

# Sundaram Capital Protection Oriented Fund 3 Years (Series 5)

A Closed-End Capital Protection Oriented Scheme

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

New Fund Offer opens: 17/08/2011

New Fund Offer closes: 31/08/2011

# Sundaram Capital Protection Oriented Fund 3 Years (Series 5)

## Key Information Memorandum

Sundaram Asset Management-Investment Manager for Sundaram Mutual Fund

A Closed-End Capital Protection Oriented Scheme

Offer at Rs 10 per unit during the New Fund Offer Period

• New Fund Offer opens on: 17/08/2011 • New Fund Offer closes on: 31/08/2011

This Key Information Memorandum sets forth the information that a prospective investor ought to know before investing. For further details of the Scheme / mutual fund, detailed risk factors, rights of and services for investors, due diligence certificate of Sundaram Asset Management, key personnel, penalties & pending litigations, and associate transactions, to name a few, investors must, refer to the Statement of Additional Information/Scheme Information Document available free of cost at offices of Sundaram Asset Management, Investor Service Centres, distributors and at [www.sundarammutual.com](http://www.sundarammutual.com).

The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with the Securities and Exchange Board of India (SEBI). The units being offered for public subscription have neither been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated 11/07/2011. Please read the relevant SEBI-mandated documents carefully before investing. By filling and signing this application form, applicants are deemed to have understood and accepted the terms of the offer.

Name of the Scheme	<p><b>Sundaram Capital Protection Oriented Fund 3 Years (Series 5)</b> (comprising Series 4, Series 5 &amp; Series 6. Each series under the scheme shall have a separate portfolio and will be identified at the time of launch). The scheme shall commence at any time within six months from the date of SEBI clearance letter for the scheme information document.</p>									
Investment Objective	<p>The objective of this Scheme would be to seek income and minimise risk of capital loss by investing in a portfolio of fixed-income securities. The scheme may invest a part of the assets in equity to seek capital appreciation.</p> <p><b>No Guarantee</b> Investors are neither being offered any guaranteed/indicated returns nor any guarantee on repayment of capital by the Scheme. There is also no guarantee of capital or return either by the mutual fund or by the sponsor or by the Asset management Company.</p> <p><b>The Scheme offered is oriented towards “protection of capital” and “not with guaranteed returns”. The orientation towards protection of capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.</b></p>									
Asset Allocation	<table border="1" data-bbox="520 857 1608 929"> <thead> <tr> <th>Asset Class</th> <th>Allocation (%)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Fixed-income securities including money market instruments, if any.</td> <td>80-100</td> <td>Low to medium</td> </tr> <tr> <td>Equity and equity related instruments</td> <td>0-20</td> <td>High</td> </tr> </tbody> </table> <p>Exposure to derivatives will be limited to 50% of the net asset value of the Scheme at the time of transaction. Exposure is calculated as the notional value as a percentage of net assets of the Scheme. The exposure in derivatives will be on Gross basis, i.e. taking into account long and short positions separately. The Scheme will maintain cash or securities to cover exposure to derivatives. For limits on derivatives, please refer the section on derivatives in this document. Gross exposure in equity, derivatives and debt shall not exceed 100% of the net assets. Same security wise hedge positions have not been considered in computing gross exposure. In terms of SEBI notification dated June 05, 2009, the scheme shall not invest more than 30% of its NAV in money-market instruments issued by a single issuer. The Scheme shall ensure capital protection orientation by adopting a Static Hedge approach. Capital protection will be provided solely through the fixed-income component of the portfolio. The fixed-income portfolio shall be invested in securities that matures to the capital value (initial consideration) at the end of the scheme. The remainder (the difference between the capital raised and present value of the capital) is invested in equity, which could provide the possible upside to the fund. Investments in fixed-income instruments are typically done on a held-to-maturity basis in order to avoid the impact of market risk on account of interest rate movements. As investments will be in fixed-income securities of highest investment grade, the risk of default is mitigated. Appreciation in equity component, if any, constitutes additional returns to the scheme. The initial investment mix between the fixed securities and equity shall be such that the maturity value of the fixed income portfolio, at the time of scheme's redemption, net of all expenses is more than or equal to the face value of the units issued. However, where any such change is warranted, such change shall be in line with the warranties prescribed by the CRISIL. and also based on the guidelines issued by the Executive Committee and Risk Management Committee of the AMC. The investment manager would endeavour that the capital remains protected on maturity and also ensure that the scheme rating is not adversely affected. The scheme may review the above pattern of investments based on views on the debt markets and asset-liability management needs. The portfolio shall be reviewed on regular basis. At all times, the objective of the portfolio will be to seek income. • The proposed portfolio structure has been evaluated by CRISIL, a SEBI-registered credit rating agency from the view point of assessing the degree of certainty for achieving the objective of capital protection. The rating would be reviewed on a quarterly basis. • The structure of the portfolio of the capital protection oriented scheme would be continuously monitored by the trustee and would be reported by them in the half-yearly Trustee Report; and the Investment Manager would also report on this aspect in the bi-monthly Compliance Test Report. • The debt component of the portfolio structure should have the highest investment grade rating. The Investment Manager shall adhere to the investment guidelines by the Executive Committee and also the guidelines issued by the Risk management Committee with particular aspects like the level of exposure to debt instruments, issuer concentration limit, maturity period, management style for the debt component of the portfolio limits on expenses, counter parties in which funds may be deployed. The Following are some of the parameters the scheme will apply in selecting the debt component of the portfolio : • The fixed income component of the Scheme shall be invested only in Government of India Securities (G-Secs) and/or other fixed income instruments rated AAA/AAA (so) by CRISIL and in fixed income securities of equivalent rating rated by other accredited rating agencies registered with SEBI. • The scheme is rated by CRISIL. However, the scheme shall invest up to 20% (in value) of the fixed income component of the scheme in securities rated by CRISIL. In computing the ceiling of 20%, the securities issued by Public Sector undertakings, Nationalized banks and Government companies will be excluded. • In respect of investment in securities issued by Banks/ NBFCs, the issuer shall have the minimum capital adequacy ratio prescribed by the Reserve Bank of India. • The AMC will ensure that the credit quality of the fixed income portfolio should be equivalent to AA+ (the rating definition of AA+ is as follows – The fund's portfolio holdings provide very strong protection against losses from credit defaults). However, high risk securities irrespective of the rating, would be excluded. • The scheme will invest in AAA/AAA (so) rated fixed income securities provided the yield of such securities shall not exceed 100 basis points over the yield of AAA securities as per CRISIL/ICRA bond matrix. • The scheme shall not make any investments in Securitized debt. • No securities lending transactions would be engaged in by the scheme. The Reserve Bank of India has been specifying exposure norms by all commercial banks to sector/industry. The Executive Committee / Risk Management Committee of the Asset Management Company will determine the investment by scheme to the sector/industry based on the exposure norms set out by RBI. Additionally, the scheme shall not invest in the securities issued by the realty sector and IT sector. • While selecting the fixed income securities</p>	Asset Class	Allocation (%)	Risk Profile	Fixed-income securities including money market instruments, if any.	80-100	Low to medium	Equity and equity related instruments	0-20	High
Asset Class	Allocation (%)	Risk Profile								
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	<p>for the debt component, the Scheme shall as far as possible invest in securities with maturity within 30 days prior to the date of the scheme's redemption. In no circumstances the scheme shall invest in fixed income securities with maturities beyond the scheme's redemption date • While selecting fixed income securities for the debt portfolio, as far as possible, the scheme shall invest in securities with a one time bullet payments of principal at maturity to minimize reinvestment risks. • The scheme shall not invest in securities with early call or put options • The scheme shall follow a passive investment strategy for the fixed income component of the Scheme. • Exposures to counterparties will be only with the entities approved by the rating agencies and the Executive Committee and Risk management Committee of the AMC The Scheme shall commence investment only on completion of the New Fund Offer period.</p>
<b>Investment Strategy</b>	<p>Debt Portfolio: • The Scheme would attempt to invest in fixed income instruments. Purchase of debt may be made either through initial public offer, private placement, through rights offerings, purchase on the floor of a recognised stock exchange or through negotiated deals on the secondary market. The Scheme may invest in the non-publicly offered securities on the merits of the investment proposals. • The fixed income component of the Scheme shall be invested only in Government of India Securities (G-Secs) and/or other fixed income instruments rated AAA/AAA (so) by CRISIL and in fixed income securities of equivalent rating rated by other accredited rating agencies registered with SEBI. In case the instruments are not rated, specific approval of the Board of Directors of the Investment Manager or a Committee approved by the Trustee Company shall be obtained. • A portion of the fund could be invested in liquid investments. • The Scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk. The actual percentage of investments in various floating and fixed interest rate securities and the position of derivatives will be decided on day to day basis depending upon the prevailing views on Interest rate. • Pending deployment of funds in terms of investment objectives of the Scheme, the funds may be invested in short term deposits with scheduled Commercial Banks.</p> <p>Equity Portfolio: Majority of the equity allocation will be in CNX 500 index companies, and will maintain diversity. There will be no excessive stock or sector specific exposure that will enhance the risk of the portfolio.</p> <p>The Risk Management Committee of the AMC validates and approves:</p> <p>(a) Each issuer in the Universe (b) Global Issuer limits (including limit per maturity) (c) Counterparty limits (d) Revised existing issuer and counterparty limits (e) Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc.</p> <p>The limits set by the Risk Management committee for each issuer, is reviewed and approved by the Executive Committee of the AMC, on a regular interval.</p> <p><b>Credit Risk Analysis</b></p> <p>Credit Research analyst presents to the Risk Committee for each issuer, credit analysis summary, and submits its independent recommendations on short-term and mid-term exposure, in consultation with Head-Fixed Income.</p> <p>Credit Research analyst presents to the Risk Committee for a new issuer, quantitative and qualitative analysis including but not limited to:</p> <p>(a) Company details (b) History (c) Management &amp; Shareholdings (d) Credit rating – external (e) Credit rating – internal (f) Financial Statement – History/forecast (including cash flow forecast) (g) Financial ratios and Qualitative analysis (h) Its recommendations on limit.</p> <p>The entity specific analysis of the risk profile is done through a qualitative and quantitative approach following a structured methodology called CRAMEL model. Based on the rating criteria, the relative strength and weakness of each entity in comparison to its peers are evaluated.</p> <p>The CRAMEL model comprises the following:</p> <ul style="list-style-type: none"> <li>• Capital Adequacy</li> <li>• Resource– raising ability</li> <li>• Asset Quality</li> <li>• Management</li> <li>• Earnings</li> <li>• Liquidity</li> </ul> <p>If a particular instrument fulfils the objectives of more than one scheme, then the instrument is bought under those schemes after due consideration of certain conditions, which inter – alia, include:</p> <p>1. Cash available under the scheme 2. Maturity period of the Instrument 3. Size of the Fund 4. Redemption Pressures</p> <p><b>Risk Grading System</b></p> <p>A Risk Grading system has been designed to measure the risk profile of a fund. The Risk Grading system has four parameters as inputs, which are as follows:</p> <p>1. Credit Risk Grade 2. Liquidity Risk Grade 3. Instrument Risk Grade 4. Tenor Risk Grade</p> <p>The Risk Grade for a fund and the input parameters will have values on a scale of one to five (1 to 5). 1 corresponds to the lowest risk and 5 is the highest risk. For each issuer, Credit Risk Grade will be set by the credit analyst based on his / her research and the Liquidity Risk Grade will be set by the Head-Fixed Income.</p> <p>The Risk Management Committee reviews the “critical” or “potential problem assets” if any and if necessary can order fund managers to sell or reduce any such position. The Risk Committee reviews the recommendations of the Risk Management team taking into account the following aspects</p> <p>(a) Total Fund House position and limits on the same group (b) Total position and limits in the same sector</p> <p>Fund Managers can only invest in securities or assets issued by issuers or counterparties included in the Fixed Income Universe validated by the Risk Committee. Limits are given for all funds under management and Risk Committee reviews these limits in every meeting.</p>
<b>Risk Profile</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Statement of Additional Information and Scheme Information Document carefully for details on risk factors before investment.</p>
<b>Risk Mitigation</b>	<p>An independent risk management team is in place to oversee and monitor portfolio risk on a day-to-day basis. Internal risk control guidelines are in place and the portfolio contours are tracked on a daily basis to ensure adherence. Any deviation is brought to the</p>

