividend Payout
Frequency: Monthly	Frequency: Monthly, Quarterly, Half Yearly & Annual
<b>Institutional Plan</b>	<b>Institutional Plan</b>
Growth	Growth
Dividend	Dividend
- Dividend Re-investment	- Dividend Re-investment
- Dividend Payout	- Dividend Payout
Frequency : Daily*, Weekly* & Monthly	Frequency : Monthly & Quarterly

\*only re-investment

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

**All Debt schemes other than Sundaram Money Fund and Sundaram Floating Rate Fund - Short Term Plan**

Timing	Applicable NAV
<b>Subscriptions and Switch-in</b>	
Receipt of valid applications on a working day up to 3 pm along with a local cheque or a demand draft 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 applications on a working day after 3 pm along with a local cheque or demand draft 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/demand draft not payable at par at the place where the application is credited.	The closing NAV of the day on which Cheque/DD is received.
<b>Redemptions and Switch-out</b>	
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 applications after 3 pm on a working day.	The closing NAV of the next working day on which the applications is received.

**Sundaram Money Fund and Sundaram Floating Rate Fund - Short Term Plan**

Timing	Applicable NAV
<b>Subscriptions and Switch-in</b>	
Receipt of valid applications on a working day up to 1 pm along with a local cheque or a demand draft payable at par at the place where the application is received	Closing NAV of the day immediately previous to the day on which funds are available for utilisation by the fund.
Receipt of valid applications on a working day after 1 pm along with a local cheque or demand draft payable at par at the place where the application is received and the funds are available for utilisation by the scheme on the same day.	Closing NAV of the day immediately previous to the next working day shall be applied.
<b>Redemptions and Switch-out</b>	
Receipt of valid applications up to 10 am on a working day.	Previous day's closing NAV shall be applicable.
Receipt of valid applications after 10 am on a working day.	Closing NAV of the day immediately previous to the next working day shall be applicable.

The cut off timing shall be applicable to investment made through "Sweep" mode.

**Minimum Application Amount/ Number of Units**

**1. Sundaram Bond Saver**

	Purchase	Additional Purchase	Repurchase
A). Regular Plan	Rs. 5,000/-	Rs. 500/-	Rs. 500/-
B). Institutional Plan	Rs. 25 Lakhs	Rs. 1 Lakh	Rs. 500/-

**2. Sundaram Gilt Fund**

	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/-	Rs. 500/-	Rs. 500/-

**3. Sundaram Income Plus**

	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/-	Rs. 500/-	Rs. 1000/-

**4. Sundaram Select Debt**

	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/-	Rs. 500/-	Rs. 1000/-

**5. Sundaram Money Fund**

	Purchase	Additional Purchase	Repurchase
A). Regular Plan			
Dividend Reinvestment option	Rs. 50,000/-	Rs. 500/-	Rs. 50,000/-
Growth option	Rs. 10,000/-	Rs. 500/-	Rs. 10,000/-
B). Institutional Plan			
Dividend Reinvestment option	Rs. 25 Lakhs	Rs. 1 Lakh	Rs. 50,000/-
Appreciation option	Rs. 25 Lakhs	Rs. 1 Lakh	Rs. 10,000/-

**6. Sundaram Monthly Income Plan**

	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/-	Rs. 500/-	Rs. 500/-

**7. Sundaram Floating Rate Fund**

Short Term Plan:	Purchase	Additional Purchase	Repurchase
Regular Plan	Rs.5000/-	Rs.1000/-	Rs.1000/-
Institutional Plan	Rs.1 cr.	Rs. 1 lac.	Rs.10,000/-
Long Term Plan:	Purchase	Additional Purchase	Repurchase
Regular Plan	Rs.5000/-	Rs.1000/-	Rs.1000/-
Institutional Plan	Rs.1 cr.	Rs. 1 lac.	Rs.10,000/-

**Despatch of Repurchase/Redemption Request**

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

**Benchmark Index**

<b>1. Sundaram Bond Saver</b>	Crisil Composite Bond Fund Index
<b>2. Sundaram Gilt Fund</b>	I Sec Si-Bex
<b>3. Sundaram Income Plus</b>	Crisil Composite Bond Fund Index
<b>4. Sundaram Select Debt</b>	
<i>Dynamic Asset Plan</i>	Crisil Composite Bond Fund Index
<i>Short Term Asset Plan</i>	Crisil Liquid Fund Index
<b>5. Sundaram Money Fund</b>	Crisil Liquid Fund Index
<b>6. Sundaram Monthly Income Plan</b> (Not an assured income scheme)	Crisil Blended MIP Index
<b>7. Sundaram Floating Rate Fund</b>	Short Term : Crisil Liquid Fund Index Long Term : Crisil Composite Bond Fund Index.

