

DSP FLOATER FUND

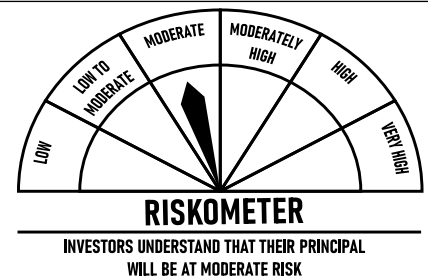
An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives)

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

This product is suitable for investors who are seeking*:

- To generate regular Income
- Investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures)

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



Offer of Units of Rs. 10 per Unit during the
New Fund Offer and at NAV based prices on an on-going basis

Name of the AMC: DSP Investment Managers Private Limited
Name of Trustee: DSP Trustee Private Limited
Name of the Mutual Fund: DSP Mutual Fund

New Fund Offer Opens on: March 04, 2021
New Fund Offer Closes on: March 17, 2021
Scheme Re-opens for continuous sale and repurchase: Within five Business Days from the
date of allotment

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/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 relevant Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.dspim.com.

The Schemes' 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 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.

This KIM is dated February 23, 2021

Investment Objective	<p>The primary objective of the scheme is to generate regular income through investment predominantly in floating rate and fixed rate debt instruments (including money market instruments).</p> <p>However, there is no assurance that the investment objective of the scheme will be realized.</p>																
Asset Allocation Pattern	<table border="1" data-bbox="402 1715 1532 1971"> <thead> <tr> <th data-bbox="402 1715 1002 1836" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1002 1715 1321 1836">Indicative allocations (% of total assets)</th> <th data-bbox="1321 1715 1532 1836" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="1002 1836 1165 1971">Minimum</th> <th data-bbox="1165 1836 1321 1971">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="402 1836 1002 1915">Floating Rate Debt Securities (including fixed rate Securities* converted to floating rate exposures using swaps/ derivatives)</td> <td data-bbox="1002 1836 1165 1915">65%</td> <td data-bbox="1165 1836 1321 1915">100%</td> <td data-bbox="1321 1836 1532 1915">Low to medium</td> </tr> <tr> <td data-bbox="402 1915 1002 1971">Fixed Rate Debt Securities (including money market instruments**)</td> <td data-bbox="1002 1915 1165 1971">0%</td> <td data-bbox="1165 1915 1321 1971">35%</td> <td data-bbox="1321 1915 1532 1971">Low to medium</td> </tr> </tbody> </table> <p data-bbox="402 1971 1532 2163">*Fixed rate Debt Securities constitute those securities issued by Central and / or State Government.</p> <p data-bbox="402 1971 1532 2163">**Money Market instruments includes Tri Party Repo/Repo/Reverse Repo (including corporate bond repo), commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p data-bbox="402 1971 1532 2163">Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities. This may be by way of direct investment in floating rate securities or fixed rate securities swapped for floating rate returns by using swaps/derivatives.</p> <p data-bbox="402 1971 1532 2163">The Scheme may undertake (i) repo / reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps; and (iii) Short Selling and such other transactions in accordance with guidelines issued by SEBI from time to time.</p> <p data-bbox="402 1971 1532 2163">The Scheme shall not lend securities amounting to more than 20% of the net assets of the Scheme or as may be specified by SEBI from time to time. The Scheme will enter into securities lending in accordance with the framework specified by SEBI in this regard.</p> <p data-bbox="402 1971 1532 2163">The Scheme may invest in debt instruments having Structured Obligations / Credit Enhancements up to 10% of the debt portfolio of the Scheme.</p> <p data-bbox="402 1971 1532 2163">The Scheme may enter into short selling transactions in accordance with the framework relating to short selling specified by SEBI. The Scheme may also participate in repo of money market and corporate debt securities. The gross exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the Scheme</p> <p data-bbox="402 1971 1532 2163">The cumulative gross exposure through debt & money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Floating Rate Debt Securities (including fixed rate Securities* converted to floating rate exposures using swaps/ derivatives)	65%	100%	Low to medium	Fixed Rate Debt Securities (including money market instruments**)	0%	35%	Low to medium
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Investment Strategy	<p>The scheme aims to invest in debt instruments issued by Central and / or State Government, floating rate debt securities issued by Central and / or State Government (including fixed rate securities converted to floating rate exposure using swaps/derivatives). Minimum investment in floating rate debt securities would be at least 65% and whilst the fixed rate debt securities (including money market instruments & cash and cash equivalents) would remain between 0% to 35%.</p> <p>The aim of the investment manager will be to allocate assets of the scheme across fixed and floating rate instruments and derivatives with an objective to generate optimal risk adjusted returns.</p> <p>Fixed interest rate securities are subjected to volatility in price movements corresponding to movements in interest rates. However, the interest rate in case of floating rate securities is reset in regular time intervals based on certain benchmark or a reference rate. Therefore, through diversification i.e. creating a portfolio with fixed and floating rate securities could help to minimize interest rate risk. In the absence of floating rate securities, the same can be created synthetically with a combination of derivatives like Interest Rate Swaps. The scheme intends to use derivatives as permitted by RBI/SEBI for hedging interest rate risk.</p> <p>The actual percentage of investments in various floating and fixed interest rate securities and position of derivatives will be decided on the basis of interest rate direction based on in-house fixed income framework (tracks various domestic and global factors like Fiscal Deficit, Current Account Deficit, Inflation, Growth, Currency, Dollar Index, US interest rates) and after considering other factors like the prevailing political conditions, etc.</p>																

<p>Risk Profile</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below:</p> <p>1. Market Liquidity Risk 2. Credit Risk 3. Term Structure of Interest Rates (TSIR) Risk 4. Rating Migration Risk 5. Re-investment Risk 6. Risks of investing in floating rate debt instruments or fixed rate debt instruments swapped for floating rate return 7. Risk associated with investments in repo of corporate debt securities 8. Risk associated with investments in debt instruments having Structured Obligations/Credit Enhancements 9. Risks Associated with Transaction in Units Through Stock Exchange Mechanism 10. Risks Associated with Derivatives 11. Risk Factors Associated with Imperfect Hedging using Interest Rate Futures 12. Risks associated with Securities Lending & Borrowing and Short Selling 13. Risks associated with segregated portfolio</p> <p>Please read the SID carefully for details on risk factors before investment.</p> <table border="1" data-bbox="424 371 1532 1249"> <thead> <tr> <th data-bbox="424 371 778 409">Risk</th> <th data-bbox="785 371 1532 409">Risk mitigants / management strategy</th> </tr> </thead> <tbody> <tr> <td data-bbox="424 418 778 517">Market Liquidity Risk for Equity and Fixed Income securities</td> <td data-bbox="785 418 1532 517">The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits. 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The collateral risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities, where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.</td> </tr> </tbody> </table>	Risk	Risk mitigants / management strategy	Market Liquidity Risk for Equity and Fixed Income securities	The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits. The first access to liquidity is through cash and fixed income securities.	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<p>Plans Available under the Schemes</p>	<p>Regular Plan Direct Plan</p> <p>Processing of Application Form/Transaction Request: The below table summarizes the procedures which would be adopted while processing application form/transaction request by the AMC.</p> <table border="1" data-bbox="424 1424 1532 1742"> <thead> <tr> <th data-bbox="424 1424 501 1496">Sr No.</th> <th data-bbox="507 1424 1024 1496">AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request</th> <th data-bbox="1031 1424 1283 1496">Plan as selected in the application form/ transaction request</th> <th data-bbox="1289 1424 1532 1496">Transaction shall be processed and Units shall be allotted under</th> </tr> </thead> <tbody> <tr> <td data-bbox="424 1505 501 1532">1</td> <td data-bbox="507 1505 1024 1532">Not mentioned</td> <td data-bbox="1031 1505 1283 1532">Not mentioned</td> <td data-bbox="1289 1505 1532 1532">Direct Plan</td> </tr> <tr> <td data-bbox="424 1541 501 1568">2</td> <td data-bbox="507 1541 1024 1568">Not mentioned</td> <td data-bbox="1031 1541 1283 1568">Direct</td> <td data-bbox="1289 1541 1532 1568">Direct Plan</td> </tr> <tr> <td data-bbox="424 1576 501 1603">3</td> <td data-bbox="507 1576 1024 1603">Not mentioned</td> <td data-bbox="1031 1576 1283 1603">Regular</td> <td data-bbox="1289 1576 1532 1603">Direct Plan</td> </tr> <tr> <td data-bbox="424 1612 501 1639">4</td> <td data-bbox="507 1612 1024 1639">Mentioned</td> <td data-bbox="1031 1612 1283 1639">Direct</td> <td data-bbox="1289 1612 1532 1639">Direct Plan</td> </tr> <tr> <td data-bbox="424 1648 501 1675">5</td> <td data-bbox="507 1648 1024 1675">Direct</td> <td data-bbox="1031 1648 1283 1675">Not Mentioned</td> <td data-bbox="1289 1648 1532 1675">Direct Plan</td> </tr> <tr> <td data-bbox="424 1684 501 1711">6</td> <td data-bbox="507 1684 1024 1711">Direct</td> <td data-bbox="1031 1684 1283 1711">Regular</td> <td data-bbox="1289 1684 1532 1711">Direct Plan</td> </tr> <tr> <td data-bbox="424 1720 501 1747">7</td> <td data-bbox="507 1720 1024 1747">Mentioned</td> <td data-bbox="1031 1720 1283 1747">Regular</td> <td data-bbox="1289 1720 1532 1747">Regular Plan</td> </tr> <tr> <td data-bbox="424 1756 501 1783">8</td> <td data-bbox="507 1756 1024 1783">Mentioned</td> <td data-bbox="1031 1756 1283 1783">Not Mentioned</td> <td data-bbox="1289 1756 1532 1783">Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete / suspended / cancelled ARN codes mentioned on the application form, the application shall be processed under Direct Plan or may be rejected without any notice.</p>	Sr No.	AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/ transaction request	Transaction shall be processed and Units shall be allotted under	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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<p>Options</p>	<ul style="list-style-type: none"> • Growth* • Dividend <ul style="list-style-type: none"> - Payout Dividend - Reinvest Dividend <p>* default option</p>																																				
<p>Minimum Application Amount (Purchase and Additional Purchase)</p>	<p>Rs. 500/-</p>																																				
<p>Minimum installment for Systematic Investment Plan (SIP)</p>	<p>Rs. 500/-</p>																																				
<p>Minimum installment for Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP)</p>	<p>Rs. 500/-</p>																																				

Benchmark Index	CRISIL Short Term Gilt Index								
Dividend Policy for Regular Plan & Direct Plan	The Trustee intends to declare annual dividend comprising substantially of net income and net capital gains. The Trustee, in its sole discretion, may also declare interim dividends. It should be noted that actual distribution of dividends and the frequency of distribution indicated above are provisional and will be entirely at the discretion of the Trustee.								
Name of the Fund Manager	Mr. Saurabh Bhatia, Experience - 19 years; Tenure - Nil								
Name of the Trustee Company	DSP Trustee Private Limited								
Performance of the Scheme	<p>This is a new Scheme being launched and hence, there is no performance track record.</p> <p>SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)</p> <table border="1"> <thead> <tr> <th>Top 10 Holdings issuer wise</th> <th>% of Scheme</th> </tr> </thead> <tbody> <tr> <td>This being a new Scheme, hence not available.</td> <td></td> </tr> </tbody> </table> <p>Link to the scheme's latest monthly portfolio holding: NA</p> <p>Note: The portfolio shall be available, once the portfolio has been constructed.</p> <p>SECTOR ALLOCATION</p> <p>Sector wise break up</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>% of Scheme</th> </tr> </thead> <tbody> <tr> <td>This being a new Scheme, hence not available.</td> <td></td> </tr> </tbody> </table> <p>Portfolio Turnover Ratio: This being a new Scheme, hence not available.</p> <p>Aggregate investment in the scheme by AMC's Board of Directors, scheme's Fund Manager(s) and Other key managerial personnel: This is a new scheme, hence not available.</p>	Top 10 Holdings issuer wise	% of Scheme	This being a new Scheme, hence not available.		Sector	% of Scheme	This being a new Scheme, hence not available.	
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Expenses of the Scheme									
(i) Load Structure	<table border="1"> <tr> <td>Entry Load (Applicable during New Fund Offer and Continuous Offer)</td> <td>Not Applicable</td> </tr> <tr> <td>Exit Load #(as a % of Applicable NAV)</td> <td>Nil</td> </tr> </table> <p>#Applicable for investments made through normal purchase and SIP/STP/SWP transactions. Note: No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa.</p>	Entry Load (Applicable during New Fund Offer and Continuous Offer)	Not Applicable	Exit Load #(as a % of Applicable NAV)	Nil				
Entry Load (Applicable during New Fund Offer and Continuous Offer)	Not Applicable								
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Actual Expenses for 2020-2021	Direct Plan: N.A being new scheme Regular Plan: N.A being new scheme								

(ii) Recurring Expenses	The annual total of all charges and expenses of the Scheme shall be subject to the following limits, defined under Regulation 52:		
	Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (b) ^
	on the first Rs.500 crores of the daily net assets	2.00%	0.30%
	on the next Rs.250 crores of the daily net assets	1.75%	0.30%
	on the next Rs.1,250 crores of the daily net assets	1.50%	0.30%
	on the next Rs.3,000 crores of the daily net assets	1.35%	0.30%
	on the next Rs.5,000 crores of the daily net assets	1.25%	0.30%
	On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.30%
	On balance of the assets	0.80%	0.30%
	Notes:		
^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may also charge the following to the Scheme of the Fund under Regulation 52 (6A):			
a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.			
It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.			
b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least: <ol style="list-style-type: none"> i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or; ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher. 			
Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.			
* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investors”.			
The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.			
GST on investment and advisory fees:			
a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).			
b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).			
c) GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).			
Expense Structure for Direct Plan:			
Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.			
The above expense structures are indicative in nature. Actual expenses could be lower than mentioned above.			
The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly.			
The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section VII - FEES and EXPENSES” in the SID.			
For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.			
Tax treatment for the Investors (Unit Holders)	Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax benefits, each investor is also advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the scheme concerned.		