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	<p>notice of the Managing Director/Deputy Managing Director and the fund manager for corrective action. Follow up actions are made to ensure that the deviation is corrected within the time period prescribed in internal risk control guidelines. Adherence to limits from SEBI regulations as well as stipulations in the Scheme Information Document is monitored by the compliance team. The risk management team reports to the Managing Director/Deputy Managing Director.</p> <p><b>Risk Management Committee:</b> The Board of Sundaram Asset Management has constituted a Risk Management Committee comprising Managing Director, Deputy Managing Director &amp; Two Independent Directors. The Risk Management Committee reviews the reports prepared by the Risk Officers. The Risk Management Committee looks into the implementation of Enterprise Risk Management. The Committee also reviews the risk guidelines with respect to equity and fixed income funds, set/modify the limits of counter party exposure, review exceptions and overrides and suggest improvements to the framework/formats.</p> <p>The Heads of Equity and Fixed Income, the Risk Analyst and the Director &amp; Head – Sales &amp; Marketing will be the permanent invitees to the Committee. The Compliance Officer acts as the secretary to the committee.</p> <p><b>Risk Committee – Role:</b> The Risk Committee will approve the:</p> <ul style="list-style-type: none"> <li>• Guidelines in the Universe of securities</li> <li>• Global Issuer limits (including limit per maturity)</li> <li>• Counterparty limits</li> <li>• Limits applicable to each fund such as Credit Diversification ratio, Duration Limit, WAM Limit, Maximum Maturity Limit, Liquidity Risk Limits, Valuation Risk Limits, Risk Grade Limits etc.</li> </ul> <p><b>Risk Guidelines:</b> Sundaram Asset Management has internal investment norms and risk guidelines for equity and debt investments. Also fund specific guidelines are in place.</p> <p><b>Risk Control:</b> Risk control is customized by product according to the level of risk the fund can expose investors to, as specified in the investment mandate.</p>
<b>Scheme-Specific Risk Factors</b>	<p>The Scheme offered is “oriented towards protection of capital” and “not with guaranteed returns”.</p> <p>The ability of the portfolio to meet capital protection on maturity to the investors can be impacted by interest rate movements in the market, credit defaults by bonds and expenses.</p> <p>Credit risk, interest-rate risk, liquidity risk, market risk, price risk and risks specific to closed-end schemes. The risks pertaining to equity and debt markets may also impact the NAV of the scheme. This is only an illustrative list and not an exhaustive risk.</p>
<b>Options</b>	Dividend Payout & Growth. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth.
<b>Minimum Application Amount</b>	Rs 5,000/- and in multiples of Re 1/- thereafter per application.
<b>Additional Mode of Payment during NFO</b> (In accordance with SEBI circular Cir / IMD / TF / 6 / 2010 dated July 28, 2010).	<p>Investors may apply for units under the Scheme through <b>Applications Supported by Blocked Amount (ASBA)</b> process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said amount as per the authority contained in ASBA form, and undertake other tasks as per the procedure specified therein. For applicants applying through ASBA, on allotment, the amount will be unblocked in their respective bank accounts and account will be debited only to the extent required to pay for allotment of Units applied in the application form. For complete details and ASBA process refer to Statement of Additional Information (SAI) available on our website <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> and separate application forms attached. The ASBA Application Forms Demat, Non-Demat and Common are attached. The investors may choose and fill up the relevant ASBA application forms.</p> <p><i>Note: For the Scheme HDFC Bank and Kotak Mahindra Bank Limited have agreed to provide ASBA facilities.</i></p>
<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	Being a close ended, the Scheme will not be opened for on going subscription/switch in.
<b>Liquidity</b>	The Fund does not intend to buy the units back till the maturity of the schemes. However, in order to provide the liquidity to the investors, the units of the schemes are proposed to be listed on the NSE within 5 business days from the date of allotment. Hence, Investors who want to liquidate their units of the schemes can sell the units in the secondary market. NSE has given its in – principle approval for listing the units of the scheme on its exchange vide its letter No NSE/LIST/163220-4 dated April 13, 2011.
<b>Despatch of Redemption Proceeds</b>	On maturity the redemption proceeds will be mailed to the investors within 10 working days.
<b>Dividend Policy</b>	<p>Dividend may be declared by the Trustee at its discretion subject to the availability of distributable surplus as calculated in accordance with the Regulations. There is no assurance/guarantee with respect to the quantum or the frequency or the certainty of dividend distribution. The decision on whether to declare a dividend or not will depend on the performance of the scheme and availability of distributable surplus. The rate of dividend may also vary from time to time. The decision of the Trustee will be final in this regard. Dividend will be declared on the face value of Rs 10 per unit. <b>Dividend if any, declared under the scheme shall be limited to the realized surplus under the equity portion of the scheme.</b> Unit holders opting for the Dividend Option will only receive dividend. All unit holders whose names appear in the Register of the Scheme in the Dividend Option category as on the Record Date will be entitled to the dividend. The dividend payment will be subject to the distribution tax, if any, payable by the Mutual Fund as per the Income Tax Act or other laws in force.</p> <p>Effect of dividend: In the Dividend option, after the record date for distribution of dividend, the NAV per unit may decline to the extent of the payout and distribution tax, if any. Dividend will be paid within 30 days from date of declaration.</p>
<b>Name of the Fund Managers</b>	Dwijendra Srivastava is the Fund Manager for Debt portion and Srividhya Rajesh is the Fund Manager for Equity portion of the scheme. The Trustee reserves the right to change the fund manager (s).
<b>Benchmark</b>	CRISIL MIP Blended Index. The Trustee reserves the right to change the Fund Managers / Benchmarks, whenever considered appropriate and the details of the changes will be notified by addendum.
<b>Name of the Trustee Company</b>	Sundaram Trustee Company Ltd
<b>Performance</b>	This scheme does not have any performance track record
<b>Expenses of the Scheme</b> <b>(i) Load Structure</b>	<p>Entry Load: Nil</p> <p>Exit Load: Not Applicable</p> <p>CDSC (if any): Nil</p>

