

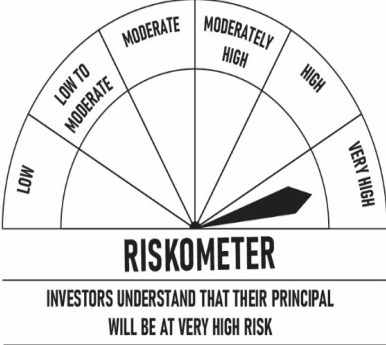
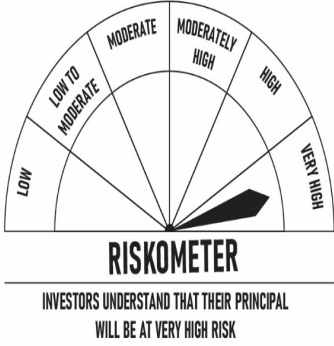
# DSP MUTUAL FUND

## SCHEME INFORMATION DOCUMENT

### Section I

#### DSP US Treasury Fund of Fund

(An open ended fund of funds scheme investing in units of ETFs and/or Funds focused on US Treasury Bonds)

This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer
<ul style="list-style-type: none"> <li>• Long term capital appreciation</li> <li>• To generate income by investing in units of ETFs and/or Funds focused on US Treasury Bonds</li> </ul> <p>* Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>		<p>S&amp;P U.S. Treasury Bond Index</p> 

(For latest Riskometers, investors may refer on the website of the Fund viz. [www.dspim.com](http://www.dspim.com))

#### Continuous Offer for units at NAV based prices

Name of Mutual Fund	DSP Mutual Fund
Name of Asset Management Company	DSP Asset Managers Private Limited
CIN of Asset Management Company	(U65990MH2021PTC362316)
Name of Trustee Company	DSP Trustee Private Limited
CIN of Trustee Company	(U65991MH1996PTC100444)
Addresses of the entities	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021
Website of entities	www.dspim.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved

or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of DSP Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on [www.dspim.com](http://www.dspim.com).

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website, [www.dspim.com](http://www.dspim.com).

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated June 26, 2024.

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**Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME**

Sr. No.	Title	Description
I.	Name of the scheme	DSP US Treasury Fund of Fund
II.	Category of the Scheme	Fund of Fund (Overseas)
III.	Scheme type	An open ended fund of funds scheme investing in units of ETFs and/or Funds focused on US Treasury Bonds
IV.	Scheme code	DSPM/O/O/FOO/24/01/0072
V.	Investment objective	<p>The investment objective of the scheme is to generate income &amp; long term capital appreciation by investing in units of ETFs and/or Funds focused on US Treasury Bonds.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
VI.	Liquidity/listing details	<p><b>Liquidity Details:</b></p> <p>Redemption or repurchase proceeds shall be dispatched to Unit Holders within 5 working Days from the date of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 ('SEBI Master Circular'); the AMC may not be able to adhere with the timelines prescribed above.</p> <p><b>Listing Details:</b> The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p>
VII.	Benchmark (Total Return Index)	<p>Benchmark of the Scheme- S&amp;P US Treasury Bond Index</p> <ul style="list-style-type: none"> <li><b>Justification:</b></li> </ul> <p>The S&amp;P U.S. Treasury Bond Index is a broad, comprehensive, market-value weighted index that seeks to measure the performance of the U.S. Treasury Bond market. Index is best suited for benchmarking as its composition aligns with the investment universe of the scheme without any restriction on duration of bonds.</p> <p>The Trustee may change the benchmark for any of the Schemes in future, if a benchmark better suited</p>