**Dividend Policy**

It is proposed to declare dividend subject to availability of distributable profits, as computed in accordance with SEBI (Mutual Funds) Regulations, 1996. Dividend, if declared, will be paid (Subject to deduction of tax at source, if any) to those unitholders whose name appears in the register of unitholder on the notified record date. There is no assurance or guarantee to unitholder as to the rate of dividend distribution nor 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.

**Name of the Fund Manager**

<b>1. Sundaram Bond Saver</b>	Mr Dheeraj Singh
<b>2. Sundaram Gilt Fund</b>	Mr Dheeraj Singh
<b>3. Sundaram Income Plus</b>	Mr Rahul Pal (Assistant Fund Manager)
<b>4. Sundaram Select Debt</b>	
<i>Dynamic Asset Plan</i>	Mr Rahul Pal (Assistant Fund Manager)
<i>Short Term Asset Plan</i>	Mr Rahul Pal (Assistant Fund Manager)
<b>5. Sundaram Money Fund</b>	Mr Rahul Pal (Assistant Fund Manager)
<b>6. Sundaram Monthly Income Plan</b> (Not an assured income scheme)	Mr Anoop Bhaskar — Equity Portfolios Mr Dheeraj Singh — Debt Portfolios
<b>7. Sundaram Floating Rate Fund</b>	Mr Dheeraj Singh
<b>Name of the Trustee Company</b>	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 30-04-2005)

**1. Sundaram Bond Saver (Regular Plan)**

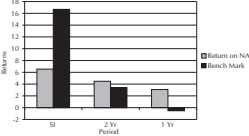
Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	(1.24)%	(0.51)%
Returns for the last 2 years	3.00%	3.37%
Returns for the last 3 years	6.64%	6.09
Returns for the last 5 years	9.17%	NA
Returns since inception	10.83%	NA

**2. Sundaram Gilt Fund**

Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	1.51%	2.90%
Returns for the last 2 years	2.57%	4.58%
Returns for the last 3 years	4.25%	NA
Returns since inception	5.64%	NA

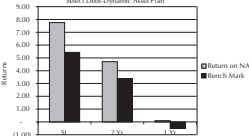
### 3. Sundaram Income Plus

Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	3.07%	(0.51)%
Returns for the last 2 years	4.48%	3.37%
Returns since inception	6.53%	16.67%

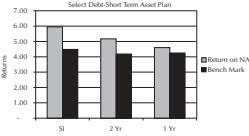


### 4. Sundaram Select Debt

Dynamic Asset Plan		
Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	0.10%	(0.51)%
Returns for the last 2 years	4.70%	3.37%
Returns since inception	7.76%	5.43%

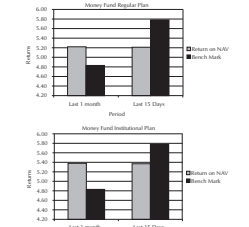


Short Term Asset Plan		
Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	4.60%	4.25%
Returns for the last 2 years	5.17%	4.18%
Returns since inception	5.95%	4.48%



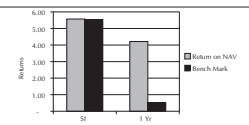
### 5. Sundaram Money Fund

Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
A. Regular		
Returns for the last 1 month	5.22%	4.83%
Returns for the last 15 days	5.21%	5.78%
B. Institutional		
Returns for the last 1 month	5.38%	4.83%
Returns for the last 15 days	5.37%	5.78%



### 6. Sundaram Monthly Income Plan

Compounded Annualised Return*	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	4.21%	0.53%
Returns since inception	5.57%	5.54%



\*Computed on simple annualised return \*Past performance may or may not be sustained in future.

Computed using NAVs of Growth Option.