Applicable NAV	<p>(a) Purchase and Switch-in</p> <table border="1"> <thead> <tr> <th data-bbox="392 76 1129 107">Particulars</th> <th data-bbox="1129 76 1517 107">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="392 107 1129 215">Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.</td> <td data-bbox="1129 107 1517 215">Closing NAV of same Business Day shall be applicable</td> </tr> <tr> <td data-bbox="392 215 1129 322">Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day</td> <td data-bbox="1129 215 1517 322">Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.</td> </tr> <tr> <td data-bbox="392 322 1129 430">Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.</td> <td data-bbox="1129 322 1517 430">Closing NAV of subsequent Business Day shall be applicable</td> </tr> </tbody> </table> <p>(b) Redemption /Switch-out</p> <table border="1"> <thead> <tr> <th data-bbox="392 479 1129 510">Particulars</th> <th data-bbox="1129 479 1517 510">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="392 510 1129 573">Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.</td> <td data-bbox="1129 510 1517 573">NAV of the same day</td> </tr> <tr> <td data-bbox="392 573 1129 613">Where the application is received after 3.00 p.m.</td> <td data-bbox="1129 573 1517 613">NAV of the next Business Day.</td> </tr> </tbody> </table> <p>When the application is received on a non-business day, it will be treated as if received on next business day. All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.</p> <ol style="list-style-type: none"> All transactions received on same Business Day (as per cut-off timing and Time stamping rule). Aggregation of transactions shall be applicable to the Scheme. Transactions shall include purchases, additional purchases and exclude Switches, SIP/STP and trigger transactions. Aggregation of transactions shall be done on the basis of investor/s/Unit Holder/s Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. The principle followed for such aggregation will be similar as applied for compilation of Consolidated Account Statement (CAS). All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above. Only transactions in the same Scheme of the Fund shall be clubbed. It will include transactions at Plans/Options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc). Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in folios of a minor received through same guardian will be considered for aggregation. In the case funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount. Irrespective the date and time of debit to the customer bank accounts, the date and time of actual credit in the Scheme's bank account, which could be different due settlement cycle in the banking industry, would be considered for applicability of NAV. Investors are advised to make use of digital/electronic payment to transfer the funds to the Scheme's bank account. <p>Further it is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. Unit holders are requested to note that application for redemption/switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, redemption or switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.</p> <p>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p>	Particulars	Applicable NAV	Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable	Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.	Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of subsequent Business Day shall be applicable	Particulars	Applicable NAV	Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.	NAV of the same day	Where the application is received after 3.00 p.m.	NAV of the next Business Day.
Particulars	Applicable NAV														
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable														
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Particulars	Applicable NAV														
Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.	NAV of the same day														
Where the application is received after 3.00 p.m.	NAV of the next Business Day.														
Payment Details	<p>The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>														
Direct Plan	<p>Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit load structure and other terms under Direct Plan will be same as applicable to existing plans under each of the Schemes.</p>														
Waiver of Entry Load	<p>In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with respect to applications for purchase/additional purchase/switch-in accepted by DSP Mutual Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations of Systematic Investment Plans (SIP) /Systematic Transfer Plans (STP), with effect from August 01, 2009.</p>														

Dispatch of Repurchase (Redemption) Proceeds on Maturity	Within 10 working days of the acceptance of the redemption request at any of the authorised centres of DSP Mutual Fund. In case of delay, the AMC will be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (currently @ 15% per annum).
Suspension of Subscriptions/ Switches & Termination of SIP/ STP under special circumstances	The AMC/Trustee reserves the right to temporarily suspend subscriptions/ switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.
Listing	The Units are not proposed to be listed on any stock exchange. The Units will however, be available for purchase/sale through the Stock Exchange mechanism/Trading Platforms (MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE), IEX or any other recognised stock exchange trading platform).
Net Asset Value (NAV)	NAV will be declared on all Business Days. The NAV of the Scheme will also be updated on the AMFI website www.amfiindia.com and on www.dspim.com. Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the Statement of Additional Information ('SAI') available on AMC website i.e. www.dspim.com
For Investor Grievances please contact	Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-208-4499 or 1800-200-4499 (toll free), e-mail: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP Investment Managers Private Limited Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange. Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com for any service required or for resolution of their grievances with MFUI.
Unit Holders Information	<p>Account Statements/Allotment Confirmation:</p> <ul style="list-style-type: none"> Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request. Account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: <ul style="list-style-type: none"> I. Investors who do not hold Demat Account <p>Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month as per the timeline specified by the SEBI from time to time to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), as per the timeline specified by the SEBI from time to time, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.</p> <p>[^]Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</p> <ul style="list-style-type: none"> II. Investors who hold Demat Account <p>Consolidated Account Statement^{^^}, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month as per the timeline specified by the SEBI from time to time to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), as per the timeline specified by the SEBI from time to time, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</p> <p>^{^^}Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.</p> <p>Investors are requested to note that for folios which are not included in the consolidated account statement, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before tenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.</p> <p>In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holders within 5 business days from the receipt of such request. For more details, please refer the SID.</p> <p>Half yearly portfolio disclosure: In case of unit holders whose email address is registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p>

Unit Holders Information	<p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Annual Financial results: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investors who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p>
Stamp Duty	<p>Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including dividend reinvestment) to the unit holders would be reduced to that extent.</p>

COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

The investment themes of the existing open - ended equity schemes of the Mutual Fund (along with the asset under management and number of folios) are as stated below:

Scheme Name	Investment Objective	Allocation	Number of Folios (January 31, 2021)		AUM as on January 31, 2021 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Ultra Short Fund	The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/ or debt securities. There is no assurance that the investment objective of the Schemes will be realized.	Debt* and Money market securities: 0% - 100% *Debt securities may include securitised debts up to 50% of the net assets The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.	5694	44206	1,534.91	2,098.71
DSP 10Y G-Sec Fund	The investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio of Government Securities such that the Macaulay duration of the portfolio is similar to the 10 Year benchmark government security. There is no assurance that the investment objective of the Schemes will be realized.	Government Securities: 80% - 100% TRI-PARTY REPO/repo or any other alternatives as may be provided by RBI: 0% - 20%	1797	708	26.80	18.42
DSP Strategic Bond Fund	The primary investment objective of the Scheme is to seek to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market securities. There is no assurance that the investment objective of the Schemes will be realized.	Money market securities and/ or Debt Securities* which have residual or average maturity of less than or equal to 367 days or have put options within a period not exceeding 367 days: 0% - 100% Debt securities* which have residual or average maturity of more than 367 days: 0% - 100% *Debt securities may include securitised debts up to 75% of the net assets	5397	3522	1,358.40	421.49
DSP Banking & PSU Debt Fund	The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks and public sector entities/ undertakings. There is no assurance that the investment objective of the Schemes will be realized.	Money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds: 80% - 100% Government securities, Other debt and money market securities including instruments/securities issued by Non-bank financial companies (NBFCs): 0% - 20%	5242	9228	2,180.69	1,483.30
DSP Government Securities Fund	The primary objective of the Scheme is to generate income through investment in Central Government Securities of various maturities. There is no assurance that the investment objective of the Schemes will be realized.	Central Government Securities, repos/ reverse repos in Central Government Securities as may be permitted by RBI: 80% - 100% Call money market or alternative investment for call money market as may be provided by the Reserve Bank of India: 0% - 20%	18088	6734	398.27	207.20

DSP Credit Risk Fund	<p>The primary Investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/ or debt securities.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Investment in corporate bonds which are AA\$ and below rated instruments: 65% - 100%</p> <p>Investment in other debt* and money market instruments: 0% - 35%</p> <p>Units issued by REITs/InviTs: 0% - 10%</p> <p>\$ excludes AA+ rated corporate bonds *Debt securities may include securitised debts up to 35% of the net assets.</p>	1144	7222	79.94	217.81
DSP Savings Fund	<p>The primary investment objective of the Scheme is to generate income through investment in a portfolio comprising of money market instruments with maturity less than or equal to 1 year.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Money market securities having maturity of less than or equal to 1 year: 0% - 100%</p>	29100	4973	1,064.26	625.15
DSP Liquidity Fund	<p>The primary investment objective of the Scheme is to seek to generate a reasonable return commensurate with low risk and a high degree of liquidity, from a portfolio constituted of money market securities and high quality debt securities.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Money market securities and/or Debt securities* with maturity of 91 days: 80% - 100%</p> <p>*Debt securities may include securitised debts up to 30% of the net assets.</p>	18511	31168	7,908.04	3,144.68
DSP Bond Fund	<p>The primary investment objective of the Scheme is to seek to generate an attractive return, consistent with prudent risk, from a portfolio which is substantially constituted of high quality debt securities, predominantly of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. As a secondary objective, the Scheme will seek capital appreciation. The Scheme will also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Under normal circumstances:</p> <p>*Debt and Money market securities: 0% - 100%</p> <p>Units issued by REITs/InviTs: 0% - 10%</p> <p>* Debt securities may include securitised debts up to 50% of the net assets.</p> <p>The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years.</p> <p>Under anticipated adverse Circumstances: The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 4 years.</p>	1030	2636	177.33	234.36
DSP Regular Savings Fund	<p>The primary Investment objective of the scheme is to seek to generate income, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The Scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India. There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>*Debt and Money Market Securities: 75% - 90%</p> <p>Equity and equity related securities: 10% - 25%</p> <p>Units issued by REITs/InvITS: 0% - 10%</p> <p>*Debt securities may include securitized debts upto 50% of the net assets.</p>	523	6006	15.32	176.90
DSP Short Term Fund	<p>The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/ or debt securities.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Debt* and Money market securities: 0% - 100%</p> <p>*Debt securities may include securitised debts up to 50% of the net assets.</p>	4111	11786	2,795.94	1,049.01
DSP Low Duration Fund	<p>The investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/ or debt securities.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Debt* and Money market securities: 0% - 100%</p> <p>*Debt securities may include securitised debts up to 50% of the net assets.</p>	4485	17907	2,170.89	1,715.00

DSP Corporate Bond Fund	<p>The primary investment objective of the Scheme is to seek to generate regular income and capital appreciation commensurate with risk from a portfolio predominantly investing in corporate debt securities across maturities which are rated AA+ and above, in addition to debt instruments issued by central and state governments and money market securities.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Corporate Bonds (including securitized debt) which are rated AA+ and above: 80% to 100%</p> <p>Corporate Bonds (including securitized debt) which are rated AA and below: 0% to 20%</p> <p>Money Market Instruments and Debt Instruments issued By Central And State Governments: 0% to 20%</p> <p>Units issued by REITs and InvITs: 0% to 10%</p>	3388	3400	1,219.85	820.01
DSP Overnight Fund	<p>The primary objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Debt Securities* and Money Market Instruments* with maturity upto 1 business day: 0% to 100%</p> <p>*Instruments with residual maturity not greater than 1 business day, including money market instruments, Tri-party Repo/reverse repo, debt instruments, including floating rate instruments.</p>	976	2895	1,198.53	292.33

For detailed of asset allocation of the aforesaid schemes you may refer its Scheme Information documents available on www.dspim.com.

Date: February 23, 2021

NFO OPENS: March 04, 2021 NFO CLOSES: March 17, 2021

This product is suitable for investors who are seeking*

- To generate regular Income
- Investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures)

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



Distributor/RIA name and ARN/ Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUIN (Refer note below)	For Office use only

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an execution-only transaction without any interaction or advice by the distributor personnel concerned. Commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

(Sole / FirstApplicant's Signature Mandatory)

Existing Folio Number PAN

Name of Sole / First Unitholder

ADDITIONAL PURCHASE (Cheque/DD to be drawn in favour of 'Scheme Name')

Scheme **DSP Floater Fund** Plan Option / Sub Option

Payment Mode: Cheque DD RTGS/NEFT Funds Transfer OTM

Amount in Words

Amount in Figures (i) Cheque / DD / RTGS / NEFT No.

Rs.

DD Charges (ii) Cheque / Payment Date

Rs.

Total Amount (Rs.) (i) + (ii) Payment from Bank A/c No.

Rs. Pay In A/c No. (Mandatory)

Cheque / DD Drawn on / Payment from Bank & Branch

Account Type Savings Current NRE NRO FCNR Other

Documents Attached to avoid Third Party Payment Rejection, where applicable :

Bank Certificate, for DD Third Party Declaration

SWITCH (Write switch-out Scheme Name, Plan / Option / Sub Option)

Switch-out from Scheme / Plan / Option* / Sub Option*

DSP Floater Fund Plan Option / Sub Option

Amount in Figures Rs.

Amount in Words

OR (Please note that the Switch can be done either in Units or in Amount and not in both)

Units in Figures

Units in Words

Switch-in To Scheme

DSP Floater Fund Plan Option / Sub Option

*Default plan/option may be applied in case of no information, ambiguity or discrepancy.

DEMAT ACCOUNT DETAILS (Mandatory)

NSDL OR CDSL

DP Name:

DP ID No.:

Beneficiary A/c No.

Enclosed Client Master List Transaction Statement Copy DIS Copy (Mandatory to provide either one of the document)

(The order of names in the folio number provided below should exactly match with the order of names in the Demat account provided. In case of any mismatch, the application is liable to be rejected)

DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum and Instructions overleaf and Addenda issued from time to time of the respective Scheme, I / We, hereby apply to the Trustee of DSP Mutual Fund for Units of the relevant Scheme and agree to abide by the terms and conditions, rules and regulations of the Scheme. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Applicable to NRIs only : I/We confirm that I am/We are Non-Resident(s) 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(s).

Sole / First Unit Holder Second Unit Holder Third Unit Holder POA Holder, if any

Acknowledgement (Subject to Terms and Conditions) DSP Mutual Fund

Investor Name

Folio Number Scheme **DSP Floater Fund**

Purchase Amount Rs. Switch Amount Rs. or Units

ISC Stamp & Signature

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NFO OPENS: March 04, 2021 NFO CLOSES: March 17, 2021

NEW INVESTOR APPLICATION FORM

Please read Product labeling details available on cover page and instructions before filling this Form

This product is suitable for investors who are seeking*

- To generate regular Income
- Investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures)

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



Application No.:

Distributor / RIA / PMRN Name and ARN / Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUIN (Refer note below)	For Office use only

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned.

Commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

- I am a First Time Investor in Mutual Fund Industry. I am an Existing Investor in Mutual Fund Industry.

Sole / First Applicant's Signature Mandatory

1. FIRST APPLICANT'S DETAILS

Name of First Applicant (Should match with PAN)			Date of Birth (1st Appl / Minor) (attach proof)		
			D D / M M / Y Y Y Y		
Name of Guardian (if minor)/POA/Contact Person			Date of Birth (Guardian)		
			D D / M M / Y Y Y Y		
Existing Folio	PAN (1st Appl / Guardian)		Guardian is:		
			<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed		
CKYC - KIN	PAN of POA	<input type="checkbox"/> KYC attached			

2. CONTACT DETAILS AND CORRESPONDENCE ADDRESS (As per KYC records) NRI Investors should mention their Overseas address (Refer instructions).

Email ID (in capital)	Tel (STD Code)		Address Type (Mandatory)		
Mobile +91			<input type="checkbox"/> a. Residential & Business		
Address			<input type="checkbox"/> b. Residential		
			<input type="checkbox"/> c. Business		
			<input type="checkbox"/> d. Registered Office		
Landmark					
City	Pin Code (Mandatory)	State			

3. KYC DETAILS (Mandatory)

3a. Status of Sole/1st Applicant (Please tick ✓) Indian Resident Individual Minor (Resident) Minor (Repatriable) Minor (Non Repatriable)

NRI (Repatriable) NRI (Non-Repatriable) PIO Sole Proprietorship HUF - Indian HUF - NR Partnership Firm Limited Partnership (LLP) Public Ltd. Co. Private Ltd. Co.

Body Corporate Bank FIs Insurance Companies Government Body AOP/BOI Trust Society Provident Fund Superannuation/Pension Fund Gratuity Fund Mutual Fund

FII FPI-Category I/II/III FCRA GDN Defence Establishment NPS Trust Others _____ (Please specify)

Are you a Non-Profit Organization [NPO] or Company u/s 25 (Companies Act 1956) or u/s 8 of Companies, Act, 2013: Yes No

3b. Occupation Details (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional

Agriculturist Retired Housewife Student Forex Dealer Others _____ (Please specify)

3c. Gross Annual Income (Please tick ✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore

Net-worth in (Mandatory for Non-Individuals) ₹ _____ as on D D / M M / Y Y Y Y (Not older than 1 year)

3d. For Individuals (Please tick ✓) Not Applicable I am Politically Exposed Person I am Related to Politically Exposed Person

4. JOINT APPLICANTS (IF ANY) DETAILS

Mode of Holding (Please tick ✓) Joint (Default) Anyone or Survivor

2nd Applicant (Should match with PAN) Date of Birth

PAN CKYC - KIN

a. Occupation Details (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional

Agriculturist Retired Housewife Student Forex Dealer Others _____ (Please specify)

b. Gross Annual Income (Please tick ✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore

c. Others (Please tick ✓) Not Applicable Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

3rd Applicant (Should match with PAN) Date of Birth

PAN CKYC - KIN

a. Occupation Details (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional

Agriculturist Retired Housewife Student Forex Dealer Others _____ (Please specify)

b. Gross Annual Income (Please tick ✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore

c. Others (Please tick ✓) Not Applicable Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

DSP MUTUAL FUND

Received, subject to realisation and verification an application for purchase of Units as mentioned in the application form.