		<p>to the investment objective of that Scheme is available at such time and as per the guidelines and directives issued by SEBI from time to time.</p> <p>SSecond Tier benchmark: Not Applicable</p>								
VIII.	<b>NAV disclosure</b>	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available Scheme by 10 a.m. of the immediately succeeding Business Day.</p> <p>The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Further Details in Section II.</p>								
IX.	<b>Applicable timelines</b>	<p>Timeline for-</p> <ul style="list-style-type: none"> <li>Dispatch of redemption proceeds - As per SEBI (MF) Regulations, the Mutual Fund shall despatch the redemption proceeds within 5 working days from the date of acceptance of redemption request.</li> </ul> <p>Investor may note that in case of exceptional scenarios provided by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 and prescribed under clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <ul style="list-style-type: none"> <li>Dispatch of Income Distribution cum Capital Withdrawal ('IDCW')- IDCW warrants shall be dispatched to the Unit Holders within 7 Working days from the record date for declaration of the IDCW.</li> </ul>								
X.	<b>Plans and Options</b> Plans/Options and sub options under the Scheme	<table border="1"> <thead> <tr> <th>Plans</th> <th>Options Available</th> <th>Sub-Options</th> <th>IDCW Frequency/Record Date</th> </tr> </thead> <tbody> <tr> <td>Regular Plan and Direct Plan</td> <td>Growth IDCW</td> <td>- Payout IDCW &amp; Reinvest IDCW</td> <td>- At the discretion of Trustee</td> </tr> </tbody> </table> <p>If record date for all frequency (other than monthly frequency) falls on a non Business Day, the immediate next Business Day shall be considered as the Record Date.</p> <p>Investors may note that under Income Distribution cum Capital Withdrawal options the amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents</p>	Plans	Options Available	Sub-Options	IDCW Frequency/Record Date	Regular Plan and Direct Plan	Growth IDCW	- Payout IDCW & Reinvest IDCW	- At the discretion of Trustee
Plans	Options Available	Sub-Options	IDCW Frequency/Record Date							
Regular Plan and Direct Plan	Growth IDCW	- Payout IDCW & Reinvest IDCW	- At the discretion of Trustee							

realized gains.

**NOTE:** Subscription - Lumpsum / Switch, Fresh Systematic Registration (including systematic transfer plan/ Transfer of IDCW Plan) into the Scheme in Shall not be accepted effective from April 01, 2024. Existing SIP/STP-in (Into the Scheme)/ Transfer of IDCW Plan instalments as on March 31, 2024 will not be processed till further notice.

Default option-

Investors should indicate the name of the Scheme and/or Option, clearly in the application form. In case of valid applications received, without indicating the Scheme and/or Option etc. or where the details regarding Option are not clear or ambiguous, the following defaults will be applied:

If no indication is given under the following	Default
Option - Growth/IDCW	Growth
Sub-option - Payout IDCW/Reinvest IDCW	Payout IDCW

Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect. Investors shall also note that any change in IDCW sub-option, due to additional investment or on the basis of a request received from the investor, will be applicable to all existing Units in the IDCW option of the Scheme.

In case an investor/Unit Holder fails to mention the plan and broker details in the application form, then the application shall be processed under respective option/sub-option under Direct Plan of the Scheme

Notes-

**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.

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

In cases of wrong/ invalid/ incomplete ARN, any purchase or switch-in or SIP & STP registration shall be processed under Direct Plan or rejected depending on the mode of the transaction. "Invalid ARNs" shall include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change, as required pursuant to SEBI (Investment Advisers) Regulations, 2013, not complied by the Mutual Fund Distributor ('MFD'), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC.

a) Any change in IDCW sub option due to additional investment or customer request will be applicable to all existing Units in the IDCW option of the Scheme concerned.  
b) Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan/Option, with a

		<p>retrospective effect.</p> <p>c) Applications not specifying Scheme/Plans/Options and/ or accompanied by cheque/demand drafts/account to account transfer instructions favouring Scheme/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>d) 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> <p>e) Investors should provide details/instructions only in the space provided in the form. Any details/noting/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.</p> <p>f) The AMC and its Registrar reserve the right to disclose the details of investors and their transactions to third parties viz. banks, distributors, Registered Investment Advisors from whom applications of investors are received and any other organization for the purpose of compliance with legal and regulatory requirements or for complying with antimoney laundering requirements.</p> <p>g) Returned cheques are liable not 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.</p> <p>For detailed disclosure on default plan and option kindly refer SAI.</p>
XI.	<b>Load Structure</b>	<p><b>Exit Load</b> (as a % of Applicable NAV):  Holding period from the date of allotment:  &lt; 7 days: 0.1%  &gt;= 7 days: Nil</p> <p><b>Note:</b> No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa.</p>
XII.	<b>Minimum Application Amount/switch in</b>	<ul style="list-style-type: none"> <li>• <b>During NFO:</b> This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.</li> <li>• <b>On continuous basis:</b> Rs. 100/- and any amount thereafter</li> </ul> <p>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</p>