### Expenses of the Scheme and Load Structure

#### 1. Sundaram Bond Saver

Initial Offer Period	16.10.1997 to 19.11.1997	
Continuous Offer Period	18.12.1997	
Load	<b>Retail</b> Entry Load: Nil Exit Load: Application < or = Rs.10 lacs: 0.50% if redeemed within 6 months. Application >Rs.10 Lacs: Nil	<b>Institutional Plan: Bonus Option</b> Entry Load: Nil Exit Load: If redeemed within 3 months from date of allotment: 0.25% (w.e.f. 01-04-04)
Initial Issue Expenses	Initial Issue expenses were borne by the AMC.	
Recurring Expenses (*)	First Rs. 100 crores: 2.25% Next Rs. 300 crores: 2.00% Next Rs. 300 crores: 1.75% On the balance assets: 1.50% Actual expenses for the previous financial year: 1.67% (2003-04)	

#### 2. Sundaram Gift Fund

Initial Offer Period	16.04.2001 to 30.04.2001	
Continuous Offer Period	02.05.2001	
Load	<b>Entry Load: Nil</b> <b>Exit Load: Nil</b>	
Initial Issue Expenses	Initial Issue expenses were borne by the AMC.	
Recurring Expenses (*)	First Rs. 100 crores: 2.50% Next Rs. 300 crores: 2.25% Next Rs. 300 crores: 2.00% On the balance assets: 1.75%	

Actual expenses for the previous financial year: 1.63% (2003-04)

### 3. Sundaram Select Debt

Initial Offer Period	26.08.2002 to 30.08.2002	
Continuous Offer Period	05.09.02	
Load	<b>Entry Load: Nil</b> <b>Exit Load: Nil</b>	
Initial Issue expenses	All the initial expenses were borne by the AMC.	
Recurring Expenses (*)	First Rs. 100 crores: 2.25% Next Rs. 300 crores: 2.00% Asset Plan (2003-04): 0.99% Next Rs. 300 crores: 1.75% **Actual for Short term On the balance assets: 1.50% Asset Plan (2003-04): 0.64%	

Actual expenses for the previous financial year: \*\* (2003-04)

#### 4. Sundaram Income Plus

Initial Offer Period	June 24, 2002 to July 19, 2002	
Continuous Offer Period	31.07.02	
Load	<b>Entry Load: Nil</b> <b>Exit Load:</b> Application < = Rs. 10 lacs: 0.50% if redeemed within 6 months. Application >Rs. 10 Lacs: Nil	
Initial Issue expenses	All the Initial Issue expenses were borne by the AMC.	
Recurring Expenses (*)	First Rs. 100 crores: 2.25% Next Rs. 300 crores: 2.00% Next Rs. 300 crores: 1.75% On the balance assets: 1.50%	

Actual expenses for the previous financial year: 2.17% (2003-04)

#### 5. Sundaram Money Fund

Initial Offer Period	March 2, 2000 to March 6, 2000.	
Continuous Offer Period	08.03.2000 Institutional Option available for ongoing sales and redemption w.e.f. 13.09.2004	
Load	<b>Entry Load: Nil</b> <b>Exit Load: Nil</b>	
Initial Issue expenses	All the Initial Issue expenses were borne by the AMC	
Recurring Expenses (*)	First Rs. 100 crores: 2.50% Next Rs. 300 crores: 2.25% Next Rs. 300 crores: 2.00% On the balance assets: 1.75%	

Actual expenses for the previous financial year: 0.54% (2003-04)

#### 6. Sundaram Monthly Income Plan (Not an assured income scheme)

Initial Offer Period	03.12.2003 to 23.12.2003	
Continuous Offer Period	12.01.2004	
Load	<b>Entry Load : Nil</b> <b>Exit Load:</b> Application < = Rs. 10 lacs: 0.50% if redeemed within 6 months.(w.e.f. 10-11-04) Application >Rs. 10 Lacs: Nil	
Initial Issue expenses	All the initial issue expenses were borne by the AMC.	
Recurring Expenses (*)	First Rs. 100 crores: 2.25% Next Rs. 300 crores: 2.00% Next Rs. 300 crores: 1.75% On the balance assets: 1.50%	

Actual expenses for the previous financial year: 2.04% (2003-04)