Scheme	Cheque no.	Amount
DSP Floater Fund		

Application No.

5. FATCA and CRS DETAILS

Sole/First Applicant/Guardian			2nd Applicant			<input type="checkbox"/> 3rd Applicant			<input type="checkbox"/> POA		
Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY
Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____			Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____			Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____			Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____		

Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.
 *If TIN is not available or mentioned, please mention reason as: 'A' if the country does not issue TINs to its residents; 'B' & mention why you are unable to obtain a TIN; 'C' if the authorities of the country of tax residence entered above do not require the TIN to be disclosed.

Country #	Tax Identification Number	Identification Type/Reason*	Country #	Tax Identification Number	Identification Type/Reason*	Country #	Tax Identification Number	Identification Type/Reason*
1			1			1		
2			2			2		
3			3			3		

6. BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

Bank Name _____

Bank A/C No. _____ A/C Type Savings Current NRE NRO FCNR Others

City _____ Pin _____ IFSC code: (11 digit) _____

7. INVESTMENT AND PAYMENT DETAILS (Default plan/option/sub option will be applied incase of no information, ambiguity or discrepancy)

Cheque/DD should be in favour of: "DSP Floater Fund"

Scheme/Plan /Option/Sub Option **DSP Floater Fund** PLAN OPTION/SUB OPTION

(Default plan/option/sub option will be applied incase of no information, ambiguity or discrepancy)

One time Lumpsum Investment SIP: Systematic Investment Plan. **Attach OTM form, if not already registered.** Mention LUMPSUM and First SIP Cheque Details below

Payment Mode: Cheque DD RTGS NEFT Funds transfer OTM

Cheque/DD/RTGS/NEFT No. _____

Amount (Rs.) (i) _____

DD charges, (Rs.)(ii) _____

Total Amount (Rs.) (i) + (ii) *In figures* _____

In Words _____

Cheque/RTGS/NEFT/DD Date: D D / M M / Y Y Y Y

Payment from Bank A/c No. _____ *Pay In A/c No.*

Bank Name _____

Branch _____

Account Type Savings Current NRE NRO FCNR

Documents Attached to avoid Third Party Payment Rejection, where applicable: Bank Certificate, for DD Third Party Declarations

8. NOMINATION DETAILS

I/We wish to nominate. I/We DO NOT wish to nominate and sign here 1st Applicant Signature (Mandatory)

Nominee Name/s & PAN	Relationship with applicant	If Nominee is a Minor*		Allocation (%)	Nominee Signature
		Guardian Name & PAN	Date of Birth		
1					
2					
3					
Address				Total 100%	

*In case of each Minor as Nominee, please mention Guardian's relationship with Minor as Mother / Father / Legal Guardian & Attach proof like Birth Certificate / School Leaving Certificate / Passport / Others.

*Please attach proof of date of birth of minor like Birth Certificate, School Leaving Certificate, Passport etc.

9. UNIT HOLDING OPTION:

In Account Statement Mode (default): In Demat mode: NSDL: I N _____

Depository Participant (DP) ID (NSDL only) _____

Beneficiary Account Number (NSDL only) _____

CDSL: _____

Enclose for demat option:
 Client Master List
 Transaction/Holding Statement
 DIS Copy

10. I/We wish to receive physical copy of the annual report/abridged summary, if email id is not registered in the folio.

11. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum, Instructions and addenda issued by DSP Mutual Fund form time to time, I / We, hereby apply to the Trustee of DSP Mutual Fund for Units of the relevant Scheme/Plan/Option and agree to abide by the terms and conditions, rules and regulations. I / We have understood the information requirements of the application form, including FATCA and CRS requirements, terms and conditions (read along with instructions and scheme related documents) and hereby accept the same and further confirm that the information provided by me/us on this form is true, correct, and complete. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority.

Sole / First Applicant / Guardian _____

Second Applicant _____

Third Applicant _____

POA holder, if any _____

Email: service@dspim.com Website: www.dspim.com Contact Center: 1800-208-4499 / 1800-200-4499

- Quick Checklist
- Name, Address are correctly mentioned
 - Full scheme name, plan, option is mentioned
 - Email ID / Mobile number are mentioned
 - Pay-In bank details and supportings are attached
 - KYC information provided for each applicant
 - Nomination facility opted
 - FATCA/CRS details provided for each applicant
 - Form is signed by all applicants
 - Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
 - Non Individual investors should attach
 - FATCA Details and Declaration Form
 - UBO Declaration Form

Debit Mandate Checklist:

- Distributor code & details, if any,
- Bank Account Number, Bank Name, IFSC or MICR Code
- Amount in words AND in Figures, as you would in a cheque (your maximum limit)
- Your NAME and SIGNATURE as in your bank account

SIP Registration Checklist:

- Distributor code & details, if any,
- Name, Folio No. / Application No.
- Scheme/s details
- Date, Other details
- Signature/s

Distributor / RIA / PMRN Name and ARN / Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUIN (Refer note below)	For Office use only
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The following Mandate needs to be submitted only once for registration with or without SIP form. Once the mandate is registered, investor need not submit mandate again and can do lump sum investments, start new SIP registrations, using Physical Forms, Call, SMS or Online.

DSP MUTUAL FUND **OTM Debit Mandate Form NACH/DIRECT DEBIT** [Applicable for Lumpsum Additional Purchases as well as SIP Registrations] Date

Tick(✓) UMRN

CREATE Sponsor Bank Code Utility Code

MODIFY I/We hereby authorize: **DSP MUTUAL FUND Schemes** to debit (tick✓) **SB / CA / CC / SB-NRE / SB-NRO / Other**

CANCEL Bank A/c No.:

With Bank: IFSC OR MICR

an amount of Rupees ₹

FREQUENCY Mthly Qtrly H. Yrly Yrly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 Folio No: Mobile

Reference 2 Appln No: Email id

I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank.

PERIOD

From to or Until Cancelled

1. 2. 3.

1. 2. 3.

Declaration: This is to confirm that the declaration has been carefully read, understood and made by me/us. I/We have understood that I/we are authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity or the bank where I have authorised the debit and express my willingness and authorize to make payments through participation in NACH/Direct Debit/Standing Instructions. I/We hereby confirm adherence to the terms of OTM Facility and as amended from time to time and of NACH/(Debits)/Direct Debits /Standing Instructions. Authorisation to Bank: This is to inform that I/We have registered for NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in DSP Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We authorize the representatives of DSP Mutual Fund carrying this mandate form to get it verified and executed. Please attach a cancelled cheque/cheque copy

DSP MUTUAL FUND **SIP Registration/Renewal Form (for OTM registered investors only)**

Please tick as applicable: **Attention: No need to attach OTM Debit Mandate again, if already registered earlier.**

OTM Debit Mandate is already registered in the folio. [No need to submit again]. OTM Debit Mandate is attached and to be registered in the folio.

Distributor / RIA / PMRN Name and ARN / Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUIN (Refer note below)	For Office use only
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I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Sole / First Applicant's Signature Mandatory

Investor Name: Existing Investor Folio No./Application No.

Sr. No.	Scheme/Plan/Option/Sub-option (Mention Cheque details, if attached)	SIP Installment Amount (₹)	SIP Date (1st* to 31st)	Frequency	Start Month/Year End Month/Year*	Top-Up (Minimum ₹ 500 or in Percentage %)	
						Amount (₹) or Percentage %	Frequency
1.	DSP -		<input type="text" value="DD"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	From <input type="text" value="MMYYYY"/> For <input type="checkbox"/> Perpetual <input type="checkbox"/> 10 yrs <input type="checkbox"/> 7 yrs <input type="checkbox"/> 5 yrs Or till <input type="text" value="MMYYYY"/>	₹ <input type="text"/> OR % <input type="checkbox"/> Yearly* <input type="checkbox"/> Half-yearly	Top-Up CAP*:
2.	DSP -		<input type="text" value="DD"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	From <input type="text" value="MMYYYY"/> For <input type="checkbox"/> Perpetual <input type="checkbox"/> 10 yrs <input type="checkbox"/> 7 yrs <input type="checkbox"/> 5 yrs Or till <input type="text" value="MMYYYY"/>	₹ <input type="text"/> OR % <input type="checkbox"/> Yearly* <input type="checkbox"/> Half-yearly	Top-Up CAP*:
3.	DSP -		<input type="text" value="DD"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	From <input type="text" value="MMYYYY"/> For <input type="checkbox"/> Perpetual <input type="checkbox"/> 10 yrs <input type="checkbox"/> 7 yrs <input type="checkbox"/> 5 yrs Or till <input type="text" value="MMYYYY"/>	₹ <input type="text"/> OR % <input type="checkbox"/> Yearly* <input type="checkbox"/> Half-yearly	Top-Up CAP*:
(*Default option/Date) (**Default/Perpetual: 12/2099)		Total					

First SIP transactions via single cheque no. favouring 'DSP Mutual Fund' Dated

Debit Bank Details: Bank Name: A/C. No.:

Declaration: Having read, understood and agreed to the contents of OTM Facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of DSP Mutual Fund mentioned within, I hereby declare that the particulars given above are correct and express my willingness to make payments towards SIP instalments referred above through participation in NACH/Direct Debit/Standing Instructions. The ARN holder, where applicable, has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signatures [as per Mutual Fund Records/Application]

First Unit Holder's Signature Second Unit Holder's Signature Third Unit Holder's Signature

Acknowledgement Investor Name: <input type="text"/> <input type="checkbox"/> DEBIT MANDATE FORM <input type="checkbox"/> SIP FORM	DSP Mutual Fund Folio No./Application No. <input type="text"/>	ISC Stamp <input type="text"/>
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Terms and Conditions and Instructions

For detailed terms and conditions on SIP, including for OTM facility,
please visit our website www.dspim.com and also refer to scheme related documents.

- Investors who have already submitted an OTM form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, such investors if wish to add a new bank account towards OTM facility may fill the form.
- Other investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- With the introduction of One Time mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delinked. There are two separate forms, 1) for onetime mandate registration and 2) for SIP Registration.
- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.
- Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s)' bank.
- In case the onetime mandate is successfully registered, new SIP registration will take upto five days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
- While the Fund and RTA reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
- If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered. If end date is not specified or is opted as 'Perpetual', SIP will be registered till December 2099 or end date of mandate, whichever is earlier.
- If any time during the SIP period, the onetime mandate is to be modified to reduce the validity period which is more than SIP end period registered through OTM, investor should first cancel the SIP and thereafter modify the OTM end period.
- In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with DSP Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
- In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day/date.
- For SIPs through OTM, the maximum per installment amount after Top-Up shall not exceed Rs. 5 lakhs or the maximum amount mentioned in OTM form, whichever is less.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- DSP Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of DSP Mutual Fund.

A. **Financial Institution (FI)**- The term FI means any financial institution that is a:

- 1 **Depository institution:** Accepts deposits in the ordinary course of banking or similar business.
- 2 **Custodial institution:** An entity that as a substantial portion of its business, holds financial assets for the account of others and where the entity's gross income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (a) The three-year period ending on December 31 of the year preceding the year in which the determination is made;
 - (b) The period during which the entity has been in existence before the determination is made)
- 3 **Investment entity :** Conducts a business or operates for or on behalf of a customer for any of the following activities: (a) Trading in money market instruments, foreign exchange, foreign currency, etc. (b) Individual or collective portfolio management. (c) Investing, administering or managing funds, money or financial asset on behalf of other persons. [OR] The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described herein. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of: (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or (ii) The period during which the entity has been in existence.
- 4 **Specified Insurance company:** Entity issuing insurance products i.e. life insurance or cash value products.
- 5 **Holding company or treasury company:** Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity

B. **Direct Reporting NFE:** means a Non-financial Entity (NFE) that elects to report information about its direct or indirect substantial U.S. owners to the IRS

C. **GIIN not required: Categories with codes**

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

D. **Non-Financial Entity (NFE):** Entity that is not a financial institution (including a territory NFE). Types of NFEs excluded from FATCA reporting are as below:

1. **Publicly traded corporation (listed company):** A company is publicly traded if its stock are regularly traded on one or more established securities markets.
2. **Related entity of a listed company:** The NFE is a related entity of an entity of which is regularly traded on an established securities market;
3. **Active NFE:** (is any one of the following):

Code	Sub-Category
01	Less than 50 percent of the NFE's gross income for the preceding financial year or other appropriate reporting period is passive income and less than 50 percent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;

07	Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> • It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;
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The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

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

E. **Other definitions**

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

2 **Passive NFE:** The term passive NFE means any NFE that is not (i) an Active NFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

3 **Passive income:** The term passive income means the portion of gross income that consists of: (a) Dividends, including substitute dividend amounts; (b) Interest; (c) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool; (d) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE; (e) Annuities; (f) The excess of gains over losses from the sale or exchange of property that gives rise to passive income described in this section.; (g) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any commodities, but not including: (i) Any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation; or (ii) Active business gains or losses from the sale of commodities, but only if substantially all the foreign entity's commodities are property (h) The excess of foreign currency gains over foreign currency losses; (i) Net income from notional principal contracts; (j) Amounts received under cash value insurance contracts; (k) Amounts earned by an insurance company in connection with its reserves for insurance and annuity contracts

4 **Controlling persons:** Controlling persons are natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force recommendations.

5 **Specified US Persons –** Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker

6 **Expanded affiliated group:** Expanded affiliated group is defined to mean one or more chains of members connected through ownership (50% or more, by vote or value, as the case may be) by a common parent entity if the common parent entity directly owns stock or other equity interests meeting the requirements in at least one of the other members.

7 **Owner documented FI:** An FI meeting the following requirements: (i) The FI is an FI solely because it is an investment entity; (ii) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company; (iii) The FI does not maintain a financial account for any nonparticipating FI; (iv) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and (v) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

Instructions on controlling persons / Ultimate beneficial owner

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No. CIR/MIRSD/2/2013 dated January 24, 2013, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

1. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

2. For Investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

3. Exemption in case of listed companies / foreign investors:

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

4. Document Type: Please mention the Code or Document as per table below

Code	Description
A	Passport
B	Election ID Card
C	PAN Card
D	ID Card
E	Driving License
G	UID/A / Aadhaar letter
H	NREGA Job Card
Z	Others

5. Controlling Person Type [UBO] Codes: Please mention the Code as per table below

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

These instructions form an integral part of scheme related documents and investors are advised to read and understand the same.

Please read carefully the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and all relevant Addenda before filling up the application form. Investors are deemed to have read and accepted the terms, as prevailing on the date of application being accepted and units being allotted even if they are using an old application form, subject to which these offers are being made, and bind themselves to the terms upon signing the application form.