XIII.	<b>Minimum Additional Purchase Amount</b>	Rs. 100/- and any amount thereafter.
XIV.	<b>Minimum Redemption/switch out amount</b>	Not Applicable
XV.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVI.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the NFO.	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVII.	<b>Segregated portfolio/side pocketing disclosure</b>	The Scheme is not enabled for segregated portfolio.
XVIII	<b>Swing pricing disclosure</b>	Swing pricing framework is not applicable.
XIX.	<b>Stock lending/short selling</b>	The Scheme will not engage in stock lending and short selling of securities.
XX.	<b>How to Apply and other details</b>	<p>Investors have different options to transact for their investments. Investors intending to invest in physical mode can submit their transaction request to AMC Offices or Investor Service Centres of CAMS. Investors can also transact digitally on AMC/RTA website or through Stock Exchange Platforms, MF Utilities Pvt Ltd. Investor can reach out to their investment advisor for transacting on digital platforms.</p> <p>Please refer further details in section II.</p>
XXI.	<b>Investor services</b>	<p><u>Contact details for general service requests:</u></p> <p>Investors may contact any of the AMC's Investor Service Centers or call on Toll Free number 1800-208-4499 or 1800-200-4499 for any queries.</p> <p>E-mail: <a href="mailto:service@dspim.com">service@dspim.com</a></p> <p><u>Contact details for complaint resolution:</u></p> <p><b>Mr. Prakash Pujari</b>  <b>Investor Relations Officer</b>          DSP Asset Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri (East), Mumbai - 400069, Tel.: 022 - 67178000</p> <p><b>Stock Exchange Transactions:</b> For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange.</p> <p><b>MFU Customer Care:</b> For transactions related to MFU, Investors may contact the customer care of MFUI on 1800-266-1415 (business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>.</p>

XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes)	Not applicable
XXIII.	Special product/facility available during the NFO and on ongoing basis	<p><b>During NFO:</b> This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.</p> <p><b>Special product/facility available on ongoing basis:</b></p> <p>1. <b>Systematic Investment Plan (SIP):</b> SIP allows investing fixed amounts regularly on specific dates monthly or quarterly by purchasing Units of the Scheme at applicable Net Asset Value (NAV).</p> <p><b>SIP TOP-UP facility:</b> The facility provides flexibility to the investors to increase the SIP installment over the tenure of the SIP. SIP Top-Up facility will be available under scheme offering SIP facility. SIP Top-Up frequency in case of investors availing this facility will be half yearly and yearly. If the SIP Top-Up frequency is not indicated for SIP under frequencies daily or monthly or quarterly, it will be considered as yearly interval. The AMC may change the terms and conditions for SIP TOP-UP facility from time to time, due to changing market and operational conditions. Investors are advised to check the latest terms and conditions from any of the offices of the AMC, before investing same is available on <a href="http://www.dspim.com">www.dspim.com</a></p> <p><b>SIP Pause Facility:</b> Under the SIP pause facility, the investor can stop the running SIP for certain period and Restart the SIP again (at a folio level) by filling up a designated form. Investors who wish to Pause their SIP instalments debit for a certain period. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months. SIP Pause request should be submitted 15 days before the next SIP instalment date.</p> <p><b>Daily SIP facility:</b> Under Daily SIP, the Unit Holder can invest a fixed amount into the scheme on a daily basis. Daily SIP installment shall be processed only when it is a Business Day for the scheme. It is to be noted that allotment of units are subject to realization of credit in the scheme. In case, if more than one SIP instalments credits are realized on a particular day, both the instalments will be processed for the applicable NAV in terms of the provisions of the Scheme Information Document.</p> <p>2. <b>Systematic Withdrawal plan (SWP):</b> SWP allows redeeming fixed amounts of money regularly on specific dates monthly or quarterly from a specified scheme.</p>