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(ii) Recurring expenses	<p>Please note that buying and selling the units of the schemes from/ to the market (after closure of the NFO) will not entail any entry / exit load. However, investors will have to bear the cost of brokerage and applicable taxes on the brokerage and other relevant charges as applicable for transacting on secondary market.</p> <p>2.25 %. The Investment Management Fees and other recurring expenses will be calculated on the basis of daily average net assets.            First Rs. 100 crore of the average weekly net assets: 2.25% Actual expenses: Not applicable as this is a new scheme            Next Rs. 300 crore of the average weekly net assets: 2.00%            Next Rs. 300 crore of the average weekly net assets: 1.75%            Balance (assets in excess of Rs 700 crore): 1.50%            The expenses limit as given in the warranties to the CRISIL will be adhered to.</p>
Initial Issue Expenses	The initial issue expenses will be borne by the Investment Manager.
Tax Benefits	<p>This summary of tax implications is based on the current provisions of the applicable tax laws. This information is provided for general purpose only. Investors should also refer to the Statement of Additional Information available at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> for more details. In view of the individual nature of tax implications, investors are advised to refer the provisions of the Income-Tax Act and/or consult their investment/tax advisor with respect to the specific tax implications arising out of an investment in the scheme.</p> <ul style="list-style-type: none"> <li>• Income of Sundaram Mutual Fund: Exempt from tax.</li> <li>• Dividend Distribution: Tax free in the hands of the investors. <b>Dividend if any, declared under the scheme shall be limited to the realized surplus under the equity portion of the scheme.</b> The scheme will pay distribution tax of 12.50% plus other levies, on distribution to individuals/HUFs and 30.00% plus other levies on distribution to others.</li> <li>• Long-term capital gain: Units will be treated as a long-term capital asset if held as a capital asset for more than 12 months. Long-term capital gains are taxable at 10% without indexation for the cost of acquisition or at 20% with indexation whichever is less. Surcharge on Income tax (depending on the total income level) and cess at 3% on total tax are also payable.</li> <li>• Short-term capital gain: If the units are held as capital asset for less than or equal to 12 months, they will be treated as short-term capital asset. Short-term capital gains are taxable at normal rates applicable to the investor as per the provisions of the Income Tax Act and at 30% for Foreign Institutional Investors. Surcharge on income tax (depending on the total income level) and a cess at 3% on total tax is also payable.</li> <li>• Tax deduction at source: Not applicable for persons resident in India; TDS applies on redemption proceeds payable to NRIs/FIIs.</li> <li>• Wealth tax/Gift Tax: Not payable. The Investment Manager undertakes that under no situation there should be a recourse to the investor in the event of any additional tax liability.</li> </ul>
Daily Net Asset Value (NAV) Publication	On all working days, NAV will be computed (except in special circumstances detailed in the Statement of Additional Information/Scheme Information Document) and published in 2 newspapers and updated on the websites of Sundaram Asset Management ( <a href="http://www.sundarammutual.com">www.sundarammutual.com</a> ) and the Association of Mutual Funds of India ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ). Sundaram Asset Management shall normally update the NAV on the website of Association of Mutual Funds of India before 9.00 p.m. on every working day
For Investor Grievances please contact	<p><b>Investor Relations Manager</b></p> <p><b>J. Esther Priya</b>, Head- Customer Services, Sundaram Asset Management Company Limited, Sudarshan Building Annex, II Floor, New No.27, Old No.14, Whites Road, Royapettah, Chennai- 600 014. Telephone: (044) 28578700 Fax: (044) 28582200 Toll Free No: 1800 – 425 – 1000 Email us at : <a href="mailto:service@sundarammutual.com">service@sundarammutual.com</a></p> <p><b>Registrar</b></p> <p><b>Sundaram BNP Paribas Fund Services Limited</b>, SEBI Registration No. INR 000004066, (Unit: Sundaram Mutual Fund), Central Processing Center, RR Towers II, III Floor, Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032. Toll Free: 1800-425-7237.</p>
Information to unit holders:	<ul style="list-style-type: none"> <li>• Accounts Statement will be sent by e-mail (or post at the option of investor) within 5 business days. Units will be allotted and account statements dispatched within 5 business days from the closure of the NFO. The Scheme shall be available for trading within five business days of allotment.</li> <li>• The portfolio of the Scheme as of March 31 and September 30 of every year will be published in the SEBI prescribed format before the expiry of one month from the close of each half year in one national English daily newspaper and in a newspaper in a Tamil newspaper published from Chennai or sent to all the unit holders. The portfolio shall be displayed at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a>.</li> <li>• An abridged Scheme-wise annual report shall be e-mailed to all unit holders within four months from the date of closure of the relevant accounting year; unit holders who have not provided an email address shall receive a copy by post. The Scheme-wise abridged annual reports will also be available at <a href="http://www.sundarammutual.com">www.sundarammutual.com</a></li> </ul>
General Risk Factors	<b>All mutual funds and securities investments are subject to market risks, and there can be no assurance or guarantee that fund's objectives will be achieved. NAV may go up or down, depending on the factors and forces affecting the securities market.</b> Main types are market risk, liquidity risk, credit risk and systemic risks. At times, liquidity of investments may be impaired. There is uncertainty of dividend distribution and risk of capital loss. Past performance of the Sponsor/Asset Management Company/Fund does not indicate the future performance. <b>Investors in the Scheme are not being offered any guaranteed or indicated returns. Sundaram Capital Protection Oriented Fund 3 Years (Series 5) does not in any manner indicate either quality or future prospects and returns.</b>
Standard Risk Factors	<p><b>Risk Factors - Equity Markets:</b> Stock Market Volatility, Equity Price Risk, Dependency Risk, Temporary Investment Risk and Non-Diversification Risk and Concentration Risk, to name a few.</p> <p><b>Risks from Debt Exposures:</b> Credit Risk, Interest Rate Risk, Price Risk, Market Risk, Liquidity Risk, Investment Pattern Risk, Duration Risk and Non-Diversification Risk, to name a few.</p>
Statutory information on Sponsor/Trustee	<p>Sundaram Mutual Fund has been set up as a trust under the Indian Trusts Act, 1882</p> <p><b>Sponsor:</b> Sundaram Finance Limited <b>Investment Manager:</b> Sundaram Asset Management Company Limited. <b>Trustee:</b> Sundaram Trustee Company Limited. The sponsor is not responsible or liable for any loss beyond the contribution of Rs.1 lakh to set up the Mutual Fund.</p>