All applications will be accepted subject to verification. Invalid or incomplete applications are liable to be rejected after acceptance and verification, and information will be sent to the address by general post.

All documents required to be submitted with the application form or later, like power of attorney, etc. should be in English language or notarized translated copy in English language.

General Instructions

- a. These application forms may be used by both resident and non-resident investors. However, Residents of Canada are not permitted to invest and should not invest in any of the Schemes of the Fund. Foreign Portfolio Investors (FPIs), QFIs and US Person should approach the AMC to know the eligibility, the list of documents required and complete account opening formalities prior to investing.
- b. The application form should be filled in English in BLOCK LETTERS and the applicants' names and address should be provided in full (P.O. Box No. alone is not sufficient). Please tick (ü) in the appropriate boxes (□), where provided.
- c. Application forms that fall under any of the following categories are liable to be rejected and will not be returned to the customers. If applicable, the money paid will be refunded/returned without interest or redeemed at applicable NAV.
 - i Application forms incomplete in any respect or having a whitener or where there is any over writing on the form without the applicants' counter signature.
 - ii Application forms from ineligible applicant's or are invalid or incomplete or ambiguous or without any of supporting documents or any of the mandatory details in any respect.
 - iii Application forms that are not accompanied by a payment instrument/instruction for the amount payable on the same day.
 - iv Application forms that the Trustee chooses to reject for any other reason determined at its sole discretion.
- d. No separate receipt will be issued for the application. The Investor Service Centre / Collection Centre / Official point of acceptance of transactions will stamp and return the acknowledgement slip in the application form, subject to verification. The acknowledgement receipt should be retained by investors till the receipt of confirmation of transaction acceptance or rejection.
- e. Clear funds should be available to the Fund One business day prior to the date of allotment in respect of all purchase applications received during the NFO period. All cases where clear funds have not been identified or not received one business day prior to the date of allotment for whatsoever reasons, including technical clearing reasons, will not be considered for allotment and the amount will be refunded to the investor in due course. The AMC will not entertain any claims of allotment or compensation in such cases.
- f. Switching during NFO
 - i. A switch has the effect of redemption from one scheme/plan/option and a purchase in the other scheme/plan/option to which the switching has been done. The price at which the units will be switched-out will be based on the redemption price of the scheme from which switch-out is done and the proceeds will be invested into the Scheme at the NFO Price.
 - ii. Unit holders are requested to note that application for switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/ transfer or switch-in funding process.
 - iii. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the

day of transaction. The funds from the switch out schemes into the switch in scheme should be received within one business day prior to the allotment date.

- iv. During the NFO period, switch requests will be accepted upto 3.00 p.m. as per the timelines stated below.
 - a) For switch out from schemes which have pay out cycle on T+1 or T+3, the switch request should can be submitted till 3.00 pm on the last day of the NFO.
 - b) For switch out from schemes which have pay out cycle on T+5, the switch request should can be submitted till 3.00 pm two business days prior to the last day of the NFO.
- v. Any switch request submitted later than timelines mentioned above will be rejected without any recourse to the investor.
- vi. If the NFO of the scheme is called off for any reason whatsoever, the Switch Out amount from other schemes to the NFO scheme will be paid to the investor within 5 Business Days of the closure of the NFO, similar to a redemption from Switch out scheme. Investors should note that the Switch transaction will not be nullified and the switch amount will be paid out as redemption. Further, such payments will not qualify as delayed payments and no interest will be payable by the Fund/AMC/RTA in such cases where the payment date is beyond 10 days of the switch out date, as the switch transactions are accepted from the first day of the entire NFO period and the NFO may be called off after the closure of NFO period.
- g. All allotments will be provisional, subject to realisation of payment instrument/mode and subject to the AMC having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.
- h. Any subsequent changes in static information like address, bank details, dividend sub option, nomination etc. will be based on written communication from investors. These changes will be effected only for units held in non-demat mode, within 5 days of the valid signed request reaching the office of the Registrar at Chennai, and any interim financial transactions will be effected with last available/registered details only. In case of units held in demat mode, the static details as recorded in DP records and available to the Fund as part of Benpos file will prevail for all purposes, including redemption and dividend payments.
- i. While PAN shall be the sole identification number and is mandatory for KYC, for certain set of customers, PAN requirement is exempted. Such set of customers, however need to complete the necessary KYC requirements, get a unique reference number from KRA's system. A copy of the KRA issuance letter containing the unique reference number should also be attached with each application/transaction. The PAN exempt entities/ transactions are a) Investors residing in the state of Sikkim; b) SIP of upto Rs 50, 000/- per financial year; c) Micro investment i.e fresh purchase, additional purchase & SIP installments for amount not more than Rs 50,000/- per financial year d) Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- j. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, 'Direct' should be mentioned in the space provided for ARN Number. Any subsequent change / updation / removal of broker code will be based on the written request from the unitholders and will be on a prospective basis only from the date when the Registrar executes such written instruction.
- k. Investors should mandatorily use the Application forms & SIP/SWP/STP forms in the KIM, and other standard forms available at the ISCs/ www.dspim.com, for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
- l. Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/instruction provided at a non designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.
- m. Investor/s should be aware and agrees that the AMC and its Registrar reserve the right to disclose the investor and transactions details to third parties viz. Distributors registered with AMFI, SEBI Registered Investment Advisors (RIA), SEBI Registered Portfolio Managers, Stock Brokers and any other entity (from whom applications / transactions of investors are received), banks, payment aggregators, printers, mailing

- agencies and any other entity for the purpose of compliance with legal and regulatory requirements or for complying with anti-money laundering requirements. In case of any specific consent request received from the investor to provide data feed to the Registered Investment Advisor, SEBI Registered Portfolio Managers, Stock Brokers, AMC will overwrite the existing RIA/PMRN/Stock Broker code in the folio, if the code mentioned in the request is different from the code registered in the folio..
- n. Process for change of address If the investor wishes to change the address in their folio, they shall submit change of address form, proof of address, and any other document/ form that the AMC may require additionally to complete KYC details, if not done earlier. AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address.
 - o. Applicants / Unitholders applying through a distributor (AMFI registered ARN holder) certify that:
 - p. Applicants / Unitholders have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment,
 - ii. The ARN holder has disclosed to the Applicants / Unitholders all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the scheme is being recommended to the Applicants / Unitholders,
 - iii Where the EUIN box is left blank being an execution only transaction, I/we confirm that the transaction is notwithstanding the advice of in-appropriateness, if any, provided by the distributor's employee/relationship manager/sales person and the distributor has not charged any advisory fees on this transaction.
 - q. EUIN: EUIN stands for Distributor's Employee's Unique Identification Number. Apart from ARN codes of the distributor/sub distributor, applicants should also ask and mention the EUIN of the sales personnel of the distributor / sub distributor, who is advising the scheme to the applicant. In case of no such advice or interaction, the applicant should tick on the 'Execution-Only' tick box.
 - r. Transactions charges: In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such transaction charges in particular category of schemes, transaction charges are deducted and paid to the distributor as follows (i) Rs. 150/- from a first time mutual fund investor's application; (ii) Rs. 100/- from an existing mutual fund investor's application. Units will be issued against the balance amount. Please tick the appropriate box as applicable to you. If no option is ticked, it is deemed that the applicant is an existing investor in the mutual fund industry. Even if an applicant ticks as new investor, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors.
 - s. The investor agrees that the allotment information, account statement, proceeds towards redemptions and dividends will be dispatched by a reasonable mode of despatch like courier, post, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) using reasonable and available means, entirely and solely at the risk of the investor. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.
 - t. In case of Individual, the Investor confirms that he is not a US person in terms of Regulation S of Securities Act, 1993 as amended from time to time. Further, he does not intend to return to US and his stay in India is of permanent nature.
 - u. In case of Non-Individual, the Investor confirms that it is not a US person in terms of Regulation S of Securities Act, 1993 as amended from time to time. Further, it is registered/incorporated under the laws of India and not formed for the specific purpose of investing in Indian securities including units of SEBI Registered Mutual Funds.

1. First Applicant's Details

- a. Applicants should fill in all details as requested in the relevant section. Name should be provided in full.
- b. Existing Investors, having a folio number and who wish to get units allotted in non-demat mode, in the existing folio number, should mention their folio number. If existing folio number is mentioned, investors should only fill the section on Investment Details. Investors should skip and should not mention joint applicants, bank account, nomination and unit holding option. If an existing folio is mentioned, the investment will be in same folio, even if the joint holders are different. Further, other details like bank account, nomination etc will not be considered, even if mentioned differently from existing folio details. Investors should use separate designated forms for updating bank account details, nomination etc.

- c. New Investors who do not have a folio or existing investors intending to get units allotted in demat mode or who wish to open a new folio should fill up the form without quoting existing folio number and should provide details in all sections as mentioned in the form.
- e. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a duly certified true copy thereof) duly notarized, or the relevant resolution or authority to make the application (or duly certified copy thereof) as the case may be. All documents should be in English language or notarized translated copy in English language.
- f. For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.
 - i. The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
 - ii. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents.
 - Photo copy of the document evidencing the date of birth of minor like i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
 - iii. On the date of minor attaining majority, such minor turned major will have to complete all formalities as required by the fund to change the status on the folio. Further, from such date of minor turned major, the existing registered guardian will not be able to transact in the folio and only the minor turned major will be able to transact in the folio.

2. Contact Details and Correspondence Address

- a. Applicants should provide contact information such as email id, mobile telephone number/s and correspondence address. However, the fund reserves the right to update communication postal address from KYC records of on SEBI designated KYC Registration Authority (KRA).
- b. It is mandatory for NRI investors to provide their overseas address in the application form as well as in the KYC records. NRI investors should mandatorily provide the overseas address in Section 2 of the application form. Application without overseas address is liable to be rejected even after allotment and subscription amount refunded in 5 days' time from the date of rejection.
- c. Investors should ensure that, the email id, mobile number provided in the application form should be there own or any of the immediate family member and should be same as the ones provided in the KRA. Where the email id, mobile number are not provided or where provided but the same is found to be invalid, or seems to be not pertaining to the investor or any of the immediate family member or is of a distributor or any other agency, then AMC/RTA reserves the right to remove the email id, mobile number without any notice and the email id, mobile number as per KRA records may be updated in the folio.
- d. Investors wanting to change their email id, mobile number & address have to approach the KRA.

Individual Investors:-

- i. Investors should provide email id/mobile number of self/family only
- ii. The email id/contact details mentioned on the application form should be same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio
- iii. Investor will need to update the email id/mobile number with the KRA incase of any change
- d. Account statements, newsletter, annual reports and other kinds of communication will be sent through email only instead of physical, for investors who provide their email address on the application form. Should they wish to have a hard copy, they are requested to send an email to the AMC/RTA. It is deemed that the applicants are aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

3. KYC Requirements and Details

- a. Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and

update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.

- b. Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- c. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant at the time of purchase. In case where the KYC application is given along with the purchase and where the purchase is processed based on KYC application or based on KYC status as In Process, the purchase may be rejected in case the KYC is subsequently rejected or is on Hold.
- d. Non updation of PAN and/or KYC will lead to restriction of all future financial and non-financial transaction, including redemptions. Redemption of existing investments are liable to be rejected if KYC requirements are not complied with.
- e. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.

4. Joint Applicants, if any and their details

- a. If there is more than one applicant, please fill in all details as requested in the relevant section.
- b. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Joint'.
- c. PAN, KYC compliance and other KYC details are mandatory for all applicants, irrespective of mode of holding. For more details, please refer to KYC Requirements mentioned earlier.
- d. In the case of joint holders and irrespective of mode of holding, the sole/first-named applicant/unit holder will receive all account statements, dividend or redemption/refund payments, and all other relevant correspondences.

5. FATCA and CRS related details

- a. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- b. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e within a period of 30 days.
- c. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- d. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- e. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- f. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen

or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

- g. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- h. Applicant/unit holder should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- i. Applicant/unit holder also undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- j. Please note that applicants/unit holders may receive more than one request for information if you have multiple relationships/accounts/ folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.
- k. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, it's Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- l. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

6. Bank Account Details/ Multiple Bank Accounts Registration

- a. It is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected. Investors should ideally mention account details of the same bank account from where the payment towards purchases is made. If the bank account details mentioned are different from purchase pay-in bank, investors should attach additional documents validating the bank account like cancelled cheque with name & account number pre-printed, latest bank statement, latest pass book, bank letter in original or attested. Should the investor fail to provide the documents, the Fund/AMC/RTA reserves the right to register the pay-in bank details as the redemption bank details and use such bank account for payment of any redemption/dividend proceeds
- b. The investor agrees that the allotment information, account statement, proceeds towards redemptions and dividends will be dispatched by a reasonable mode of despatch like courier, post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) in case of using direct credit facility, RTGS or NEFT, entirely and solely at the risk of the investor. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.
- c. Multiple Bank Accounts Registration Facility The fund offers its investors facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as Default Bank Account. This facility can be availed by using a designated 'Bank Accounts Registration Form'. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividends and redemptions payouts including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.

d. Consequent to introduction of 'Multiple Bank Accounts Facility', the facility of redemption with change of bank mandate is discontinued by the fund. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered. Please note the following important points related to payment of redemption proceeds

- i. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
- ii. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
- iii. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.
- iv. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten working days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.

7. Investment and Payment Details

- a. Investors should fill in the desired Plan / Option / Sub Option clearly in the space provided in the application form. In case the investor does not fill in the desired Plan / Option / Sub Option properly and clearly or in the case of incomplete details, lack of clarity or ambiguity, the default option will be considered and applied. The Fund will not entertain any request from Unit Holders for a change in Plan / Option / Sub Option after the application is accepted.
- b. Any change in dividend sub option due to additional investment or investor's request will be applicable to all existing Units in the dividend option of the scheme concerned.
- c. Payments by cash, stock invests, credit cards, post-dated cheques (except through SIP), and post-dated account-to-account transfer instructions to credit the Designated Account will not be accepted.
- d. Investors residing in locations where Investor Service Centres or Collection Centres are not located are requested to make payment by demand drafts. Demand draft charges for such investors will be borne by the AMC, subject to the standard demand draft charges, as charged by the State Bank of India, and the investors attaching proof of the charges.
- e. The cheque or demand draft should confirm to CTS 2010 standards in banking industry and be payable locally at the centre where the application is deposited, and should be drawn on any bank that is a member of the Bankers' Clearing House.
- f. The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.
- g. A separate cheque should be given for each separate investment in a different scheme or plan or option.
- h. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.
- i. Third Party Payment Avoidance & additional documents/ declaration required To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, the mutual fund does not accept Third Party Payments. A payment towards mutual fund subscription by cheque/DD/RTGS/NEFT or any mode whatsoever is deemed as a Third Party payment, if payment is issued from a bank account other than that of the beneficiary investor. The first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made via cheque/Demand Draft (DD)/Funds transfer/RTGS/NEFT. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with

details on payment cheque/document (where applicable).

Where the payment instrument/advice does not mention the bank account holders name/s, investor should attach bank pass book copy/ bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a DD, a bank certification of bank account and account holders name of the bank account used for DD issuance should be attached, in the required format.

In specific exceptional situations where Third Party payment is permitted like i. Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50,000 for each purchase, ii. Payment by an Employer on behalf of Employee or iii. Custodian on behalf of an FII or a client, iv. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. KYC of the investor and the KYC of the person making the payment is mandatory irrespective of amount. Additionally, a joint declaration is also required to be submitted.