#### 7. Sundaram Floating Rate Fund

Initial Offer Period	20.12.2004 to 24.12.2004	
Continuous Offer Period	30.12.2004	
Load	<b>Entry Load</b> Short Term – Regular Nil Short Term – Institutional Nil Long Term – Regular Nil Long Term – Institutional Nil <b>Exit Load</b> Short Term – Regular Nil Short Term – Institutional Nil Long Term – Regular If investment is <Rs.10 lacs 0.50%, if redeemed within 180 days from the date of investment Long Term – Institutional If Investment is < Rs.10 lacs 0.50%, if redeemed within 180 days from the date of investment.	
Initial Issue expenses	All the initial issue expenses were borne by the AMC.	
Recurring Expenses (*)	First Rs. 100 crores: 2.25% Next Rs. 300 crores: 2.00% Next Rs. 300 crores: 1.75% On the balance assets: 1.50%	

Actual expenses during the financial year: NA (2003-04)

\* The Total expenses will be maintained within the limits mentioned under Regulations 52 (6) of SEBI (Mutual Fund) Regulations 1996. Any expenses incurred over and above the prescribed limit shall be borne by the AMC.

### **Tax treatment for the Investors (Unitholders)**

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.

#### **To Unitholders**

1. Income received by Unitholders in respect of the units of the Mutual Fund would be tax free in the hands of the Unitholders in accordance with the provisions of section 10(35) of the Act.
2. Under Section 2(29A) of the Act, read with section 2(42A) of the Act, a unit of a Mutual Fund is treated as a long term capital asset if the same is held for more than 12 months. If the unit is held for 12 months or less the same is treated as short term capital asset.
3. Under Section 112 of the Act, capital gains chargeable on transfer of long term capital assets are subject to tax at the rate of 20%. The capital gains will be computed by deducting the following amounts from the sale consideration:
  - a) Expenditure incurred wholly and exclusively in connection with such transfer, and
  - b) Cost as inflated by the cost inflation index notified by the Central Board of Direct Taxes (CBDT).

In case of an individual or Hindu Undivided Family (HUF), being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax (Rs. 50,000), the long term capital gains shall be reduced to the extent of the shortfall of the total income as reduced by the long term capital gains from the maximum amount not chargeable to tax and only the balance long term capital gains will be subject to the flat rate of taxation.

However, the maximum tax payable on long term capital gains on units is restricted to 10% of capital gains calculated without indexation of cost. In addition to the aforesaid tax, in case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 8.50 lakhs, a surcharge of 10%, in case of companies a surcharge of 2.5% and in case of an artificial juridical person a surcharge of 10% of such tax liability is also payable. A 2% education cess on total income tax payable (including surcharge) is payable by all categories of taxpayers with effect from April 1, 2004.

4. The long term capital gains on transfer of units would be exempt from tax under section 54EC of the Act if the entire capital gain realized in respect of such units is invested within six months of the date of transfer, in bonds which are redeemable after three years issued on or after April 1, 2000 by National Bank of Agricultural and Rural Development, National Highways Authority of India, Rural Electrification Corporation Limited, National Housing Bank or Small Industries Development Bank of India. However, if the amount invested in bonds is less than the capital gains realized then only proportionate capital gains would be exempt from tax. If the bonds so acquired are transferred or converted into money or any loan or advance is taken on security of such bond, within three years from the date of its acquisition, the amount of capital gains arising from transfer of original asset which was not charged to tax, will be deemed to be the income by way of long term capital gains of the previous year in which bonds are transferred or otherwise converted into money. Where exemption under Section 54EC of the Act is availed by investing in such bonds, then rebate of income tax under Section 88 of the Act with reference to the cost of such investment in the bonds will not be allowed.
5. The long term capital gains on transfer of units would be exempt from tax under section 54ED of the Act if the entire capital gain realized in respect of such units is invested within six months of the date of transfer in equity shares forming part of eligible issue of capital as defined in the said section. However, if the amount invested is less than the capital gains realized, only proportionate capital gains would be exempt from tax. If the equity shares so acquired are sold or otherwise transferred within one year from the date of their acquisition, the amount of capital gains arising from transfer of original asset which was not charged to tax, will be deemed to be the income by way of long-term capital gains of the previous year in which such equity shares are sold or otherwise transferred. Where exemption under Section 54ED of the Act is availed by investing in such equity shares, then rebate of income tax under Section 88 of the Act with reference to the cost of such investment in the equity shares will not be allowed.
6. Gains other than long term capital gains (short term capital gains) arising to a unitholder will be taxed at the normal rate applicable to that unitholder as per the provisions of the Act.