**Differentiating aspect of Sundaram Capital Protection Oriented Fund 3 Years (Series 5):** There are no significant differences as compared to the Capital Protection Oriented Schemes that have been launched previously

# Sundaram Capital Protection Oriented Fund 3 Years (Series 5)

## Your guide to fill the application form

### Checklist

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

Investors in the Micro SIP must produce a copy of any of the specified photo identification documents listed in Guide to Investing through Systematic Investment Plan (SIP)

Please complete Know Your Customer requirement (for all investors except Micro SIP of an individual investor).

Please make the Cheque/Demand Draft in favour of SMF CPOF 3Y 5S in which you would wish to invest and write the PAN number or Folio number (for investors who have an account with Sundaram Mutual) on the reverse of the Cheque/Demand Draft.

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

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

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

If the investor is a minor, the following points should be noted for opening folio / account. For detailed instructions, please refer the Statement of Additional Information:

- The minor shall be the first and the sole holder in an account. No joint holders are allowed in such accounts.
- Guardian in the account/folio on behalf of the minor should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. Documents supporting the date of birth of the minor and also the relationship of the minor and guardian should be enclosed with the application form.

#### Please attach:

- Attested copy of Permanent Account Number Card
- KYC Acknowledgement.
- Signed 'Account Payee' cheque/draft drawn in the SMF CPOF 3Y 5S in which you wish to invest and indicate PAN number on reverse.
- A cancelled cheque or a photocopy of your cheque leaf (a must if you wish to avail the facility of direct credit/ ECS and preferable in all cases to ensure your bank account details are captured accurately)
- If investment is made under Power of Attorney, notarised copy of the Power of Attorney
- In case of a Trust/Fund, a resolution of the Trustee(s) authorising the investment must be submitted.
- If you are an institution, please attach a copy of documents indicated in the table:

#### Special Categories (please attach a copy)

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

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

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

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

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

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

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

#### Permanent Account Number (PAN)

In terms of SEBI circular dated 27/04/2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction with effect from July, 2, 2007. Accordingly, in the case of investments of any value, the applicant or incase of applications in joint names, each applicant, is required to mention their PAN (Permanent Account Number) allotted under the Income Tax Act, 1961, and attach a copy of PAN card with the application. Applications accompanying without a copy of the PAN will be liable to be rejected. With effect from January 01, 2008 PAN Copy is mandatory for all applicable transactions.

#### Instructions for verification:

- Investment Manager branch officials/Registrar and Transfer Agents and Investor Centres will verify the PAN card copy with originals. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.
- Alternatively copy of the PAN shall be attested by the Bank Manager/Gazetted Officer of State/Central Government / Notary Public/Judicial Authorities.
- Alternatively, the distributors can verify the PAN card copy with originals. The person verifying the document need to affix his/her signature, name and company seal with remarks as verified with original / verified / attested.
- All other document/copies to be self certified by the investor and certified by AMFI certified distributor (with ARN affixed).
- Applications without required documents will be liable to be rejected. With effect from January 01, 2008 PAN Copy will be mandatory for all applicable transactions.

#### Know Your Customer (KYC) Requirement:

The Securities and Exchange Board of India has issued detailed guidelines on 18/01/2006 and measures for prevention Money Laundering. SEBI has also issued circulars from time to time on KYC compliance and maintenance of documentation pertaining to unit holders of mutual funds. Accordingly the following procedures shall apply.

- KYC acknowledgement is mandatory for all investors. However in the case of Micro SIP of an individual investor (if the total amount of installments is less than Rs 50,000 per investor in any rolling 12-month period or in a financial year) instead of PAN proof other approved document can be accepted.
- An application without acknowledgement of KYC compliance will be rejected
- Investors are required to attach a copy of PAN card as a mandatory document for proof of identity to complete KYC
- As a token of having verified the identity and address and for efficient retrieval of records, the POS will issue an acknowledgement.
- Investors who have obtained the acknowledgement after completing the KYC process can invest in Scheme of the Mutual funds by quoting the PAN in the application form.
- Investors are required to complete KYC process only once to enable them to invest in Scheme of all mutual funds
- The list of points of service is available at [www.sundarammutual.com](http://www.sundarammutual.com).

**3. Options:** Please indicate clearly the the option in which you wish to invest. If the investor does not clearly specify the choice of option at the time of investing, the default option will be Growth.

#### 4. How do you wish to receive:

- **Account Statement:** Please provide details of preferably your personal Email Address. This is a must to facilitate delivery of your Account Statement in an efficient and timely manner. Also, by receiving the Account Statement in a paperless mode by e-mail, you contribute to the environment. The advantage of electronic facility is available even if you opt to receive the Account Statement by Courier/Post. The investor is deemed to be aware of security risks including interception of documents and availability of content to third parties. If you reside in a place that is normally not reached by a reputed courier, please choose the 'Post' option.

• **Direct Credit:** The redemption proceeds on maturity will be credited to your designated bank account. It is available now with select banks and Sundaram Asset Management plans to enhance the coverage. At present, Direct Credit Facility is available for investors who have an account with Axis Bank, BNP Paribas Bank, Citibank, Deutsche Bank, HDFC Bank, HSBC Bank, ICICI Bank, IDBI Bank, Indust Bank, ING Vysya, Kotak Mahindra Bank, Royal Bank of Scotland, SBI, Standard Chartered Bank, YES Bank.. An investor who opts for Direct Credit facility is requested to enclose a cancelled cheque or a photocopy of the cheque to ensure that the correct bank account number and MICR code are entered in his/her record.