Investors are advised to visit www.dspim.com for more details, including declaration formats or approach any of the offices of the fund.

- j. The AMC reserves a right to reject the transaction or call for additional details, if payment bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the mutual fund account prior to the application rejection, then amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.
- k. Returned cheques are not liable to be presented again for collection, and the accompanying application could also be rejected. In case returned cheques are presented, the necessary charges including returned charges may be debited to the investor.
- l. To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, it is important for investors to mention the bank account number, bank name & branch address from where the payment instrument or funds transfer is issued and the same should match with details on payment cheque (where applicable). The AMC reserves a right to reject the transaction if such payment details are not mentioned and/or do not match.
- m. For general terms and conditions and more information on 'One Time Mandate (OTM)' Facility, Unit holder(s) are requested to read Terms and Conditions, OTM registration form, addenda to Scheme Information Document and Key Information Memorandum available on www.dspim.com.

8. Nomination Details

- a. Nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals (including societies, trusts, bodies corporate, partnership firms, etc.), Kartas of Hindu Undivided Families (HUF) and holders of Power of Attorney cannot nominate. Nomination facility is also not available for investments held on behalf of minor.
- b. A minor can be nominated, and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be in favour of the Central Government, State Government, a local authority; any person designated by virtue of his/her office, or a religious or charitable trust.
- c. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder. An NRI can be a nominee, subject to the exchange controls in force from time to time. Where the nomination is in favour of a religious or charitable trust, the investor should attach a certificate confirming that the nominee is a religious or charitable trust.
- d. Nomination with the Fund can be made only by investors who opt for allotment in non-demat form. In case of Units held in demat form, the nomination details as recorded for the depository account will be applicable investors who hold units in demat form may approach their DP for availing the nomination facility.
- e. Transfer of Units in favour of a nominee(s) shall be valid discharge by the AMC against the legal heir.

- f. Cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination.
- g. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the Units in favour of the nominee(s).
- h. The rights in the Units will vest in the nominee(s) only upon the death of all Unit Holders.
- i. Nomination can be made in favour of more than one, and upto three individuals. Investors who desire to make nomination in respect of multiple nominees should clearly specify the percentages to be allocated between the nominees. If no percentages are mentioned, nomination will be done equally for all the nominees.
- j. Nomination will be maintained at the folio or account level and will be applicable for all investments in the folio or account.
- k. Where a folio has joint holders, all joint holders should sign the request for nomination, even if the mode of holding is not 'joint'.
- l. A new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- m. Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.

9 Unit Holding Option

- a. Applicants' are provided two options to hold their Units viz. Account Statement mode and Demat mode. For units in Account Statement mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement.
- b. It is mandatory to tick on the required option in the designated space in the application form. If no option has been ticked by the investor, Units shall be allotted in non-demat mode i.e in Account Statement mode.
- c. For credit of Units in demat account, applicants are advised to mention clearly their demat account details with depositories and in block letters in the designated space. The demat account details, as provided by the investor will be considered for credit of units in dematerialized form after validation with relevant depository(ies).
- d. Applicants' are also advised to attach a copy of a document like demat statement / client identification master/ delivery instruction slip, that provides the applicants' name and demat account details, in support and verification of the mentioned demat account.
- e. In case Demat account details are not provided or are incomplete or the details do not match with the records as per depository(ies), units will be allotted in non-demat form and an account statement will be issued.
- f. In case details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and credit of units.
- g. Where the units are held in demat accounts with the Depository Participants, the investor shall be serviced directly by their stock brokers/Depository Participant. The Fund will not be in a position to accept any request for transactions or service requests directly from investors in respect of Units bought under this facility in demat mode.

10. Annual report/Abridged summary

Investors are encouraged to register their email to promote Go Green initiatives. Investors, whose email id is not registered in the folio, may opt-in to receive a physical copy of the scheme abridged summary or annual report by choosing this option. Generally scheme abridged summary or annual report will be sent via email or a physical copy will be sent only in case of opt-in or on receipt of a specific request by investor to promote Go Green initiatives as per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 5, 2018.

11. Declaration & Signatures

- a. Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- b. Thumb impressions and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a magistrate or a Notary Public or a special Executive Magistrate under his/her official seal.
- c. Applications by minors should be signed by their guardians. In the case of an HUF, the Karta should sign on behalf of the HUF.
- d. Authorised officials should sign the form under their official designation and company seal. A list of specimen signatures of the authorised officials, duly certified and attested, should also be attached to the application form. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment should be submitted.

SPONSORS

**DSP HMK HOLDINGS PRIVATE LIMITED
and
DSP ADIKO HOLDINGS PRIVATE LIMITED**
Mafatlal Centre, 11th Floor,
Nariman Point,
Mumbai - 400 021.
Tel: 022-2272 2731
Fax: 022-2272 2732

ASSET MANAGEMENT COMPANY

DSP

INVESTMENT MANAGERS

DSP Investment Managers Private Limited
Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021
Tel: 022-6657 8000
Fax: 022-6657 8181

TRUSTEE

DSP

TRUSTEE PVT LTD

DSP Trustee Private Limited
Mafatlal Centre, 10th Floor,
Nariman Point
Mumbai - 400 021
Tel: 022-6657 8000
Fax: 022-6657 8181

CUSTODIAN

citibank

Citibank N.A.
Securities and Issuer Services (SFS),
First International Financial Centre (FIFC),
11th Floor, Plot Nos. C 54 and C55,
G Block, Bandra Kurla Complex,
Bandra East, Mumbai 400051.
Tel: 022-61756902
Fax: 022-26532205

REGISTRAR

CAMS

**Computer Age Management
Services Limited**
Unit : DSP Mutual Fund, VII Floor,
Tower I,
Rayala Towers, 158, Anna Salai,
Chennai - 600 002.
Tel.: 044-30915400
Fax: 044-28432253

AUDITORS TO THE MUTUAL FUND

Walker Chandiok & Co LLP

16th Floor, Tower II, Indiabulls Finance Centre, S B Marg, Elphinstone (W), Mumbai 400 013.

List of Official Points of Acceptance of Transactions*

DSP Investment Managers Private Limited - Investor Service Centres

HEAD OFFICE - Mumbai:	Mafatlal Centre, 10th & 11th Floor, Nariman Point, Mumbai - 400 021.
Agra	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16, Sanjay Place, Agra - 282 002.
Ahmedabad	3rd EYE ONE, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G. Road, Panchvati, Ahmedabad - 380 006.
Andheri	NATRAJ, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
Bangalore	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560 001.
Bhopal	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462 011.
Bhubneshwar	Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubneshwar - 751 001.
Chandigarh	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160 022.
Chennai	Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600 002.
Coimbatore	Tristar Towers, 657, East Wing, 1st Floor, Avinashi Road, Coimbatore - 641 037.
Dehradun	NCR Plaza, Ground floor, Office No. G 12/A, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun - 248 001.
Goa	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, M.G. Road, Panjim, Goa - 403 001
Guwahati	Bibeknanda Complex, Office No. 3, 2nd Floor, Near ABC Bus Stop, G S Road, Guwahati - 781 005.
Hyderabad	RVR Towers, Office No. 1-B, 1st Floor, Door No.6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500 082
Indore	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B I Indore Head Office, Indore - 452 001.
Jaipur	Green House, Office No. 201 to 204, 2nd Floor, O-15, Ashok Marg, Above Axis Bank, C - Scheme, Jaipur - 302 001.
Jamshedpur	Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001.
Jodhpur	Keshav Bhawan, Ground Floor, Office No. 2, Chopasni Road, Near HDFC Bank, Jodhpur - 342 003.
Kanpur	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208 001.
Kochi	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Kochi - 682 011.
Kolkata	Legacy Building, 4th Floor, Office no. 41B, 25A Shakespeare Sarani, Kolkata - 700 017.
Lucknow	Capital House, 3rd Floor, 2, Tilak Marg, Hazratganj, Lucknow - 226 001.
Ludhiana	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141 001.
Mangalore	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575 001.
Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440 010.
Nashik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nashik - 422 002.
New Delhi (UGF)	Dr. Gopal Das Bhavan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110 001.
Patna	Dumraon Place, L309 & L310, 3rd Floor, Frazer Road, Patna 800 001.
Pune	City Mall, 1st Floor, Office No. 109 (A,B,C) University Square, University Road, Pune-411 007.
Raipur	Raheja Towers, Office No. SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492 001
Rajkot	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360 001.
Ranchi	Shrilok Complex, Office No 106 to 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001.
Surat	International Trade Centre (ITC), B-Wing, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395 002.
Trivandrum	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Thiruvananthapuram - 695 004.
Vadodara	Naman House, Ground Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390 007.
Vapi	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvasa Road, Vapi - 396 195.
Varanasi	Arihant Complex, 7th Floor, D-64/127, C-H, Sigra, Varanasi - 221 010
Vizag	VRC complex, Office No. 304B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam - 530 016.
Siliguri-RR	Shelcon Palaza, 3A, 3rd Floor, Block C, Sevoke Road, Siliguri - 734 006.
JALANDHAR-RR	Hamilton Courts, Office No. 411, 4th Floor, EH 176, Civil Lines, Opp. New Judicial Courts, Jalandhar - 144 001
Durgapur-RR	Suhatta Mall, Office No. 5/33, 5th Floor, City Centre, Durgapur, District Burdwan, West Bengal - 713 216.
Kolhapur - RR	Jaduban Plaza, Unit F-9, 1st Floor, RSNO 1108/34 C, Near Paanch Bunglow, Shahupuri, Opposite HDFC Bank, Kolhapur - 416001
Hubli - RR	Vivekanand Corner, Shop no. 34, 1st Floor, Desai Cross, Hubli - 580 029.

CAMS Investor Service Centres and Transaction Points

Ahmedabad 111-113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006, **Bangalore** Trade Centre, 1st Floor 45, Dikens Road (Next to Manpal Centre), Bangalore, Karnataka, 560042 **Bhubaneswar** Plot No -111, Varaha Complex Building 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001 **Chandigarh:** Deepak Tower SCO 154-155, 1st Floor- Sector 17- Chandigarh- Punjab-160017 **Chennai:** Ground Floor No.178/10, Kodambakkam High Road Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034, **Cochin:** CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016, **Coimbatore:** CAMS SERVICE CENTRE, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore-641002 **Durgapur:** CAMS SERVICE CENTRE, Plot No.3601, Nazrul Sarani, City Centre, Durgapur-713216, **Goa:** CAMS SERVICE CENTRE, Office No.103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001 **Hyderabad:** 208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana, 500003, **Indore:** 101, Shalimar Corporate Centre-8B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001 **Jaipur:** R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001, **Kanpur:** I Floor 106 to 108 City Centre Phase II, 63/2, The Mall Kanpur Uttar Pradesh-208001 **Kolkata:** CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071 **Lucknow** No. 4, 1st Floor, Centre Court Building, 3/C, 5- Park Road, Hazratganj Lucknow, Uttar Pradesh-226001, **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002, **Madurai:** 1st Floor, 278, North Perumal Maistry street (Nadar Lane), Madurai, Tamilnadu, 625001 **Mangalore:** No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003, **Mumbai:** Rajababdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400023 **Nagpur:** 145, Lendra, New Ramdaspath, Nagpur, Maharashtra, 440010, **New Delhi:** 7-E, 4th Floor Deen Dayaal Research Institute Building Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi, New Delhi, 110055 **Patna:** G-3, Ground Floor, OM Complex Near Saket Tower, SP Verma Road, Patna, Bihar, 800001, **Pune:** CAMS SERVICE CENTER, Vartak Pride, 1st Floor, Survey No.46, City Survey No.1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune-411052, **Surat:** CAMS SERVICE CENTRE, Shop No.G-5, International Commerce Center, Nr.Kadiwala School, Majura Gate, Ring Road, Surat-395002 **Vadodara:** 103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007, **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010 **Visakhapatnam:** "CAMS SERVICE CENTRE, Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam- 530 016, **Agra:** No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttar Pradesh-282002 **Ajmer:** AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001, **Allahabad:** 30/2, A&B, Civil Lines Station Besides Vishal Mega Mart Strachey Road, Allahabad, Uttar Pradesh-211001 **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar, Rajasthan, 301001 **Amaravati:** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601 **Amritsar:** CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No-313, Mukut House, Amritsar-143001, **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat - 388001, **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303, **Aurangabad:** CAMS SERVICE CENTRE, 2nd Floor, Block No.D-21-D-22, Motiwal Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad-431001, **Belgaum:** CAMS SERVICE CENTRE, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006, **Berhampur:** Kalika temple Street, Adjacent To SBI Bazar Branch, Berhampur, Dist-Ganjam-760002, **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road Opp. HDFC BANK, Bhavnagar Gujarat 364002, **Bhilai:** CAMS SERVICE CENTRE, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020 **Bhilwara:** C/o Kodwani Associates Shoppe No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan), **Bhopal:** Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011 **Bokaro:** Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004, **Burdwan:** CAMS SERVICE CENTER, No.399, G T Road, 1st Floor, Above exide show room, ,Burdwan Westbengal 713101, **Calicut** 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016, **Cuttack:** Near Indian Overseas Bank Cantonment Road, Mata Math, Cuttack, Orissa, 753001 **Davangere:** 13, 1st Floor, Akkamahadevi Samaj Complex Church Road, P.J.Extension, Davangere, Karnataka, 577002, **Dehradun:** 204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001, **Dhanbad:** Urmila Towers, Room No: 111 (1st Floor) Bank More, Dhanbad, Jharkhand, 826001, **Erode** 197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001, **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001, **Ghaziabad:** CAMS SERVICE CENTER, First Floor, C-10 RDC, Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002 **Gorakhpur:** CAMS SERVICE CENTRE, Shop No.5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, bank Road, Gorakhpur-273001, **Guntur:** CAMS SERVICE CENTRE, Door No.6-4-28, 1st Floor, Above prestige Showroom, 4/2, Arundalpet, Guntur-522002 **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001, **Guwahati:** CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781008 **Gwalior** "G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior Madhya Pradesh-474002 **Hubli:** No.204 - 205, 1st Floor ' B ' Block, Kundagol Complex Opp. Court, Club Road, Hubli, Karnataka, 580029 **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001, **Jalandhar:** 367/8, Central Town Opp. Gurudwara, Diwan Asthan, Jalandhar, Punjab-144001 **Jalgaon:** Rustomji Infotex Services 70, Navipeth Opp. Old Bus Stand Jalgaon, Maharashtra, 425001, **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001 **Jamshedpur:** Millennium Tower, "RR" Road Room No:15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001 **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003, **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001 **Kota:** B-33 "Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota, Rajasthan, 324007, **Kottayam:** CAMS SERVICE CENTRE, 1307 B, Puthenpambill Building, KSACS Road, Opp. ESIC office, Behind Malayala Manorana, Muttambalam P Okottayam-686501, **Meerut:** 108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttar Pradesh, 250002, **Moradabad:** "H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001 **Muzaffarpur:** Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar, 842001, **Mysore:** No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, 570009 **Nasik:** CAMS SERVICE CENTRE, 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik-422002, **Nellore:** 97/56, I Floor, Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore, Andhra Pradesh, 524001 **Panipat:** SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat, Haryana, 132103, **Patiala:** CAMS SERVICE CENTRE, No.35 New Lal Bagh, Opp. Polo Ground, Patiala-147001, **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex), Opp. Indian Coffee House), Pondicherry, Pondicherry, 605001, **Raipur:** HIG, C-23 Sector - 1 Devidra Nagar, Raipur, Chattisgarh, 492004 **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapatthi Vari Tree, T Nagar, Rajahmundry, Andhra Pradesh, 533101, **Rajkot:** Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360001 **Ranchi:** 4, HB Road No: 206, 2nd Floor Shri Lok Complex B Road Near Firayalal, Ranchi, Jharkhand, 834001, **Rourkela:** CAMS SERVICE CENTRE, 2nd Floor, J B S Market Complex, Udit Nagar, Rourkela-769012 **Salem:** No. 2, I Floor Vivekananda Street, New Fairlands, Salem, Tamilnadu, 636016, **Sambalpur:** C/o Raj Tibrewal & Associates Opp. Town High School, Sansarak Sambalpur, Orissa, 768001 **Siliguri:** CAMS SERVICE CENTER, No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpura, Siliguri-734001, **Tirupur:** 1(1), Binny Compound, II Street, Kumaran Road, Tirupur, Tamilnadu, 641601 **Tirunelveli:** CAMS SERVICE