7. The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains.
8. Where a person buys any units within a period of three months before the record date, sells such units within nine months after such date and the dividend income on such units being exempt from tax, the capital loss on such sale to the extent of the dividend income cannot be set off against other gains.
9. Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells the original units within a period of 9 months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of the bonus units.
10. As per the provisions of Section 194K and 196A of the Act, no deduction of tax at source shall be made from income credited or paid by a mutual fund to a Unitholder.
11. As per circular no. 715 dated August 8, 1995 issued by the CBDT in case of resident Unitholders, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.
12. Under Section 195 of the Act, the Mutual Fund is required to deduct tax at source at the rate of 20% on any long term capital gains if the payee Unitholder is a non resident. In respect of short-term capital gains, tax is required to be deducted at source at the rate of 30% if the payee Unitholder is a non resident non-corporate and at the rate of 40% if the payee Unitholder is a foreign company. Further, the aforesaid tax to be deducted is required to be increased by a surcharge in case of an individual, HUF or AOP, where the sum payable exceeds Rs.8.50 lakhs by 10%, in case of companies by 2.5% and in case of an artificial juridical person by 10% of such tax liability. These rates, including surcharge, are to be increased by a 2% education cess for deductions from all categories of taxpayers with effect from April 1, 2004. As per circular no. 728 dated October 30, 1995 issued by the CBDT, in the case of a remittance to a country with which a Double Tax 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 the DTAA, whichever is more beneficial to the assessee. In order for the Unitholder to obtain the benefit of a lower rate available under a DTAA, the Unitholder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.
13. Mutual Fund units are exempt from wealth tax.
14. Investment in Units of the Mutual Fund will rank as eligible form of investment under Section 11(5) of the Act read with Rule 17C(i) of the Income Tax Rules, 1962.

#### **To Mutual Fund:**

1. Sundaram Mutual Fund is a Mutual Fund registered with the Securities and Exchange Board of India and its entire income is exempt from tax under section 10(23D) of the Act.
2. Distribution tax on income distributed by the fund is payable at the rate of 13.06875% in the case of distributions to individuals and HUFs. An increased rate of 20.91% is applicable for distributions made to persons other than an individual or a HUF.

#### **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 viewed at [www.sundarammutual.com](http://www.sundarammutual.com) and [www.amfiindia.com](http://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 – 600 006

46, Whites Road, Royapet, Chennai 5600 014.  
Telephone Number: 28583362/28583367.  
Fax – 28583156,  
[service@sundarammutual.com](mailto:service@sundarammutual.com)