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

Funds Transfer and is applicable for payments/fund transfer of less than Rs 1 lakh. RTGS & NEFT are modes of transferring money through electronic system and are easy and more secure ways to receive your redemption proceeds.

**Warrants/Draft:** Warrant/draft will be payable only at cities where Sundaram Mutual Customer Service Centres are located. If an investor is not interested in the electronic fund transfer-based facilities and prefers receiving a cheque or demand draft, he/she must indicate the preference in the application form. Sundaram Asset Management will strive to effect the payout by sending a cheque / demand draft. In case of unforeseen circumstances, the Sundaram Asset Management reserves the right to issue a demand draft / payable at par cheque.

Investors expressly agree and authorise the mutual fund to use intermediaries such as post office, local and international couriers and banks, to name a few, to send communication or send cheque / demand draft / warrant. Intermediaries are agents of the investor and not the mutual fund. The Trustees / Investment Manager / Mutual Fund will not be responsible for any loss arising out of fraudulent encashment of cheque/draft or delay / loss in transit of any cheque / draft / communication.

**5. Bank Account Details: Providing bank account details is mandatory according to SEBI regulations.** Please complete all the details such as account number, name of the bank, branch, address and city. If you opt for ECS fill the nine digit MICR number that is available in your cheque leaf. If you have opted to receive redemption proceeds by RTGS/NEFT, fill in the additional five fields marked in italics. RTGS/NEFT are unique numbers for every account with a bank branch. You can obtain them by contacting your banker. Please attach a cancelled cheque or a photocopy of the cheque to ensure that your account details are captured accurately in your record with the registrar. This is a must if you opt for ECS.

**6. Payment Details:** The cheque/demand draft must be drawn in favour of SMF CPOF 3Y 5S and crossed A/c Payee only. Investors must write the Permanent Account Number/Folio Number on the reverse of the cheque / demand draft accompanying the application form. Sundaram Asset Management is pleased to bear DD charges as per rates of State Bank of India.

Purchases made through third party cheque(s) will not be accepted. In case of payment from a Joint Bank Account, the first holder in the Application must be one of the Joint Account Holders of the Joint Bank Account .

However the following are excluded from this restriction:

1. Gifts to a minor from Parents/Grand Parents upto Rs50,000 (for each purchase/per SIP Instalment)
2. Employer's Remittance of Payroll deduction on behalf of Employees
3. Custodian's payment on behalf of an FII /Client

For further details please refer to Statement of Additional Information.

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

**8. Personal Identification Number (PIN):** You can keep track of your investment online at [www.sundarammutual.com](http://www.sundarammutual.com). You can also make routine transactions such as redemption, switch, etc to name a few. To use this facility, you need to have a Unique Identification Number through Personal Identification Number (PIN) provided by Sundaram BNP Paribas Fund Services Limited, the Registrar. Choose 'Yes' to avail this facility and also make a further contribution towards the environment by helping conserve paper and trees. Applicants who request a Personal Identification Number (PIN) by ticking the 'yes' box will be deemed to have read understood and agreed to the terms and conditions for the PIN that are available at [www.sundarammutual.com](http://www.sundarammutual.com).

**9. Nomination:** Please indicate a nominee who should be entitled to the benefits of your investment in the event of an untoward development. The section on Nomination is not applicable in the case of Non- individuals. The following points on nomination procedures may please be noted. For detailed procedure, please refer the Statement of Additional Information (SAI):

- Where a folio has joint holders, all joint holders should sign the request for nomination/ cancellation of nomination, even if the mode of holding is not "joint". Nomination form cannot be signed by Power of attorney (PoA) holders.
- Nomination shall be compulsory for new folios/accounts especially where the mode of holding is single. Investors who do not wish to nominate must sign confirming their non-intention to nominate. Every new nomination for a folio/account will overwrite the existing nomination.
- Nomination shall not be allowed in an account/folio held on behalf of a minor. Where the nominee is a minor, various documents like KYC, PAN, Bank details, Indemnity, etc. should be of the guardian of the nominee.

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

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

Your cheque must be in favour of SMF CPOF 3Y 5S **A Closed-End Capital Protection Oriented Scheme** Serial No: SCPOF 3-5  
New Fund Offer Period Opens on: 17/08/2011 Closes on: 31/08/2011

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

Upfront commission shall be paid directly by the investor to the AMFI-registered distributors based on the investors' assessment of various factors including services rendered by the distributor

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

2. New Investor Information (refer instruction 2)

Name of First/Sole Applicant

Permanent Account Number  KYC completed  Yes  No Date of Birth 

D	D	M	M	Y	Y	Y	Y
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Name of Guardian (in case of First / Sole Applicant is a Minor) / Contact Person – Designation (in case of non-individual Investors)

Permanent Account Number  KYC completed  Yes  No Relationship

**DEMAT Account Details**

National Securities Depository Limited Depository Participant Name   
 Central Securities Depository Limited DP ID Number 

I	N						
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 Beneficiary Account Number 

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**Mailing Address of First / Sole Applicant**

CITY  STATE  PIN CODE

**Overseas Address** (in case of NRIs/FIIs)

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

STD/Telephone  Mobile

E-Mail

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

**Status of First / Sole Applicant** [Please (✓)]  Individual  NRI-Repatriable  NRI-Non-Repatriable  Minor through guardian  HUF  Partnership  Society/Club  Company  FII Sub account of FII  Body Corporate  Trust  Fund of Funds  Others \_\_\_\_\_ (please specify)

Monthly Income :  < Rs 10,000  < Rs 25,000  < Rs 50,000  < Rs 1,00,000  > Rs 1,00,000 Profession:.....

Name of Second Applicant

Permanent Account Number  KYC completed  Yes  No

**DEMAT Account Details**

National Securities Depository Limited Depository Participant Name   
 Central Securities Depository Limited DP ID Number 

I	N						
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 Beneficiary Account Number 

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Name of Third Applicant

Permanent Account Number  KYC completed  Yes  No

**DEMAT Account Details**

National Securities Depository Limited Depository Participant Name   
 Central Securities Depository Limited DP ID Number 

I	N						
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 Beneficiary Account Number 

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

Communication in connection with the application should be addressed to the Registrar **Sundaram BNP Paribas Fund Services Limited**, Registrar and Transfer Agents, Unit: Sundaram Mutual Fund, Central Processing Center, RR Towers, II III Floor, Thiru Vi Ra Industrial Estate, Guindy, Chennai 600 032. Toll Free: 1800-425-7237  
**Sundaram Asset Management**, II Floor, 46 Whites Road, Chennai - 600 014. Toll Free: 1800-425-1000 Ph: (044) 28578700

ISC's Signature & Stamp  
Please Note: All Purchases are subject to realisation of cheques / demand drafts.



Investors must read the Scheme Information Document/Key Information Memorandum and Instructions before completing this Form.

**A Closed-End Capital Protection Oriented Scheme**  
New Fund Offer Period Opens on: 17/08/2011 Closes on: 31/08/2011

**APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM**

Date 

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

ASBA Application No. 