CAMS Investor Service Centres and Transaction Points (Cont'd)

CENTRE, No.F4,Magnan Surakasa Apmtnts,Tiruvananthapuram, Road,Tirunelveli-627002, Trichur: Room No. 26 & 27Dee Pee Plaza,Kokkai,Trichur,Kerala,680001 Trichy: No 8, 1 Floor, 8th Cross West Extn,Thillainagar,Trichy ,Tamilnadu,620018 Trivandrum: R S Complex,Opp of LIC Building, Pattom PO,Trivandrum,Kerala,695004, Udaipur: CAMS SERVICE CENTRE, No.32,Ahinsapuri,Fatehpura Circle, Udaipur-313001 Valsad: 3rd floor,Gita Nivas, opp Head Post Office,Halar Cross LaneValsad,Gujarat,396001, Varanasi: Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathayatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010 Vellore: CAMS SERVICE CENTRE,AKT Complex,2nd Floor,Orissa,1.3,New Sankaranpalayam Road Tolgate,Vellore-632001, Warangal: Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal.Telangana- 506001, Balasore: B C Sen Road,Balasore,Orissa,756001 Jammu: JRDS Heights,Lane Opp. S&S Computers Near RBI Building, Sector 14, Nanak Nagar Jammu,Jammu & Kashmir,180004 Ballari: CAMS SERVICE CENTRE, No.18/47/A, Govind Nilaya, Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102, Navsari: "CAMS SERVICE CENTRE,214-215,2nd Floor, Shivani Park, Opp.Shankheswar Complex,Kaliawadi,Navsari -396445,Gujarat, Rohtak: CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001 Tirupati: Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501,AndhraPradesh, Kalyani: CAMS SERVICE CENTRE,A-1/50,Block A,Kalyani,Dist Nadia,Westbengal-741235 Bhuj: CAMS SERVICE CENTRE,Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001, Solapur: Flat No 109, 1st Floor A Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001, Junagadh: "Aastha Plus", 202-A, 2nd FloorSardarabag,Near R. AlkapuriOpp. Zansi Rani Statue, Junagadh Gujarat-362001, Ankleshwar: Shop No - F -56First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar, Gujarat,393002, Kollam: Kochupilamoodu Junction,Near VLC, Beach Road,Kollam,Kerala,691001 Jhansi: No.372/18D,1st Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001, Aligarh: City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001 Satara: 117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002, Kumbakonam: Jwalani Complex47, Mutt Street,Kumbakonam,Tamilnadu,612001, Bhagalpur: CAMS SERVICE CENTRE,Ground Floor, Gurudwara Road, Near Old Vi- jaya Bank, Bhagalpur - 812001, Bareilly: CAMS SERVICE CENTRE,D-61,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001 Akola: Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001 Yamuna Nagar: 124-B/R,Model TownYamunanagar,Yamuna Nagar,Haryana,135001 Deoghar: S S M Jalan RoadGround FloorOpp. Hotel Ashoke,Caster Town,Deoghar,Jharkhand,814112 Karimnagar: HNo.7-1-257, Upstairs S B H mangamma thota,Karimnagar,Telangana,505001, Kadapa: Bandi Subbaramaiah Complex,D.No.3/1718, Shop No.8, Raja Reddy Street,Kadapa,AndhraPradesh,516001, Shimla: 1 Floor, Opp. Pancharaj Bhawan Main gateBus stand,Shimla,Him achalPradesh,171001, Kannur: Room No.PP.14/435Casa Marina Shopping CentreTalap,Kannur,Kerala,670004, Mehsana: 1st Floor,Subhadra ComplexUrban Bank Mehsana,Gujarat,384002, Hazaribag: Municipal MarketAnd- nanda Chowk,Hazaribag,Jharkhand,825301 Anantapur: 15-570-33, 1 FloorPallavi Towers,Subash RoadOpp:Canara Bank,Anantapur,AndhraPradesh,515001, Kurnool: CAMS SERVICE CENTRE,Shop No.26 and 27,Door No.39/265A and 39/265B,Second Floor,Skanda Shopping Mall,Old Chad Talkies,Vaddageri,39th ,Kurnool-518001 Hisar: CAMS SERVICE CENTRE,NO-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001, Sri Ganganagar: 18 L BlockSri Ganganagar,Rajasthan,335001 Bhatinda: 2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001, Shimoga: No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201 Palakkad: 10 / 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001 Margao:CAMS SERVICE CENTRE,F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601, Karur: 126 G, V.P.Towers, Kovai Road,Basement of Axis BankKarur,Tamilnadu,639002 Bikaner: Behind rajasthan patrika In front of vijaya bank 1404,amar singh pura Bikaner.334001, Kakinada: CAMS SERVICE CENTRE,D.No.25-4-29,1st floor,Kommedreddy vaiti street,Near Ward Road,Opp swathi medicals,Kakinada-533001 Bilaspur CAMS SERVICE CENTRE,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G.)-495001, Vapi: 208, 2nd Floor HEENA ARCADE,Opp. Tirupati TowerNear G.I.D.C. Char Rasta,Vapi,Gujarat,396195, Ambala: CAMS SERVICE CENTRE,shop no 48, opp peer, Bal Bhawan Road, Ambala City, Haryana, Agartala, Advisor Chowmuhan (Ground Floor), KrishnanagarAgartala, Tripura,799001 Saharanpur: I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001, Kharagpur: CAMS SERVICE CENTRE, "Silver Palace" OT Road,Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur,Local Dist West Midnapore-721305, Tiruvalla: CAMS SERVICE CENTRE,1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105, Alleppey "Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iron Bridge, Near Hotel Arcadia Regency, AlleppeyKerala,688001, Noida: CAMS SERVICE CENTER,E-3,Ground Floor,Sector 3,Near Fresh Food factory,Noida-201301, Thane: CAMS SERVICE CENTER,Dev Corpora,1st Floor,Office No.102,Cadbury Junction,Eastern Express Way,Thane-400601, Andheri: CAMS Pvt Ltd,No.351,Icon,501,5th Floor,Western Express Highway,Andheri East,Mumbai-400069, Sangli: Jiveshwar Krupa Bldg- Shop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416, Jalna: Shop No 6, Ground Floor,Anand Plaza Complex,Bharat Nagar,Shivaji Putla Road,Jalna,Maharashtra,431203, Ghatkopar: CAMS SERVICE CENTRE,Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar East,Mumbai-400077 Borivali: CAMS PVT LTD,Hirji Heritage,4th Floor,Office No.402,L.T.Road,Borivali,Mumbai-400092, Vashi: CAMS SERVICE CENTRE,BSEL Tech Park,B-505,Plot No.39/5 & 39/5A, Sector 30A, Opp. Vashi Railway StationVashi, Navi Mumbai-400705, Pitampura: CAMS SERVICE CENTRE,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034, Tambaram: CAMS SERVICE CENTER,3rd Floor, B R Complex, No.66,Door No.11A, Ramakrishna Iyer Street,Opp.National Cinema Theatre, West Tambaram,Chennai-600045, Janakpur: CAMS SERVICE CENTER, No.306, 3rd Floor,DDA-2 Building, District Center, Janakpuri, New Delhi-110058, Bangalore(Wilson Garden): CAMS SERVICE CENTER, First Floor, No.17/1, (Q72) 12th Cross Road, Wilson Garden, Bangalore-560027 Bharuch: CAMS SERVICE CENTRE, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001, Karnal (Parent :Panipat TP): No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001 Mapusa (Parent ISC : Goa) Office No 503, Buildmore Business Park, New Cana By Pass Road, Ximer, MapusaGoa,403507, Nadiad: F 134, First Floor, Ghantakarna Complex Gunj Bazar,Nadiad,Gujarat,387001 Bhusawal (Parent: Jaipur TP), 3, Adelade Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201, Gondal (Parent Rajkot): A/177, Kailash Complex Opp. Khedut Decor Gondal, Gondal, Gujarat, 360311, Vasco(Parent Goa): No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa, 403802 New Delhi-CC: Flat no.512, Narian Manzil, 23 Barakhamba Road Connaught Place, NewDelhi, 110001, Kolkata-CC (Kolkata Central): 2A, Ganesh Chandra AvenueRoom, No.3A, Commerce House"(4th Floor), Kolkata, Westbengal 700013 Chennai-Satellite ISC: No.158, Rayala Tower-1, Anna salai, Chennai-600002, Ahmednagar: CAMS SERVICE CENTER, Office No.3.1st Floor, Shree Parvati, Plot No.1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003, Basti: "CAMS C/O RAJESH MAHADEV & CO SHOP No.3, 1st Floor JAMIA COMLEX STATION ROAD, BASTI PIN 272002, Chhindwara: CAMS SERVICE CENTER, 2nd Floor, Parasara Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, MadhyaPradesh 480001, Chittorgarh: 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001 Darbhanga: Ground Floor, Belhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001. Dharmapur: 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapur, Tamilnadu 636701, Dhule: House No 3140, Opp Liberty Furniture, Jammalal Bajaj Road, Near Tower Garden,Dhule, Maharashtra 424001, Faizabad: CAMS SERVICE CENTER, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh sh-224001 Gandhidham CAMS SERVICE CENTER, Office No.4, Ground Floor, Ratnakala Arcade, Plot No.231, Ward-12B, Gandhidham-370201, Gulbarga: Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101, Haldia: 1st Floor, New Market Complex, Durgachak Post Office,, Durgachak, Haldia, Westbengal 721602, Haldwani: Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139 Himmatnagar: D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001, Hoshiarpur: Near Archies College, Shimla Pahari Chowk, Hoshiarpur , Punjab 146001 Hosur: CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110, Jaunpur: 248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001 Katni: 1st Floor, Gurananak dharmakanta, Jabalpur Road, Bargawa n, Katni, MadhyaPradesh 483501, Khammam: Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001, Malda: Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbengal 732101, Manipal: CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104, Mathura: 159/160 Vikas Bazar Mathura Uttarpradesh-281001 Moga: 9 NO. New town, opp. Jaiswal Hotel, Daman Building , Moga, Punjab 142001. Namakkal: 156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001, Palanpur: CAMS SERVICE CENTER, Gopal Trade center, Shop No.13-14, 3rd Floor, Nr.BK Mercantile bank, Opp.Old Gunj, Palanpur-385001 Rae Bareilly: 17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001, Rajapalayam No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu626117, Ratlam: Dafria & Co.No.18, Ram Bagh, Near Scholar's School, Ratlam, MadhyaPradesh 457001 Ratnagiri: CAMS SERVICE CENTRE, Orchid Tower, Gr Floor, Gala No.06, S.V.No.301/Paika 1/2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri-415612 Rookeer: 22, Civil Lines, Ground Floor, Hotel Krish Residency, Rookeer, Uttarakhand 247667, Sagar: Opp. Somani Automobile, S Bhagwananj Sagar, MadhyaPradesh 470002, Shahjahanpur: Bijlipura, Near Old Distt Hospital, Jail Road , Shah- jahanpur Uttarpradesh-242001, Sirsa: M G Complex, Bhawna marg , Beside Over Bridge, Sirsa Haryana, 125055, Sitapur: Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001 Solan: 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, HimachalPradesh 173212, SriLakulam: Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street , SriLakulam, AndhraPradesh 532001, Sultanpur: 967, Civil Lines Near Pant Stadium Sultampur Uttarpradesh-228001, Surendranagar 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar Gujarat 363035, Tinsukia: CAMS Transaction Point, Bhowal Complex Ground Floor, Near Dena Bank, Rongagora Road PO / Dist - Tinsukia Assam PIN -786 125 Tuticorin: 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, TuticorinTamilnadu628003, Ujjain: 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, UjjainMadhyaPradesh456010 Yavatmal: Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001, Kukatpally: CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kukatpally, Hydera bad-500072 Bankura: Cinema Road, Nutanganj, Beside Mondal Bakery, PO & District Bankura, Bankura, Westbengal, 722101, Coochbehar: Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near - Bank Decorators PO & Dist , Cooch Behar ,Pin 736101, West Bengal Gaya: CAMS SERVICE CENTER, North Bisar Tank, Upper Ground Floor, Near-I.M.A. Hall, Gaya-823001 Haridwar: F-3, Hotel Shaurya, New Model Colony, Haridwar-249 408

Point of Services ("POS") of MF Utilities India Pvt. Ltd. ("MFUI")