#### **Unitholders 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.

## Facilities Offered

Facility	Funds
<p><b>Systematic Investment Plan (SIP):</b> Investors can benefit by investing a fixed amount every month or quarter. Minimum investment amount: Rs.250/- and any amount thereafter on a Weekly/fortnightly/monthly/quarterly basis.</p> <p><b>Entry Load:</b> For investments made under Systematic Investment Plan, no entry load will be charged but there is an exit load of 2.25% if redeemed within 24 months from the date of transaction.</p>	Sundaram Bond Saver, Sundaram Income Plus, Sundaram Floating Rate Fund, Sundaram Monthly Income Plan
<p><b>Systematic Withdrawal Plan:</b> 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:</p> <p><b>a) Fixed amount withdrawal</b> The Unit holder can withdraw a fixed amount every month / quarter.</p> <p><b>b) Capital Appreciation (Variable) withdrawal</b> The Unitholder withdraws the amount by which his/her capital appreciate in the month / quarter</p> <p><b>Minimum withdrawal amount:</b> 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.</p> <p><b>SWP processing Date:</b> Withdrawals are processed on the first Working day of every month/quarter.</p> <p><b>Applicable Exit Load:</b> No exit load on redemption under SWP.</p> <p>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.</p>	Sundaram Bond Saver, Sundaram Income Plus, Sundaram Gilt Fund, Sundaram Select Debt, Sundaram Money Fund, Sundaram Monthly Income Plan, Sundaram Floating Rate Fund
<p><b>Systematic Transfer Plan(STP):</b> STP is a facility wherein a Unitholder 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, <b>Minimum transfer amount:</b> Rs. 250/- (either as a fixed sum or capital appreciation portion) <b>Transfer periodicity:</b> Weekly/fortnightly/monthly /quarterly <b>STP Processing Date:</b> First Working day of every month/ quarter.</p> <p><b>Applicable Entry/ Exit load:</b> 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, <b>without payment of any exit load</b>, if any and subscribing to the Units of the Transferee Scheme at applicable NAV <b>without payment of any entry load</b>, 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.</p>	Sundaram Bond Saver, Sundaram Income Plus, Sundaram Gilt Fund, Sundaram Select Debt, Sundaram Money Fund, Sundaram Monthly Income Plan, Sundaram Floating Rate Fund
<p><b>Dividend Sweep-in facility:</b> 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.</p>	Sundaram Bond Saver, Sundaram Income Plus, Sundaram Gilt Fund, Sundaram Select Debt, Sundaram Money Fund, Sundaram Monthly Income Plan, Sundaram Floating Rate Fund

### Instructions for Debt 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

If you have indicated that you are making an additional investment into an existing folio, please complete only section 2 (a) of the Common Application Form and then proceed to section 5.

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.

#### SECTION - 2

All new applicants must complete section 2. Name and address must be given in full. All communication and payments will be made to the first applicant or to the Karta in case of HUF.

Applicants who have checked 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, Dividend/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 body corporate 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 Common Application Form or at the Registrar's office in Chennai within seven days from the date of application, quoting the details of the application. Sole Proprietary 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, a list of all co-partners together with their dates of birth and specimen signatures 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(g) will be sent a PIN agreement which will be mailed separately. This PIN allows you to access your account information via the internet.

#### Unitholder Information (Mandatory)

##### a. 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. In case you are not having a PAN then please furnish your declaration in Form 60. We advise all applicants to provide this number irrespective of the application amount.

##### b. Unique Identification Number (UIN)

Corporate applicants are required to furnish the UIN without fail. It is mandatory for resident investors having a transaction value of Rs. 1 Lakhs and above, and FIs, to furnish the UIN allotted by 31-12-2005.

#### 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 Mutual Customer Service Centres are located).

#### 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

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.

Scheme Name	Default Option-Reinvestment
Sundaram Bond Saver	Dividend Payout
Sundaram Income Plus	Dividend Payout
Sundaram Gilt Fund	Dividend Payout
Sundaram Money Fund	Dividend Reinvestment – Quarterly
Sundaram Select Debt – Short Term Asset Plan	Growth
Sundaram Select Debt – Dynamic Asset Plan	Growth
Sundaram Monthly Income Plan	Dividend Payout Monthly
Sundaram Floating Rate Fund	Dividend Payout Monthly

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 Bond Saver the cheque or DD must be made payable to "Sundaram Bond Saver".

#### 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:** Block A-301, Devi Narayn Appt. B/H Dhobi Talav, nr. RTO office, Warasia, Baroda-390005. Ph:98258 89948 **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) Mooltha Centre, Kodambakkam High Road, Chennai-600034. Ph:044-28237262/7363/7040 **Cochin:** The Monarch, First Floor, P.T. Usha Road, Ernakulam, Cochin-682011. Ph:0484-2371988/2374834/2383573 **Coimbatore:** 41A, 1st Floor, West Lokamanya 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:** 2nd Floor, Flat No.03, Majestic Heights (V.V.Boulevard), Raj Bhavan Road (Food World Bldg.), Adj. Secunderabad TVS Motors, Somajiguda, Hyderabad-500 082. 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 U.P. Ph:94151 09859 **Ludhiana:** Ph:9876197320 **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. Nirmitti, 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:98790 04475 **Trichy:** C/o.Sundaram Finance Ltd, "Centre Point", 2nd Floor, 95, Bharathidasan Salai, Cantonment, Trichy-620001. Ph:0431-2761847/2414904/2410953 **Vijayawada:** D.No. 40-1-129, Chandramouliapuram, 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 Debt Funds

SERIAL No. **D**



**SUNDARAM MUTUAL**

BROKER/AGENT NAME & CODE	SUB-BROKER'S NAME & CODE	COLLECTING CENTRE STAMP & SIGN	DATE & TIME OF RECEIPT	REGISTRAR'S SERIAL NO.
0010	77777			

## 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 for receiving dividends/redemption in your bank account or warrants. Please read Instructions (section 4) below.