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NFO Application No. [mandatory & only for Non-Demat holders] 

--	--	--	--	--	--	--	--	--	--

Broker/Agent Information		For office use only			
Name and AMFI Regn No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SL No.
ARN:		[Name & Code]	[11 digit code]	[Name & Code]	

Name of first applicant (Mr./Ms./Mrs./M/s.)	Name should be as available in Demat Account
--	--

Existing Folio No. (If you have an existing folio number of any Scheme with Sundaram BNP Paribas Fund Services, please mention the number here)
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Depository Account Details: [Mandatory]	
Depository Name [Please tick]	<input type="checkbox"/> National Securities Depository Ltd <input type="checkbox"/> Central Depository Services [India] Limited
Depository Participant Name	
DP-ID	
Beneficiary Account Number	

PAN of 1st applicant [Permanent Account Number]	
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Investment Details
<b>Sundaram Capital Protection Oriented Fund 3 Years (Series 5)</b> <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Growth

Details Of Bank Account For Blocking Of Funds [Bank Account should be in the name of First Applicant only]

Bank Account Number	
Bank Name	
Branch Name where account is held	

Total Amount to be blocked [Rs. In figures]	[Rs. In words]
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**UNDERTAKING BY ASBA INVESTOR**

1) I/We hereby undertake that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements), Regulations 2009 ('SEBI Regulations') as amended from time to time. 2) In accordance with ASBA process provided in the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB to do all necessary acts including blocking of application money towards the Subscription of Units of the Scheme, to the extent mentioned above in the "SCSB / ASBA Account details" or unblocking of funds in the bank account maintained with the SCSB specified in this application form, transfer of funds to the Bank account of the Scheme/Sundaram Mutual Fund on receipt of instructions from the Registrar and Transfer Agent after the allotment of the Units entitling me/us to receive Units on such transfer of funds, etc. (b) Registrar and Transfer Agent to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the application, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Sundaram Mutual Fund. 3) In case the amount available in the bank account specified in the application is insufficient for blocking the amount equivalent to the application money towards the Subscription of Units, the SCSB shall reject the application 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in the application is incorrect or incomplete or not matching with the depository records, the application shall be rejected and the Sundaram Mutual Fund or Sundaram Asset Management Company Limited or Sundaram Trustee Company Limited or SCSBs shall not be liable for losses, if any. All future communication in connection with NFO should be addressed to the SCSB/RTA/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details [if it has been provided], Amount applied for and the account number from where NFO amount was blocked.

Signature	
	Signature of Bank Account Holders

**Acknowledgement Slip To The Investor [To Be Retained By The Investor] (to be filled up the investor)**

Sundaram Asset Management, II Floor, 46 Whites Road, Chennai - 600 014. Toll Free: 1800-425-1000 Ph: (044) 28578700		Sf   SUNDARAM MUTUAL									
Application Number [mandatory for non-demat account holders]:		ASBA Application Number:									
<b>Sundaram Capital Protection Oriented Fund 3 Years (Series 5)</b>		<input type="checkbox"/> Dividend Payout <input type="checkbox"/> Growth									
Date <table border="1" style="display: inline-table;"><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr></table>	D	D	M	M	Y	Y	Y	Y	ASBA Application Number		
D	D	M	M	Y	Y	Y	Y				
Received from Mr./Ms./Mrs./M/s.	SCSB Account details	Total Amount to be Blocked	SCSB Stamp, Signature								
	A/C No.	Rs. In figures	Date & time of receipt								
Address	Bank Name	Rs. In words									
	Branch Name										

- 1. Applications Supported by Blocked Amount or ASBA facility:** An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO(New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals. It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)

- 2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
- 3. "Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at <http://www.sebi.gov.in/pmd/scsb.pdf> and [www.sundarammutual.com](http://www.sundarammutual.com)
- 4. "Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in).
- 5. The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plans) launched on or after October 1, 2010, an investor (being an Individual) can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section "Applications Supported by Blocked Amount (ASBA) facility," below and also the Application Form/KIM of the Scheme

**Applications Supported by Blocked Amount (ASBA) facility:** Pursuant to SEBI Circular dated SEBI/MD/CIR No 18 /198647 /2010 March 15, 2010, an investor can subscribe to the New Fund Offer (NFO) launched on or after October 1, 2010 through ASBA facility by applying for the Units in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA is an application containing an authorization given to the Bank by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO of the Scheme of Sundaram Mutual Fund. Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. The blocked amount cannot be withdrawn and will earn interest as per account terms applicable. It may be noted that since ASBA Facility is pursuant to an arrangement between the Investor and his /her Bank, Sundaram Mutual Fund, or its Trustee/AMC/ its Employees/Directors will not be responsible for any delay, error or omission/commission, or deficiency if any, on the part of the Investor's Bank.

#### Benefits of Applying through ASBA facility

- Writing cheques / demand drafts and sending them for collection etc are not required, as investor needs to submit ASBA application Form accompanying an authorization to block the account to the extent of application money towards subscription of Units. The balance money, if any, in the account can be used for other purposes by the investors.
- Release/Unblocking of blocked funds after allotments done instantaneously.
- Unlike other modes of payment, ASBA facility prevents the loss of interest income on the application money towards subscription of Units as it remains in the bank account of the investor till the allotment is made.
- Refunds of money to the investors do not arise as the application money towards subscription of Units gets transferred only to the extent of amount payable for the actual allotment
- The investor deals with the known intermediary i.e. his/her own bank.
- The application form is simpler as the application form for ASBA will be different from the NFO application form.

#### ASBA Procedure:

- An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB), with whom he/she has a Bank Account.
- The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes.
  - Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
  - Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. (Note: Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. Further, if the bank account specified in the ASBA Application Form does not have sufficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the ASBA Application form.)
- On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA Application Form.

- The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application.
- SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
- The list of SCSBs and their DBs where ASBA application form can be submitted is available on the websites of BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)) and shall also be given in the ASBA application form.

Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.

#### List of banks providing ASBA facility

- |                                     |                                      |
|-------------------------------------|--------------------------------------|
| 1. Axis Bank Ltd                    | 17. Andhra Bank                      |
| 2. State Bank of Hyderabad          | 18. HSBC Ltd.                        |
| 3. Corporation Bank                 | 19. Kotak Mahindra Bank Ltd.         |
| 4. State Bank of Travencore         | 20. Bank of India                    |
| 5. IDBI Bank Ltd.                   | 21. CITI Bank                        |
| 6. State Bank of Bikaner and Jaipur | 22. IndusInd Bank                    |
| 7. YES Bank Ltd.                    | 23. Allahabad Bank                   |
| 8. Punjab National Bank             | 24. Karur Vysya Bank Ltd.            |
| 9. Deutsche Bank                    | 25. The Federal Bank                 |
| 10. Union Bank of India             | 26. Indian Bank                      |
| 11. HDFC Bank Ltd.                  | 27. Central Bank of India            |
| 12. Bank of Baroda                  | 28. Oriental Bank of Commerce        |
| 13. ICICI Bank Ltd                  | 29. Standard Chartered Bank          |
| 14. Vijaya Bank                     | 30. J P Morgan Chase Bank, N.A.      |
| 15. Bank of Maharashtra             | 31. Nutan Nagarik Sahakari Bank Ltd. |
| 16. State Bank of India             | 32. UCO Bank                         |

Note: For the scheme HDFC Bank Limited and Kotak Mahindra Bank Limited have consented to process the ASBA application form.

#### Grounds for Technical Rejections of ASBA application forms ASBA

Grounds on which Application Forms can be rejected, at the discretion of Sundaram Mutual Fund/ Registrar and Transfer Agent of Sundaram Mutual Fund or SCSBs include, but are not limited to-

- Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.
- Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked properly.
- The ASBA Application Form is without the stamp of the SCSB.
- Application by any person/entity outside India if which is not in compliance with applicable foreign and Indian laws/Regulations.
- Bank account details not given or incorrect /incomplete details given.
- Relevant Legal Documents (such as Duly certified Power of Attorney, if applicable), not submitted along with the ASBA application form.
- No corresponding records available with the Depositories matching the parameters namely
  - Names of the ASBA applicants (including the order of names of joint applicants holders)
  - DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.