Agartala: Krishna Nagar, Advisor Chowmuhan (Ground Floor), Agartala - 799001. Agartala: Bidurkarta Chowmuhan, J N Bari Road, Tripura (West), Agartala -799001. Agra: No. 8, 2Nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. Agra: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures Sanjay Place, Agra - 282002. Ahmedabad: 201/202, Shail Complex, Opp Madhusudan House, Behind Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad -380006. Ahmedabad: 111- 113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalov, Ellis Bridge, Ahmedabad - 380006. Ahmedabad: 104, 1st Floor, Shivam Complex, Near Silicon Tower Opp. National Handloom, Law Garden, Ellisbridge, Ahmedabad - 380006. Ajmer: No. 423/30, Near Church Brahmapur, Opp. T B Hospital, Jaipur Road, Ajme -305001 Ajmer: 302, 3Rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road, Ajmer - 305001. Akola: Opp. R L T Science College Civil Lines, Akola - 444001. Akola: Yamuna Tarang Complex, Shop No. 30, Ground Floor, N.h. No- 06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola - 444004. Aligarh: City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. Aligarh: 1st Floor, Kumar Plaza, Aligarh - 202001. Allahabad: 30/2, A&B Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001 Allahabad: Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad - 211001. Alleppey: Doctor's Tower Building, Door No. 14/2562, 1st Floor North Of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. Alleppey: X1v 172, Jp Towers, Mullackal, Ksrct Bus Stand, Alleppey - 688011. Alwar: 256 A, Scheme 1, Arya Nagar, Alwar - 301001. Alwar: 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Alwar No.2, Alwar - 301001. Amaravati: 81, Gulshan Tower, Near Panchsheel, Amaravati - 444601. Amaravati: Shop No. 21, 2Nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravati - 444601. Ambala: Opp. Peer, Bal Bhawan Road, Ambala - 134003. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. Amritsar: Sco, 18J, 'C' Block, Ranjit Avenue, Amritsar - 140001. Amritsar: 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar - 143001. Anand: 101, A. P. Towers, B/H. Sardar Gunj, Next To Nathwani Chambers, Anand - 388001. Anand: B-42, Vaibhav Commercial Center, Nr. Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. Anantapur: 15-570-33, 1st Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur - 515001. Anantapur: #15/149, 1St Floor, S R Towers Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. Ankleshwar: Shop No. F 56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, Gidc, Ankleshwar - 393002. Ankleshwar: L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002. Asansol: Block G, First Floor, P C Chatterjee Market Complex, Rambhandu Talaboo Ushagram, Asansol - 713303. Asansol: 114/N, C. T. Road, Bhanga Panchil, Near Nokia Care, Asansol - 713303. Aurangabad: Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. Aurangabad: Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Azamgarh: 1st Floor, Alkali Building, Opp. Nagarikalika Civil Line, Azamgarh - 276001. Balasore: B C Sen Road, Balasore - 756001. Balasore: M.s Das Street, Gopalgaon Balasore - 756001. Bangalore: Trade Center, 1st Floor, 45 Dickenson Road, Next To Manipal Center, Bangalore - 560042. Bangalore: # 186, 1st Cross, 2nd floor Hosur Main Road Wilson Garden, Bangalore - 560027. Bangalore - Basavanagudi: 59 , Skanda Puttanna Road, Basavanagudi, Bangalore - 560004 Bangalore - Koramangala: Aaryaa Center: 1st Floor, Municipal No: 01; MIG KHB colony, 1 A Cross, 5th block, Opp: Post Office, Koramangala. Bangalore - Malleshwaram: No.337, Gf-3, Karuna Complex, Sampige Road, Opp: New Vegetable Market, Malleshwaram, Bangalore - 560003 Bankura: Ambika Market Complex (Ground Floor), Nutanganj Post & Dist Bankura, Bankura -722101. Bareilly: D-61, Butler Plaza Commercial Complex, Civil Lines, Bareilly 243001. Bareilly: 1st Floor, 165 Civil Lines, Opp.hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. Barhamore: Thakur Market Complex, Gorabazar, Post Berhamore, Dist. Murshidabad, 72 No. Nayasarak Road, Barhamore - 742101. Begusarai: Near Hotel Diamond Surchi Complex, O.C township Gate, Kapasiya Chowk, Begusarai - 851177. Belgaum: 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2Nd Railway Gate, Tilakwadi, Belgaum - 590006. Belgaum: Cts No 939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. Bellary: # 60/5 Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road)Bellary - 583101. Bellary: No. 1 Khb Colony, Gandhi Nagar, Bellary - 583103. Berhampur: Kalika temple Street, Adjacent to SBI Bazar Branch, Berhampur, Dist-Ganjam 760002 Berhampur: Opp Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur - 760001. Betul: 107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul - 460001. Bhagalpur: Krishna, 1St Floor, Near Mahadev Cinema, Dr.r.p.road, Bhagalpur - 812002. Bhagalpur: 2Nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpu - 812001. Bharuch: Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. Bhatinda: 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001. Bhatinda: #2047-A, 2Nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi - 151001. Bhavnagar: 305-306, Sterling Point, Waghawadi Road, Opp. Hdfc Bank, Bhavnagar - 364002. Bhavnagar: Krishna Darshan Complex, Parimal Chowk, Office No. 306-307, 3Rd Floor, Above Jed Luv Show Room, Bhavnagar - 364002. Bhilai: First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. Bhilai: Shop No -1, First Floor; Plot No -1, Commercial Complex, Nehru Nagar - East Bhilai - 490020. Bhilwara: Indra Prasta Tower 2Nd Floor, Syam Ki Sabji Mandi, Near Mukerjee GardenBhilwara - 311001. Bhilwara: Shop No. 27-28, 1st Floor, Heera Panna Market Pur Road, Bhilwara - 311001. Bhopal: Plot No. 10, 2Nd Floor, Alankar Complex, Near Icici Bank, Mp Nagar Zone li, Bhopal - 462011. Bhopal: Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal - 462011.

Point of Services (“POS”) of MF Utilities India Pvt. Ltd. (“MFUI”) (Cont’d)

Bhubaneswar: Plot No. 111, Varaha Complex Building, 3Rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bhuj:** No. 17, 1st Floor, Municipal Bldg., Opp. Hotel Prince Station Road, Bhuj - 370001. **Bikaner:** Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner 334001. **Bikaner:** 70-71, 2Nd Floor, Dr.chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. **Bilaspur:** Shop No.B-104, First Floor ,Narayan Plaza, Link Road, Bilaspur, 495001 **Bilaspur:** Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road, Bilaspur-495001. **Bokaro:** Mazzanine Floor F-4, City Centre, Bokaro Steel City, Bokaro - 827004. **Bokaro:** B-1 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004. **Burdwan:** 1st Floor, Above Exide Showroom 399 G T Road Burdwan-713101. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. **Calicut:** 29 / 97G, Gulf Air Building, 2Nd Floor, Arayidathupalam, Mavoor Road, Calicut- 673016. **Calicut:** 2Nd Floor, Soubhagya Shopping Complex, Arayidathupalam Mavoor Road, Calicut - 673004. **Chandigarh:** Deepak Towers, Sco 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chandigarh:** Sco 2423-2424, Sector 22-C, First Floor, Chandigarh -160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden, Main Road, Chandrapur - 442402. **Chennai:** New No 51, Gandhi Nagar First Main Road, Adyar, Chennai - 600020. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108 Adhithanar Salai, Opp. To Chief Metropolitan Court, Egmore, Chennai - 600002. **Chennai:** No 157/7, Ullagaram, Medavakkam Main Road (Opp to IDBI ATM) Madipakkam, Chennai - 600 061. **Chennai:** G1, Ground Floor Swathi Court, No. 22 Vijayaraghava Road, T Nagar, Chennai - 600017. **Chennai:** No 118/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Chennai:** Ground Floor, 19, Patullos Road, Chennai - 600002. **Chinsurah:** J C Ghosh Saranu, Bhanga Ganga, Chinsurah - 712101. **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682018. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction Ernakulam - 682036. **Coimbatore:** 66, Lokamanya Street (West), R.s.puram, Coimbatore - 641002. **Coimbatore:** 3Rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Cuttack:** Po - Buxi Bazar, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. **Darbhanga:** Jaya Complex 2Nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003. **Davangere:** Akkamahadevi Samaja Complex, Church Road, P J Extension, Davangere - 577002. **Davangere:** #15/9, 1st Floor, Sobagu Complex, 2Nd Main Road (Avk College Road), P J Extension, Davangere - 577002. **Dehradun:** 204/121, Nari Shilp Mandir, Margold Connaught Place, Dehradun - 248001. **Dehradun:** Kaulagarh Road Near, Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. **Deoghar:** S S M Jalan Road, Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. **Deoria:** 1st Floor, Opp. Zila Panchayat Civil Lines, Deoria - 274001. **Dewas:** 27, Rmo House, Station Road, Above Maa Chamunda Gas Agency, Dewas - 455001. **Dhanbad:** Urmila Towers Room No: 111 (1st Floor), Bank More, Dhanbad - 826001. **Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** 307/9-A, 1st Floor, Elite Business Centre, Nagarkar Colony, P B Road, Dharwad -580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424001. **Dindigul:** No. 9, Old No: 4/B, New Agharaham Palani Road, Dindigul - 624001. **Durgapur:** Plot No 3601, Nazrul Sarani City Centre, Durgapur: 713216. **Durgapur:** Mwav-16 Bengal Ambuja, 2Nd Floor, City Centre, 16 Dt Burdwan, Durgapur - 713216. **Eluru:** D.no:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.prabhavathi Hospital, R.r.pet, Eluru - 534002. **Erode:** 171-E, Sheshaiyer Complex, First Floor, Agharaham Street, Erode - 638001. **Erode:** No: 4, Veerappan Traders Complex, Kmy Salai Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** B-49, First Floor, Nehru Ground, Behind Anupam Sweet House Nit, Faridabad- 121001. **Faridabad:** A-2B 1st Floor, Nehru Ground, Nit Faridabad - 121001. **Ferozepur:** The Mall Road, Chawla Building 1st Floor, Opp. Centraal Jail, Near Hanuman Mandir, Ferozepur - 152002. **Gandhidham:** Shop no. 12, Shree Ambica Arcade, Plot no. 300, Ward 12, Opp. CG High School, Near HDFC Bank, Gandhidham - 372021 **Gandhinagar:** 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11 Gandhinagar - 382011 **Gaya:** 54. Lal Kothi Compound, Shree Krishna Road, 2nd Floor - North Side, Gaya - 823001. **Ghaziabad:** B-11, LGF RDC, Rajnagar, Ghaziabad 201002. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. **Ghaziपुर:** 2Nd Floor, Shubhra Hotel Complex, Mahaabagh, Ghazipur - 233001. **Gonda:** Shri Market Sahabgunj, Station Road, Gonda - 271001. **Gorakhpur:** Shop No 3, 2nd Floor, Cross Road The Mall, A D Chowk Bank Road, Gorakhpur- 273001. **Gorakhpur:** Above V.i.p. House, Adjacent A. d. Girls College, Bank Road, Gorakhpur - 273001. **Gulbarga:** Cts No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** Door No. 5-38-44 5/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522002. **Guntur:** D No 6-10-27, Srinilayam Arundelpet, 10/1, Guntur - 522002. **Gurgaon:** Sco 16, Sector 14, First Floor, Gurgaon - 122001. **Gurgaon:** Shop No.18, Ground Floor, Sector 14, Opp. Akl Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** A.k. Azad Road, Rehabori, Guwahati - 781008. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, Gs Road, Guwahati 781007. **Gwalior:** G-6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. **Gwalior:** 2Nd Floor, Rajeev Plaza, Jayendra Ganj Lashkar, Gwalior - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building, Pilikothi, Haldwani - 263139. **Haridwar:** 8 Govind Puri Opp. Lic 2, Above Vijay Bank Main Road, Ranipur More, Haridwar 249401. **Hassan:** Sas No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K. R. Puram, Hassan - 573201. **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag 825301 **Hisar:** 2 Opp. Bank Of Baroda, Red Square Market, Hisar 125001 **Hisar:** Sco-71 1st Floor, Red Square Market, Hisar 125001. **Hoshiarpur:** 1st Floor The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001 **HUBLI:** No.204 205 1st Floor, 'B' Block Kundagol Complex, Opp. Court Club Road, Hubli 580029. **HUBLI:** Ctc No. 483/A1/42, Ground Floor Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli 580029. **Hyderabad:** 'KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. **Hyderabad:** KARVY SELENIUM, Plot No. 31 & 32, Tower B, Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad- 500 032 Ranga Reddy District, Telangana State. **Indore:** 101 Shalimar Corporate Centre, 8-B South Tukoganj, Opposite Green Park, Indore 452001 **Indore:** 2Nd Floor, 203-205 Balaji Corporates, Above Icici Bank 19/1 New Palasia, Near Cure Well Hospital, Janjeerwala Square, Indore 452001 **Jabalpur:** 8 Ground Floor Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002 **Jaipur:** R-7 Yudhishthir Marg C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302001 **Jaipur:** S16/A Iiird Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur 302001 **Jalandhar:** 367/8 Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001. **Jalandhar:** 1st Floor Shanti Towers, Sco No. 37 Puda Complex, Opposite Tehsil Complex, Jalandhar 144001. **Jaigaon:** 70 Navipeth, Opp. Old Bus Stand, Jaigaon 425001. **Jaigaon:** 269, Jaee Vishwa, 1st floor, Above United Bank of India, Baliram Peth, Near Kishor Agencies, Jaigaon- 425001. **Jalna:** Shop No 6 Ground Floor, Anand Plaza Complex, Bharat Nagar Shivaji Putla Road, Jalna 431203. **Jalpaiguri:** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101, **Jammu:** Jrd's Heights, Lane Opp. S & S Computers, Near Rbi Building Sector 14, Nanak Nagar, Jammu 180004. **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu 180012. **Jamnagar:** 207 Manek Centre, P N Marg, Jamnagar 361001. **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361001. **Jamshedpur:** Room No. 15 1st Floor, Millennium Tower "R" Road, Bistupur, Jamshedpur 831001 **Jamshedpur:** 2Nd Floor R R Square, Sb Shop Area, Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road Bistupur, Jamshedpur 831001. **Jaunpur:** R N Complex 1-1-9-G, In Front Of Pathak Honda, Ummapur, Jaunpur 222002. **Jhansi:** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. **Jhansi:** 371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284001 **Jodhpur:** 1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003 **Jodhpur:** 203 Modi Arcade, Chopasni Road, Jodhpur 342001 **Junagadh:** "Aastha Plus" 202-A 2Nd Floor, Sardarbag Road, Nr.akrapur, Opp. Zansi Rani Statue, Junagadh 362001 **Junagadh:** 124-125 Punit Shopping Centre, M.g Road Ranavav Chowk, Junagadh 362001 **Kadapa:** Bandi Subbaramaiah Complex, D.no:3/1718 Shop No. 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001 **Kakinada:** No.33-1 44 Sri Sathya Complex, Main Road, Kakinada 533001 **Kalyani:** A-1/50 Block Akalyani, Dist Nadia, Kalyani 741235 **Kannur:** Room No. Pp 14/435, Casa Marina Shopping Centre, Talap, Kannur 670004 **Kannur:** 2Nd Floorprabhath Complex, Fort Road Nr.icici Bank, Kannur 670001 **Kannur:** First Floor 106-108, City Centre Phase Ii, 63/2 The Mall, Kanpur 208001 **Kanpur:** 15/46 B Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur 208001 **Karaiikudi:** No. 2 Gopi Arcade, 100 Feet Road, Karaiikudi 630001 **Karimnagar:** H.no.7-1-257, Upstairs S.b.h, Mankammathota, Karimnagar 505001 **Karimnagar:** SRI PROJECTS, Door no 2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, KARIMNAGAR-505001 **Karnal:** 18/369 Char Chaman, Kunjpara Road, Behind Miglani Hospital, Karnal 132001. **Karur:** 126 Gvp Towers, Kovai Road, Basement Of Axis Bank, Karur 639002. **Karur:** No.6 Old No.1304 Thiru-Vi-Ka Road, Near G.r.kalyan Mahal, Karur 639001. **Kharagpur:** Shivhare Niketan, H.no.291/1 Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur 721301 **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304 **Kolhapur:** 2 B 3Rd Floor Ayodhya Towers, Station Road, Kolhapur 416001 **Kolhapur:** 605/1/4 E Ward Shahupuri 2Nd Lane, Laxmi Niwas Near Sultane Chambers, Kolhapur 416001 **Kolkata:** Apeejay House (Beside Park Hotel), 15 Park Street, C Block,3rd Floor, Kolkata 700016. **Kolkata:** Saket Building, 44 Park Street 2Nd Floor, Kolkata - 700016. **Kolkata:** Chowringhee Court, 2nd Floor, Unit.No.33, 55/5/1, Chowringhee Road, Kolkata - 700071. **Kollam:** Kochupilamoodu Junction, Near Vlc Beach Road, Kollam 691001 **Kollam:** Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam 691001 **Korba:** 1st Floor City Centre, 97 Ircc Transport Nagar, Korba 495677 **Kota:** B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007 **Kota:** 29 1st Floor Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007 **Kottayam:** THAMARAPALLIL Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001. **Kottayam:** 1st Floor Sciascension Square, Railway Station Road, Collectorate P O, Kottayam 686002 **Kumbakonam:** Jailani Complex, 47 Mutt Street, Kumbakonam 612001 **Kurnool:** Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001. **Kurnool:** Shop No.43 1st Floor, S V Complex Railway Station Road, Near Sbi Main Branch, Kurnool 518004 **Lucknow:** Alambagh, Ksm Tower Cp-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow - 226005 **Lucknow:** B-1/2 Vijay Khand, Near Union Bank Of India, Gominginagar, Lucknow - 226010 **Lucknow:** Hig-67 Sector E, Aliganj, Lucknow - 226024 **Lucknow:** P1st Floor, A A Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001 **Lucknow - alambagh:** No. 4 First Floor, Centre Court S, Park Road, Hazratganj, Lucknow 226001 **Ludhiana:** Ul/Gf Prince Market, Green Field Near Traffic Lights, Sarabha Nagar, Pulli Pakhowal Road, (Above Dr. Virid Lab), P.o. Model Town, Ludhiana 141002 **Ludhiana:** Sco 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001 **Madurai:** # 1st Floor 278, North Perumal Maistry Street,(Nadar Lane), Madurai 625001 **Madurai:** Rakesh Towers, 30-C 1st Floor, Bye Pass Road, Opp Nagappa Motors, Madurai 625010 **Malappuram:** First Floor Cholakkal Building, Near U P School Up Hil, Malappuram 676505 **Malda:** Sahis Tuli Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda 732101 **Mandi:** 149/11 School Bazaar, Mandi 175001 **Mangalore:** No. G4 & G5 Inland Monarch, Opp. Karnataka Bank, Kadri Main Road Kadri, Mangalore 575003. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003 **Margao:** F4- Classic Heritage, near Axis Bank, opp. BPS Club, Pajifond, Margao, Goa 403 601 **Margao:** 2Nd Floor Dalal Commercial Complex, Pajifond, Margao 403601 **Mathura:** Ambey Crown, Iind Floor, In Front Of Bsa College, Gaushala Road, Mathura 281001 **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002 **Meerut:** 1st Floor Medi Centre, Opp Icici Bank, Hapur Road Near Bachha Park, Meerut 250002 **Mehsana:** 1st Floor Subhadra Complex, Urban Bank Road, Mehnsana 384002 **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Ram Ganga Cross Road, Mehnsana 384002 **Mirzapur:** Above Hdfc Bank, Dankeanganj, Mirzapur 231001 **Moga:** 1st Floor Dutt Road, Mandir Wali Gali, Civil Lines Barar Ghat, Moga 142001 **Moradabad:** H 21-22, 1st Floor, Mad Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad 244001 **Moradabad:** Om Arcade Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244001 **Moradabad:** Moti Palace, Near Ramjanki Mandir, Morena 476001 **Mumbai:** Cts No 411, 202 Citi Point, 2Nd Floor, Telli Galli, Rajashree Shahu Maharaj Marg, Above C.t. Chatwani Hall, Opp. Hero Honda Showroom, Andheri (East), Mumbai - 400069. **Mumbai:** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind Icici Bank, 30 Mumbai Samachar Marg, Fort, Mumbai - 400023. **Mumbai:** 114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023. **Mumbai - Andheri:** 131 Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai - 400053. **Mumbai - Borivali:** A-1, Himanshu Building, Sodawala Cross Lane, Near Chamunda Circle, Borivali West, Mumbai - 400092. **Mumbai - Borivali:** Hirji Heritage, 4th Floor, Office no 402, L. T. Road, Borivali - West, Mumbai - 400 092. **Mumbai - Chembur:** Shop No.4, Ground Floor, Shram Saflya Bldg., N. G. Acharya Marg, Chembur, Mumbai - 400 071. **Mumbai - Fort:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001 **Mumbai - Vashi:** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar,Vashi, Mumbai - 400 705. **Mumbai - Vile parle:** 104, Sangam Arcade, V. P. Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400056 **Muzaffarpur:** Brahman Ti, Durgasthan Gola Road, Muzaffarpur 842001 **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001 **Mysore:** No.1 1st Floor Ch.26, 7Th Main 5Th Cross, Above Trishakthi Medicals, Saraswati Puram, Mysore 570009 **Mysore:** L-350 Silver Tower, Ashoka Road, Opp.clock Tower, Mysore 570001 **Nadiad:** Plot No 1/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur 440010 **Namakkal:** 105/2 Arun Towers, Paramathi Street, Namakkal 637001 **Nanded:** Shop No.4 Santakripa Market, G G Road Opp.bank Of India, Nanded 431601 **Nasik:** Raturang Bungalow 2, Godavari Colony, Behind Big Bazar, Near Boys Town, School, Off College Road,Nasik 422005 **Nasik:** F-1 Suvyotji Sankul, Sharanpur Road, Nasik 422002 **Navsari:** 16 1st Floor Shivani Park, Opp. Shankhaves Complex, Kaliawadi, Navsari 396445 **Navsari:** 103 , 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445. **Nellore:** 9/756 First Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001 **Nellore:** 16-2-230 Room No : 27, 2Nd Floor Keizen Heights, Gandhi Nagar, Pogathota, Nellore 524001 **New Delhi:** 305 New Delhi House , 27 Barakhamba Road , New Delhi - 110001 **New Delhi:** 7-E, 4Th Floor, Deen Dayaal Research Institute Bldg., Swamiram Tirath Nagar, Jhandewalan Extn, Near Videocon Tower, New Delhi -110055 **New Delhi:** 605, 6th Floor, Ashoka Estate Building, 24, Barakhamba Road, New Delhi - 110001 **Nizamabad:** H.No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad 503003 **Noida:** C-81 First Floor, Sector 2, Noida 201301 **Noida:** 405, 4th Floor, Vishal Chamber Plot No. 1, Sector-18 Noida-201301 (U.P) **Palakkad:** 10 / 688 Sreedevi Residency, Mettupalayam Street, Palakkad 678001 **Palakkad:** No: 20 & 21, Metro Complex, H.p.o.road, Palakkad 678001 **Panipat:** Sco 83-84 1st Floor, Devi Lal Shopping Complex, Opp Rbs Bank, G T Road, Panipat 132103. **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G. t. Road, Panipat 132103 **Panjim:** Lhandeke Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji Goa - 403 001. **Panjim:** City Business Centre, Coelho Pereira Building, Room No 18 19 20, Dada Vaidya Road, Panjim 403001 **Pathankote:** 1st Floor 9-A, Improvement Trust Building, Patel Chowk, Pathankot 145001 **Patiala:** 35 New Lal Bagh Colony, Patiala 147001 **Patiala:** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147001 **Patna:** G-3 Ground Floor, Om Vihar Complex, Sp Verma Road, Patna 800001 **Patna:** 3A 3Rd Floor Anand Tower, Exhibition Road Opp Icici Bank, Patna 800001 **Pollachi:** 146/4 Ramanathan Building, 1st Floor New Scheme Road, Pollachi 642002 **Pondicherry:** S-8 100 Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry 605001 **Pondicherry:** No:7 Thiayagaraja Street, Pondicherry 605001 **Proddatur:** D.NO: 4/625, Bhairavi Complex, Upstairs Carter Vysya Bank, Gandhi Road, Proddatur - 516360. **Pudukkottai:** Sundaram Masilamani Towers, Ts No. 5476 5479, Pm Road Old Tirumayam Salai, Near Anna Statue Jublie Arts, Pudukkottai 622001 **Pune:** Mozaic Bldg, CTS No. 1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. **Pune:** Nirmitti Eminence, Off No. 6, I floor Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune - 411004. **Raipur:** Hig C-23 Sector 1, Devendra Nagar, Raipur 492004 **Raipur:** Office No.S-13, Second Floor, Raheja Tower, Fadachy Street, Jail Road, Raipur - 492 001 **Rajahmundry:** Door No: 6-2-12 1st Floor, Rajeswari Nilayam Near, Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry 533101 **Rajahmundry:** D.no.6-1-4 Rangachary Street, T.nagar Near Axis Bank Street, Rajahmundry 533101 **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18 T P Mills Road, Virudhungan Dist, Rajapalayam 626117. **Rajkot:** Office 207 210 Everest Building, Opp Shastri Maidan, Limda Chowk, Rajkot 360001 **Rajkot:** 104 Siddhi Vinayak Com., Opp Ramkrishna Ashram,