		<p>3. <b>Systematic Transfer Plan (STP):</b> STP allows investing fixed amounts regularly on specific dates monthly or quarterly by transferring Units from one scheme to another scheme at applicable Net Asset Value (NAV).</p> <p><b>Daily STP facility:</b> Under Daily STP, the Unit Holder can switch a fixed amount from any one Scheme (Source Scheme) to any other Scheme (Target Scheme) on a daily basis subject to exit load as applicable. The minimum period for Daily STP shall be 6 days and maximum for any period subject to the end period being year 2099. STP installment shall be processed only when it is a Business day for both source and target Scheme. In case the start date is not mentioned, the Daily STP shall start from the 7th day from the date of submission of valid STP registration form. In case the end date is not mentioned, the STP shall be registered for a period of one year.</p> <p>4. <b>Flex Systematic Transfer Plan ('Flex STP')</b> Flex STP Facility, is a facility wherein Unit holder(s) of designated open-ended Scheme of the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended Scheme of the Fund [hereinafter referred to as "Transferor Scheme"] to the 'Growth Option' only, of designated open-ended scheme of the Fund [hereinafter referred to as "Transferee Scheme"]. Transferor Scheme means all scheme of the Fund currently having STP facility and Transferee Scheme means growth option of all scheme of the Fund. All other terms and conditions applicable to STP facility will be applicable to Flex STP. For general terms and conditions and more information, Unit holder(s) are requested to read Terms and Conditions available on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>5. <b>Value Systematic Transfer Plan ('Value STP')</b>: Value STP facility, is a facility wherein Unit holder(s) of designated open-ended scheme of the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended scheme of the Fund [hereinafter referred to as "Transferor Scheme"] to the 'Growth Option' only of designated open-ended Scheme of the Fund</p>
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		<p>[hereinafter referred to as “Transferee Scheme”], including a feature of ‘Reverse Transfer’ from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme, subject to the terms and conditions of Value STP.</p> <p><b>6. Switching:</b> 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. To effect a switch, a Unit Holder must provide clear instructions. Such instructions may be provided in digital platforms or in writing or by completing the transaction slip/form attached to the account statement. The switch request can be made for any amount of Rs. 100/- or more. A Unit Holder may request switch of a specified amount or a specified number of Units only. If the Unit Holder has specified both the amount (in Rs.) and the number of Units, switch-out of units will be carried out based on the number of units specified by the Unit Holder.</p> <p><b>7. Pledge of Units for Loans:</b> Units can be pledged by the Unit Holders as security for raising loans, subject to any rules / restrictions that the Trustee may prescribe from time to time. For Units held in demat form, the rules of the respective DP will be applicable for pledge of the Units. Units held in demat form can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledge gets created in favour of the pledgee only when the pledgee’s DP confirms the creation of pledge in the system. In case of Units held in physical form, the Registrar will note and record such pledge. A standard form for this purpose is available at any of the official points of acceptance of transactions and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p><b>8. Transfer of Income Distribution Cum Capital Withdrawal (IDCW) Plan</b>  Unit holders under the Regular Plan &amp; Direct Plan (wherever applicable) and IDCW Options(s) (other than Daily Reinvestment IDCW sub-option) of all the open ended Scheme of the Mutual Fund can opt to transfer their IDCW to any other option under the Regular Plan &amp; Direct Plan (wherever applicable) (other than Daily IDCW Reinvestment</p>
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		<p>sub-option) of all the open-ended Scheme of the Mutual Fund by availing the facility of Transfer of IDCW Plan.</p> <p>Under Transfer of IDCW plan, IDCW as &amp; when declared (as reduced by the amount of applicable statutory levy) in the transferor Scheme (subject to minimum of Rs.100/-) will be automatically invested without any exit load into the transferee Scheme, as opted by the Unit holder. Such transfer will be treated as fresh subscription in the transferee Scheme and invested at the Applicable NAV on the Business Day immediately following the record date, subject to terms and conditions applicable to the transferee Scheme.</p> <p>Investors are requested to note that the AMC may change the terms and conditions for SWP facility from time to time, due to changing market and operational conditions. Investors are advised to check the latest terms and conditions from any of the offices of the AMC, before investing same is available on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>9. <b>One time mandate facility:</b> This Facility enables the Unit Holder/s of DSP - Mutual Fund ('Fund') to transact with in a simple, convenient and paperless manner by submitting OTM - One Time Mandate registration form to the Fund which authorizes his/her bank to debit their account up to a certain specified limit per transaction, as and when they wish to transact with the Fund, without the need of submitting cheque or fund transfer letter with every transaction thereafter. This Facility enables Unit holder(s) of the Fund to start Systematic Investment Plan (SIP) or invest lump sum amounts in any Scheme of the Fund by sending instructions through Transaction forms, and online facility specified by the AMC. It is to be noted that allotment of units are subject to realization of credit in the scheme.</p> <p>For further details, please refer SAI.</p>
XXIV.	<b>Weblink</b>	<p>Link for TER for last 6 months and Daily TER- <a href="https://www.dspim.com/mandatory-disclosures/ter">https://www.dspim.com/mandatory-disclosures/ter</a></p> <p>Link for scheme factsheet- <a href="https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets">https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets</a></p>
XXV.	<b>Minimum installment Amount for</b>	Rs. 100/- and any amount thereafter