Mechanism for Redressal of Investor Grievances: All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram BNP Paribas Fund Services (SBNPPFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

#### Investor Relations Manager

J. Esther Priya

Head - Customer Services

Sundaram Asset Management Company Limited

Sudarshan Building Annex, II Floor

New No.27, Old No.14, Whites Road, Royapettah, Chennai- 600 014.

Telephone: (044) 28578700; Fax: (044) 28582200

Toll Free No: 1800 - 425 - 1000

Email us at : [service@sundarammutual.com](mailto:service@sundarammutual.com)



- 1. Applications Supported by Blocked Amount or ASBA facility:** An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO(New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals. It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)

- 2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
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- 4. "Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in).
- 5. The ASBA facility during NFO:** In respect of New Fund Offer (NFO) of Schemes/Plans) launched on or after October 1, 2010, an investor (being an Individual) can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered in the ASBA Application Form and following the procedure as prescribed in the form. For details please refer to the Section "Applications Supported by Blocked Amount (ASBA) facility," below and also the Application Form/KIM of the Scheme

**Applications Supported by Blocked Amount (ASBA) facility:** Pursuant to SEBI Circular dated SEBI/MD/CIR No 18 /198647 /2010 March 15, 2010, an investor can subscribe to the New Fund Offer (NFO) launched on or after October 1, 2010 through ASBA facility by applying for the Units in the ASBA Application Form and following the procedure as prescribed in the form.

ASBA is an application containing an authorization given to the Bank by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO of the Scheme of Sundaram Mutual Fund. Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units. The blocked amount cannot be withdrawn and will earn interest as per account terms applicable. It may be noted that since ASBA Facility is pursuant to an arrangement between the Investor and his /her Bank, Sundaram Mutual Fund, or its Trustee/AMC/ its Employees/Directors will not be responsible for any delay, error or omission/commission, or deficiency if any, on the part of the Investor's Bank.

**Benefits of Applying through ASBA facility**

- Writing cheques / demand drafts and sending them for collection etc are not required, as investor needs to submit ASBA application Form accompanying an authorization to block the account to the extent of application money towards subscription of Units. The balance money, if any, in the account can be used for other purposes by the investors.
- Release/Unblocking of blocked funds after allotments done instantaneously.
- Unlike other modes of payment, ASBA facility prevents the loss of interest income on the application money towards subscription of Units as it remains in the bank account of the investor till the allotment is made.
- Refunds of money to the investors do not arise as the application money towards subscription of Units gets transferred only to the extent of amount payable for the actual allotment
- The investor deals with the known intermediary i.e. his/her own bank.
- The application form is simpler as the application form for ASBA will be different from the NFO application form.

**ASBA Procedure:**

- An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB), with whom he/she has a Bank Account.
- The ASBA Application Form towards the subscription of Units can be submitted through one of the following modes.
  - Submit the form physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or
  - Submit the form electronically through the internet banking facility offered by the SCSB ("Electronic ASBA").
- An acknowledgement will be given by the SCSB in the form of the counter foil or specifying the application number for reference. (Note: Such acknowledgement does not guarantee, in any manner that the investors will be allotted the Units applied for. Further, if the bank account specified in the ASBA Application Form does not have sufficient credit balance to meet the application money towards the subscription of Units, the Bank shall reject the ASBA Application form.)
- On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA Application Form.

- The application money towards the Subscription of Units shall be blocked in the account until (i) Allotment of Units is made or (ii) Rejection of the application.
- SCSBs shall unblock the bank accounts (i) for Transfer of requisite money to the NFO bank account against each valid application on allotment or (ii) in case the application is rejected.
- The list of SCSBs and their DBs where ASBA application form can be submitted is available on the websites of BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)) and shall also be given in the ASBA application form.

Note: No request for withdrawal of ASBA application form made during the NFO Period will be allowed.

**List of banks providing ASBA facility**

- |                                     |                                      |
|-------------------------------------|--------------------------------------|
| 1. Axis Bank Ltd                    | 17. Andhra Bank                      |
| 2. State Bank of Hyderabad          | 18. HSBC Ltd.                        |
| 3. Corporation Bank                 | 19. Kotak Mahindra Bank Ltd.         |
| 4. State Bank of Travencore         | 20. Bank of India                    |
| 5. IDBI Bank Ltd.                   | 21. CITI Bank                        |
| 6. State Bank of Bikaner and Jaipur | 22. IndusInd Bank                    |
| 7. YES Bank Ltd.                    | 23. Allahabad Bank                   |
| 8. Punjab National Bank             | 24. Karur Vysya Bank Ltd.            |
| 9. Deutsche Bank                    | 25. The Federal Bank                 |
| 10. Union Bank of India             | 26. Indian Bank                      |
| 11. HDFC Bank Ltd.                  | 27. Central Bank of India            |
| 12. Bank of Baroda                  | 28. Oriental Bank of Commerce        |
| 13. ICICI Bank Ltd                  | 29. Standard Chartered Bank          |
| 14. Vijaya Bank                     | 30. J P Morgan Chase Bank, N.A.      |
| 15. Bank of Maharashtra             | 31. Nutan Nagarik Sahakari Bank Ltd. |
| 16. State Bank of India             | 32. UCO Bank                         |

**Note: For the scheme HDFC Bank Limited and Kotak Mahindra Bank Limited have consented to process the ASBA application form.**

**Grounds for Technical Rejections of ASBA application forms ASBA**

Grounds on which Application Forms can be rejected, at the discretion of Sundaram Mutual Fund/ Registrar and Transfer Agent of Sundaram Mutual Fund or SCSBs include, but are not limited to-

- Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane/insolvent persons or where the Bank Account concerned is the subject matter of any attachment / restraint order by a Court or a competent authority under any law etc.
- Mode of ASBA i.e. either Physical ASBA or Electronic ASBA not selected or ticked properly.
- The ASBA Application Form is without the stamp of the SCSB.
- Application by any person/entity outside India if which is not in compliance with applicable foreign and Indian laws/Regulations.
- Bank account details not given or incorrect /incomplete details given.
- Relevant Legal Documents (such as Duly certified Power of Attorney, if applicable), not submitted along with the ASBA application form.
- No corresponding records available with the Depositories matching the parameters namely
  - Names of the ASBA applicants (including the order of names of joint applicants holders)
  - DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.

**Mechanism for Redressal of Investor Grievances:** All grievances relating to the ASBA facility may be addressed to the respective SCSBs, giving full details such as name, address of the applicant, number of Units applied for, counterfoil or the application reference given by the SCSBs, DBs or CBs, amount paid on application and the Designated Branch or the collection centre of the SCSB where the Application Form was submitted by the ASBA Investor.

If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram BNP Paribas Fund Services (SBNPPFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

**Investor Relations Manager**

**J. Esther Priya**

Head - Customer Services

Sundaram Asset Management Company Limited

Sudarshan Building Annex, II Floor

New No.27, Old No.14, Whites Road, Royapettah, Chennai- 600 014.

Telephone: (044) 28578700; Fax: (044) 28582200

Toll Free No: 1800 - 425 - 1000

Email us at : [service@sundarammutual.com](mailto:service@sundarammutual.com)



- 1. Applications Supported by Blocked Amount or ASBA facility:** An application containing an authorization given by the Investor to block the application money in his/her specified bank account towards the subscription of Units offered during the NFO (New Fund Offer) of a Scheme. If an investor is applying through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is selected for allotment of Units.