Direct Credit  Warrant/Draft MICR Code  Please provide a copy of the cancelled cheque.

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



**SUNDARAM MUTUAL**

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

Acknowledgement

**Common Application Form**

SERIAL No. **D**

Received From Mr./Mrs./Ms. ....

Address .....

An application for units of  SBS  SIP  SGILT  SMF  SSD  SMIP  SFRF

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

SERIAL No. **D**

**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

--	--

--	--

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.**

**SBS Sundaram Bond Saver**    Regular    Institutional

Amount	DD Charges	Net Amount	Chq/DD No.	Date	Bank & Branch
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Net Amount In words.....

**SIP Sundaram Income Plus**

Amount	DD Charges	Net Amount	Chq/DD No.	Date	Bank & Branch
--------	------------	------------	------------	------	---------------

Net Amount In words.....

**SGILT Sundaram Gilt Fund**

Amount	DD Charges	Net Amount	Chq/DD No.	Date	Bank & Branch
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Net Amount In words.....

**SMF Sundaram Money Fund**    Regular    Institutional

Amount	Chq/DD No.	Date	Bank & Branch
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Net Amount In words.....

**SSD Sundaram Select Debt**    Dynamic Asset Plan    Short Term Asset Plan

Amount	DD Charges*	Net Amount*	Chq/DD No.	Date	Bank & Branch
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Net Amount In words.....

**SMIP Sundaram Monthly Income Plan**

Amount	DD Charges*	Net Amount*	Chq/DD No.	Date	Bank & Branch
--------	-------------	-------------	------------	------	---------------

Net Amount In words.....

**SFRF Sundaram Floating Rate Fund**

Amount	DD Charges*	Net Amount*	Chq/DD No.	Date	Bank & Branch
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Net Amount In words.....

**Investment Plan** (please ✓)

- Growth  
  Div. Payout  
  Div. Re-investment  
  Bonus

**Dividend Periodicity** (please ✓)

- Quarterly  
  Half-yearly  
  Annual

**Investment Plan** (please ✓)

- Growth  
  Div. Payout  
  Div. Re-investment

**Investment Plan** (please ✓)

- Growth  
  Div. Payout  
  Div. Re-investment

**Investment Plan** (please ✓)

- Growth  
  Div. Re-investment

**Dividend Periodicity** (please ✓)

- Daily  
  Weekly  
  Fortnightly  
  Monthly  
  Quarterly

**Investment Plan** (please ✓)

- Growth  
  Div. Payout  
  Div. Re-investment

**Dividend Periodicity** (please ✓)

- Weekly\*  
  Fortnightly\*  
  Monthly\*\*  
  Quarterly  
  Half-yearly  
  Annual

\*only in Short Term Asset Plan Div. Re-investment

\*\*Only for re-investment

**Investment Plan** (please ✓)

- Growth  
  Div. Payout  
  Div. Re-investment

**Dividend Periodicity** (please ✓)

- Quarterly  
  Half-yearly  
  Monthly

**Investment Option** (please ✓)

- Short Term Plan  
  Long Term Plan

**Dividend Frequency**

- Growth  
  Div. Re-investment  
  Div.Payout

Daily\*  
  Weekly\*  
  Monthly  
  Quarterly#

Half-yearly\$  
  Annual\$

\*Please note DD charges will be adjusted by the fund only for the regular plan. Refer section 5 of instructions.  
 # Available only for dividend re-investment option in Short Term Plan-Institutional Option.  
 # Available only in Long Term Plan.  
 \$ Available only in Long Term Plan-Regular Option

**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	SBS	SIP	SGILT	SMF	SSD	SMIP	SFRF
Cheque / DD No.							
Date							
Drawn on (Name of Bank and Branch)							
Amount in Rupees							