	<b>Systematic Investment Plan (SIP)</b>	
XXVI.	<b>Minimum installment Amount for Systematic Withdrawal Plan (SWP)/Systematic Transfer Plan (STP)</b>	Rs. 100/- and any amount thereafter
XXVII.	<b>Ongoing/Continuous Offer Period</b>	(This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period)  The Continuous offer for the Scheme commenced from 20 March 2024

#### **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.  
The Trustees have ensured that the DSP US Treasury Fund of Fund approved by them is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: June 26, 2024  
Place: Mumbai

Name: Dr. Pritesh Majmudar  
Designation: Head - Legal and Compliance

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of ETFs and/or Funds focused on US Treasury Bonds	95%	100%
Cash and Cash Equivalents@	0%	5%

@ As per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021, Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days:

1. TREPS,
2. Treasury Bills,
3. Government securities, and
4. Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.

The scheme intends to invest in following ETFs or Funds which are focused on US Treasury Bonds:

Sr. No.	ETFs/Funds
1	iShares \$ Treasury Bond 7-10yr UCITS ETF
2	SPDR Bloomberg 1-3 Month T-Bill ETF
3	iShares Short Treasury Bond ETF
4	iShares \$ Treasury Bond 1-3yr UCITS ETF
5	Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF
6	iShares \$ Treasury Bond 3-7yr UCITS ETF
7	iShares Treasury Floating Rate Bond ETF

Apart from above, the Scheme may, at the discretion of the Investment Manager/fund manager, also invest in the units of other overseas Exchange Traded Funds (ETFs) and/or funds focused on US Treasury Bonds domiciled/listed across globe. Addition of new overseas funds and or ETFs will not tantamount to fundamental attribute change and the investors would be intimated of such additions by issuance of notice cum addenda.

The proportion of an investment in an underlying funds may vary and solely at the discretion of the fund manager of the Scheme.

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

Sl. No	Type of Instrument	Percentage exposure	of Circular references
1.	Securities Lending	NIL	-
2.	Derivatives	NIL	-
3.	Equity Derivatives for non- hedging purposes	NIL	-
4.	Securitized Debt	NIL	-
5.	Overseas Securities	Upto 100%	Clause 12.19 of the SEBI Master Circular
6.	ReITS and InVITS	Nil	-
7.	Debt Instruments with special features (AT1 and AT2 Bonds)	NIL	-
8.	Debt Instruments with SO / CE rating	NIL	-

9.	Tri-party repos (including reverse repo in T-bills and G-sec)	Upto 5%	-
			-
10.	Repo/ reverse repo transactions in corporate debt securities	NIL	-
11.	Credit Default Swap transactions	NIL	-
12.	unrated debt instruments	NIL	-
13.	Equity linked debentures	NIL	-
14.	Another Fund of Fund Schemes	NIL	-
15.	Short Term Deposit	Refer Note 1	Clause 12.16 of the SEBI Master Circular

The underlying ETFs or Funds shall make investment in line with clause 12.19.2.10 of SEBI Master Circular.