It is an additional payment option that the investor can use in addition to the existing modes (Cheque/Demand Draft etc) for buying Units during NFO. It is available only to individuals. It is not available for subscribing to Units on an ongoing basis after the NFO. For availing this option the bank, where the investor has an account, should be a Self Certified Syndicate Bank (SCSB)

- 2. "Controlling Branches (CBs) of the Self Certified Syndicate Banks (SCSB):** Controlling Branches (CBs) are the branches of the SCSBs acting as coordinating branches for the Registrar and Transfer Agent of Sundaram Mutual Fund schemes, the AMC and the Stock Exchange(s) for the ASBA facility offered during the NFO period.
- 3. "Designated Branches (DBs) of the SCSBs:** Designated Branches (DBs) are the branches of the SCSBs which shall collect the ASBA Application Forms duly filled by the Investors towards the subscription to the Units of the Scheme offered during the NFO. The list of these Designated Branches is available at <http://www.sebi.gov.in/pmd/scsb.pdf> and [www.sundarammutual.com](http://www.sundarammutual.com)
- 4. "Self Certified Syndicate Bank" or SCSB:** Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in).
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#### Benefits of Applying through ASBA facility

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If the SCSB is unable to resolve the grievance within reasonable time, it shall be addressed to the Registrar and Transfer Agent Sundaram BNP Paribas Fund Services (SBNPPFS) with a copy to the Investor Service Department of Sundaram Asset Management Company Limited

#### Investor Relations Manager

J. Esther Priya

Head - Customer Services

Sundaram Asset Management Company Limited

Sudarshan Building Annex, II Floor

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Toll Free No: 1800 - 425 - 1000

Email us at : [service@sundarammutual.com](mailto:service@sundarammutual.com)

# PIN Agreement & Email ID To Transact Online & Receive E-Mail Account Statement

Please read the terms & conditions of PIN on this page before signing the application form. PIN will be sent to all new investors along with account statement

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

A Personal Identification Number – PIN – is a must for effective and speedy transacting online in a mutual fund's products. Do you have one? If you wish to receive a PIN, you can read the PIN agreement attached to this communication and sign at the designated place. On receipt of the same, a PIN will be sent to you at the postal address noted in our records. The PIN will help an investor use the Invest Online facility at [www.sundarammutual.com](http://www.sundarammutual.com) to buy, sell and switch units, to name a few services. The PIN is a vital requirement to do online investment transactions in a safe, secure and convenient way.

**We also offer the facility of sending account statements by email. In case you wish to do so, please furnish your Email ID and sign at the appropriate place in the attached document.**

We do encourage you to use a PIN to execute your transactions online and sign up for sending the account statements by email as by increasing the share of paperless transactions in the economy you will be making a vital contribution to a cleaner and healthier environment.

Investor Information															Agreement Date						
Name																					
Folio No					Mobile Number					Date				D	D	M	M	Y	Y	Y	Y
E-Mail Address																					

## Agreement for Personal Identification Number – PIN For detailed PIN Agreement, visit: [www.sundarammutual.com](http://www.sundarammutual.com)

This Agreement between Sundaram Mutual Fund having its office at 46 Whites Road, II Floor, Chennai - 600014 (hereinafter referred to as "the Fund") and the investor (whose details are available in this agreement form hereinafter referred to as "the unit holder") (hereinafter referred to as the Agreement). The date of this agreement is indicated in the panel on Investor Information in this form. WITNESSTH:

**WHEREAS:** The Fund and the Unit holder have entered into a Unit Purchase Agreement, whereby the Unit holder has agreed to purchase units in the Fund;

**AND WHEREAS:** The Fund, through Sundaram BNP Paribas Funds Services Limited, acting as its Registrar and Transfer Agent (hereinafter referred to as "Registrar") offers the facility of a Personal Identification Number (hereinafter referred to as "PIN") for convenience of unit holders

**AND WHEREAS:** The unit holder has indicated to the Fund that he/she/it wishes to avail of the PIN facility offered by the Fund, subject to the terms and conditions stated in the application form and has for this purpose, indicated to Fund the name of his/her/its Bank and Branch Account Number;

**AND WHEREAS:** The Fund is willing to extend the PIN facility to the Unit holder on the terms and conditions as set out herein;

Now THEREFORE, in consideration of the mutual understanding as set forth in this Agreement, the parties hereto have agreed to the following terms and conditions:

The PIN granted to the Unit holder pursuant to this Agreement shall be communicated to the Unit holder by a reliable courier and entirely at the risk of the Unit holder.

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

- a. If the unit holder is a company, an institution/ trust or body corporate, the authorised signatories may designate any individual as designated person and his personal details should be submitted to the Registrar
- b. If the mode of payment is the first holder only, PIN facility will be made available to the first holder
- c. If the mode of operation is joint, all the unit holders may designate only one of them to operate this facility. In such case, the personal details of the such a person shall be submitted to the registrar
- d. If the Unit holder is a minor, then the Natural Guardian or the Guardian appointed by the Court alone shall be eligible to operate the PIN facility. In such a case the personal details of the Guardian shall be submitted to the Registrar.

The Unit holder may access the following services through the Internet, using the PIN facility: (a) purchase including switch in (b) redemption including switchout (c) Access to NAV Information (d) Access to balance Information (e) Ability to print Account Statements in a client-independent standard format (f) Links to the other Internet / web-sites of the Fund (g) Ability to email service requests to the Transfer Agent.

The Fund will take best efforts to keep the Fund's web-site updated on a daily basis so as to provide most current information to unit holders. However, the Unit holder agrees that because of communications issues, it is possible that the site may not be current on occasions. The Unit holder also agrees that the look and feel of the Web screen and outputs therefrom may differ based on the nature of the software used by the Unit holder to browse the site. The Fund agrees to take best efforts to protect security of the data placed on the Internet and has for this purpose, required the web service provider engaged by the Registrar to sign a confidentiality agreement with the Registrar specifying confidentiality of the data and to restrict external access to the database on the Internet. The Registrar shall ask the Unit holder for his / her / its name and Folio Number, address or such particulars to ensure the authenticity before accepting instructions on behalf of Fund.

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

from the Unit holder. The Unit holder shall be responsible for safekeeping of the PIN and shall not disclose his / her / its PIN to any person and shall take all possible care to prevent discovery of the PIN by any person. The Unit holder shall not use his / her / its PIN after the disclosure of the same to any third party.

In the event of accidental disclosure of the PIN to any third party or if the unit holder forgets his password, the Fund may at the request of the unit holder and at its absolute discretion issue to the Unit holder a new PIN on these terms and conditions or under such terms and conditions, as the Fund may deem fit. The Unit holder shall be fully liable to the Fund for every transaction entered into using the PIN facility, whether with or without the knowledge of the Unit holder. The Unit holder hereby releases the Fund and the Registrar from any liability whatsoever against misuse of the PIN. Further, neither the Fund nor the Registrar shall be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorisedly accessing the server. The Unit holder shall at all times indemnify the Fund, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorised use of the PIN and from and against all damages, costs, charges and expenses in respect thereof, unless the same is caused by gross negligence, bad faith or wilful default on the part of the Fund.

The Unit holder acknowledges and agrees that Sundaram Investment Manager/Fund and or its Registrars or the Service Providers does not guarantee or warrant that Unit holder will not experience any downtime or disruptions in its use of the Service. In the event of any such downtime or disruption, the Investment Manager/Fund or its Registrar or its service providers shall use commercially reasonable efforts to reinstate accessibility and operability. Investment Manager/Fund or its Registrar or its service providers may restrict, suspend, or terminate investor's access to and use of the Service at any time, without notice or liability. The Unit holder agrees that its right to use the Service is non-exclusive, revocable, non-transferable, and non-sublicense able.

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

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

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

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

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