Point of Services (“POS”) of MF Utilities India Pvt. Ltd. (“MFUI”) (Cont’d)

Dr Yagnik Road, Rajkot 360001 **Ranchi:** 4 Hb Road No: 206, 2Nd Floor Shri Lok Complex, Ranchi 834001 **Ranchi:** Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001 **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti Near Nokia Care, Ratlam 457001 **Renukoot:** Radhika Bhawan, Opp. Padmini Hotel, Murdhwa, Renukoot 231217 **Rewa:** 1st Floor Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485001. **Rohtak:** 205 2Nd Floor Building No: 2, Munjal Complex, Delhi Road, Rohtak 124001 **Rohtak:** 1st Floor Ashoka Plaza, Delhi Road, Rohtak 124001 **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667 **Rourkela:** 1st Floor Mangal Bhawan, Phase II Power House Road, Rourkela 769001 **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourkela 769012 **Sagar:** II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002. **Saharanpur:** I Floor Krishna Complex, Opp. Hath Gate Court Road, Saharanpur 247001 **Saharanpur:** 18 Mission Market, Court Road, Saharanpur 247001 **Salem:** No.2 I Floor Vivekananda Street, New Fairlands, Salem 636016 **Salem:** No:40 Brindavan Road, Fairlands, Near Perumal Koil, Salem 636016 **Sambalpur:** Opp. Town High School, Sansarak, Sambalpur 768001 **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur - 768001 **Sangli:** Jiveshwar Krupa Bldg, Shop. No.2 Ground Floor, Tilak Chowk Harbhat Road, Sangli 416416 **Satara:** 117 / A / 3 / 22 Shukrawar Peth, Sargam Apartment, Satara 415002 **Satna:** 1st Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001 **Secunderabad:** 208 li Floor Jade Arcade, Paradise Circle, Secunderabad 500003. **Secunderabad:** 1st Floor Thirumala Complex, Paradise Circle S.d Road, Opp. Hotel Kamat, Secunderabad 500003 **Shaktinagar:** 1st/A-375 V V Colony, Dist Sonebhadra, Shaktinagar 231222 **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001 **Shimla:** 1st Floor Opp Panchayat Bhawan, Main Gate, Bus Stand, Shimla 171001, **Shimla:** Triveni Building, By Pas Chowkhalini, Shimla -171002 **Shimoga:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga 577201 **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Llr Road Durgigudi, Shimoga 577201. **Shivpuri:** 1st Floor M.p.r.p. Building, Near Bank Of India, Shivpuri 473551 **Sikar:** First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001 **Silchar:** N.n. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001, **Siliguri:** 17B Swamiji Sarani, Siliguri 734001 **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001 **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp Mal Godam, Sitapur 261001 **Sivakasi:** 363 Thiruthangal Road, Opp: Tneb, Sivakasi 626123 **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall Solan 173212 **Solapur:** Flat No 109 1st Floor, A Wing Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur 41300 **Solapur:** Block No 06 Vaman Nagar, Opp D-Mart Jule Solapur, Solapur 413004 **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat 131001 **Sri ganganagar:** 18 L Block, Sri Ganganagar 335001 **Sri ganganagar:** 35E Block, Opp: Sheetla Mata Vaateka, Sri Ganganagar 335001 **Srikakulam:** D.no-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam 532001 **Sultanpur:** Karvy Computers Pvt. Ltd. 1077/3, Civil Lines, Opp Bus Stand, Sultanpur 228001 **Surat:** Plot No.629 2Nd Floor, Ffice No.2-C/2-D, Ansuksal Tower, Beside Seventh Day Hospital, Opp.dhiraj Sons Athwalines, Surat - 395001. **Surat:** G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002. **Thane:** Flat no. 201, 2nd floor, “Matru Chhaya” bldg., above Rejewel Jewellery showroom, opp. Bedekar Hospital, near Gaodevi Ground, Thane (West) - 400602. **Thane:** 3Rd Floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400602. **Thane:** 103-105, Orion Business Park, Ghodbunder Road, Kapurbawdi, Thane (West) - 400 607 **Thanjavur:** No. 70 Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001. **Thiruvalla:** 24/590-14, C.v.p Parliament Square Building, Cross Junction, Thiruvalla 689101 **Thiruvalla:** 2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 **Tirunelveli:** 1st Floor Mano Prema Complex, 182/6 S. N High Road, Tirunelveli 627001 **Tirunelveli:** 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 **Tirupathi:** Shop No : 6 Door No: 19-10-8, Opp To Passport Office, Air Bypass Road, Tirupathi 517501 **Tirupathi:** H.no:10-13-425 1st Floor, Tilak Road Opp: Sridevi Complex, Tirupathi 517501 **Tirupur:** 1 (1) Binny Compound, 2Nd Street Kumaran Road, Tirupur 641601. **Tirupur:** First Floor 244 A, Kamaraj Road, Opp To Cotton Market Complex, Tirupur 641604. **Trichur:** Room No 26 & 27, Dee Pee Plaza, Kokkalai, Trichur 680001. **Trichur:** 2Nd Floor Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur 680001 **Trichy:** No 8 I Floor 8Th Cross, West Extn. Thillainagar, Trichy 620018 **Trichy:** 60 Sri Krishna Arcade, Thennur High Road, Trichy 620017 **Trivandrum:** R S Complex, Opposite Of Lic Buildings, Pattom P.O, Trivandrum 695004 **Trivandrum:** 2Nd Floor Akshaya Tower, Sasthamangalam, Trivandrum 695010 **Tuticorin:** 4 B A34 A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003 **Udaipur:** Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313001. **Udaipur:** 201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur 313001 **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456010 **Vadodara:** 103 Aries Complex Bpc Road, Off R.c. Dutt Road, Alkapuri, Vadodara 390007 **Vadodara:** 203, Corner point, Jetalpur Road, Vadodara - 390007 **Valsad:** Gita Nivas 3Rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad 396001 **Valsad:** Shop No 2Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396001 **Vapi:** 208 2Nd Floor Heena Arcade, Opp. Tirupati Tower, Near G.i.d.c. Char Rasta, Vapi 396195 **Vapi:** Shop No-12 Ground Floor, Sheetal Appatment, Near K P Tower, Vapi 396195 **Varanasi:** Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathyatra, Beside Kuber Complex, Varanasi 221010 **Varanasi:** D-64/1321st Floor, Anant Complex Sgra, Varanasi 221010 **Vellore:** No.1 Officer's Line 2Nd Floor, Mnr Arcade Opp. Icici Bank, Krishna Nagar, Vellore 632001 **Vellore:** 1 M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001 **Vijayawada:** 40-1-68 Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.g Road, Labbipet, Vijayawada 520010 **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada 520010 **Visakhapatnam:** Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam 530016 **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor Srinagar, Visakhapatnam 530016 **Vizianagaram:** Soubhagya 19-6-1/3, 2Nd Floor Near Fort Branch, Opp: Three Temples, Vizianagaram 535002 **Warangal:** A.b.k Mall, Near Old Bus Depot Road, F-7 1st Floor Ramnagar, Hanamkonda, Warangal 506001 **Warangal:** 5-6-95 1 St Floor, Opp: B.ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001 **Yamuna nagar:** 124 B/Rmodel Town, Yamuna Nagar 135001 **Yamuna nagar:** Jagdhari Road, Above Uco Bank, Near D.a.v. Girls College, Yamuna Nagar 135001.

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