**Note 1: Pending deployment of the funds of the Scheme:**

Pending deployment of the funds of the Scheme shall be in terms of clause 12.16 of SEBI Master circular, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, subject to following conditions:

1. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
2. Such short-term deposits shall be held in the name of the Scheme.
3. The Scheme shall not invest more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, investing of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
4. The Scheme shall not invest more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
5. The Trustee shall ensure that the funds of the Scheme are not invested in the short term deposits of a bank which has invested in the Scheme.
6. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
7. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market. Such deposits shall be held in the name of the Scheme.

Indicative table is subset of primary asset allocation table mentioned above and both shall be read in conjunction.

**Cumulative gross exposure -**

As per clause 12.24 of SEBI Master Circular, the cumulative gross exposure across all asset classes should not exceed 100% of the net assets of the scheme. Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021 which includes T-bills, Government Securities, Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any, having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

**Rebalancing of deviation due to short term defensive consideration:**

Any alteration in the investment pattern will be for a short term on defensive considerations as per clause 1.14.1.2 of SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall endeavor to rebalance the portfolio within 30 calendar days.



It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

**Portfolio rebalancing in case of passive breach:**

As per clause 2.9 of SEBI Master circular and the clarifications/ guidelines issued by AMFI/ SEBI from time to time, in the event of deviation from mandated asset allocation mentioned, passive breaches (i.e. occurrence of instances not arising out of omission and commission of AMC), shall be rebalanced within 30 business days. Where the portfolio is not rebalanced within above mentioned period, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.

In case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in clause 2.9.3 and 2.9.4 of SEBI Master Circular.

**B. WHERE WILL THE SCHEME INVEST?**

The Scheme will invest in units of overseas Exchange Traded Funds (ETFs) and/or funds that provide exposure to US Treasury Bonds. The Scheme may also invest a certain portion of its corpus in cash and cash equivalent, in order to meet liquidity requirements from time to time.

1. Units of overseas Exchange Traded Funds (ETFs) and/or funds that provide exposure to US Treasury Bonds.

Sr. No.	ETFs/Funds
1	iShares \$ Treasury Bond 7-10yr UCITS ETF
2	SPDR Bloomberg 1-3 Month T-Bill ETF
3	iShares Short Treasury Bond ETF
4	iShares \$ Treasury Bond 1-3yr UCITS ETF
5	Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF
6	iShares \$ Treasury Bond 3-7yr UCITS ETF
7	iShares Treasury Floating Rate Bond ETF

Apart from above, the Scheme may, at the discretion of the Investment Manager/fund manager, also invest in the units of other overseas Exchange Traded Funds (ETFs) and/or funds focused on US Treasury Bonds domiciled/listed across globe. Addition of new overseas funds and or ETFs will not tantamount to fundamental attribute change and the investors would be intimated of such additions by issuance of notice cum addenda.

The proportion of an investment in an underlying funds may vary and solely at the discretion of the fund manager of the Scheme.

2. Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days:
  - TREPS,
  - Treasury Bills,
  - Government securities, and
  - Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.
3. Investment in Short-Term Deposits
4. Any other like instruments may be permitted by RBI/SEBI/such other Regulatory Authority from time to time.

**Investment in Overseas Financial Assets/Foreign Securities**

Investment in overseas shall be in according with the requirements stipulated by SEBI and RBI from time to

time.

For detailed definition/description of instruments and applicable regulations/guidelines for instruments please refer Section II.

### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The scheme's investment objective is to generate income & long term capital appreciation by investing in units of ETFs and/or Funds focused on US Treasury Bonds. The proportion of an investment in an underlying funds/ETFs will be determined based on discretion of the fund manager of the Scheme considering prevailing market conditions, the macroeconomic environment (including interest rates and inflation), general liquidity and other considerations in the economy and markets. Fund manager can dynamically change the duration of overall portfolio by adding or removing ETFs and/or Funds.

#### **Portfolio Turnover**

Portfolio turnover is defined as the lower of the aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. This will exclude purchases and sales of money market securities. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover; it is difficult to give an estimate, with any reasonable amount of accuracy.

Therefore, the Scheme has no specific target relating to portfolio turnover.

### **D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

Benchmark (Total Returns Index): t S&P U.S. Treasury Bond Index.

Justification for selecting the Benchmark- The S&P U.S. Treasury Bond Index is a broad, comprehensive, market-value weighted index that seeks to measure the performance of the U.S. Treasury Bond market. Index is best suited for benchmarking as its composition aligns with the investment universe of the scheme without any restriction on duration of bonds.

The Trustee may change the benchmark for any of the Schemes in future, if a benchmark better suited to the investment objective of that Scheme is available at such time and as per the guidelines and directives issued by SEBI from time to time.

#### **Methodology:**

##### **INDEX OBJECTIVE**

The S&P U.S. Treasury Bond Index is a broad, comprehensive, market-value weighted index that seeks to measure the performance of the U.S. Treasury Bond market.

##### **ELIGIBILITY CRITERIA**

**Country and Market of Issue.** Sovereign Bonds must be debt issued by the central governments of US and must be issued in the domestic markets.

**Currency.** Sovereign bonds must be issued in the domestic currency of the issuer\

**Coupon Type.** The following coupon types are eligible: • Fixed Rate • Zero Coupon • Step-up • Fixed-to-Float.

**Maturity.** The maturity date must be greater than one month from the rebalancing date. No bond matures in the index.

**Minimum Notional Outstanding - \$1 Bn**

##### **INDEX CONSTRUCTION**

Weight - Constituent are market value weighted

**E. WHO MANAGES THE SCHEME?**

Name of the Fund manager	Age	Tenure	Educational Qualifications	Brief Experience	Other schemes managed by the Fund Manager
Mr. Jay Kothari	42 years	2 Months (Managing since March 18, 2024)	Bachelor in Management Studies (BMS) Mumbai University MBA (Finance) - Mumbai University	Over 19 years of experience as detailed under: From 2010 to present - Vice President in Equity Investments and a Product Strategist at DSPIM From 2005 to 2010 - Mumbai Banking Sales Head at DSPIM From 2002 to 2003 - Priority Banking division at Standard Chartered Bank.	DSP Equity Opportunities Fund, DSP Equity Savings Fund, DSP Focus Fund, DSP Global Innovation Fund of Fund, DSP Global Allocation Fund, DSP Healthcare Fund, DSP India T.I.G.E.R Fund, DSP Mid Cap Fund, DSP Natural Resources & New Energy Fund, DSP Regular Savings Fund, DSP Small Cap Fund, DSP Top 100 Equity Fund, DSP US Flexible^ Equity Fund, DSP Value Fund, DSP World Agriculture Fund, DSP World Energy Fund, DSP World Gold Fund of Fund, DSP World Mining Fund, DSP Multi Asset Fund, DSP Multicap Fund, DSP Banking & Financial Services Fund

^The term “Flexible” in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.

## F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

List of other existing Fund of Fund schemes:

1. DSP World Mining Fund
2. DSP Global Allocation Fund
3. DSP World Agriculture Fund
4. DSP World Gold Fund of Fund
5. DSP US Flexible^ Equity Fund
6. DSP Global Innovation Fund of Fund
7. DSP Gold ETF Fund of Fund
8. DSP US Treasury Fund of Fund

^The term “Flexible” in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.

For further details please refer our website:

<https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/scheme-comparison>

## G. HOW HAS THE SCHEME PERFORMED?

The Regular Plan and Direct Plan under the Scheme will have a common portfolio, however, their returns are expected to vary in line with the specified expense ratio under the relevant Plan.

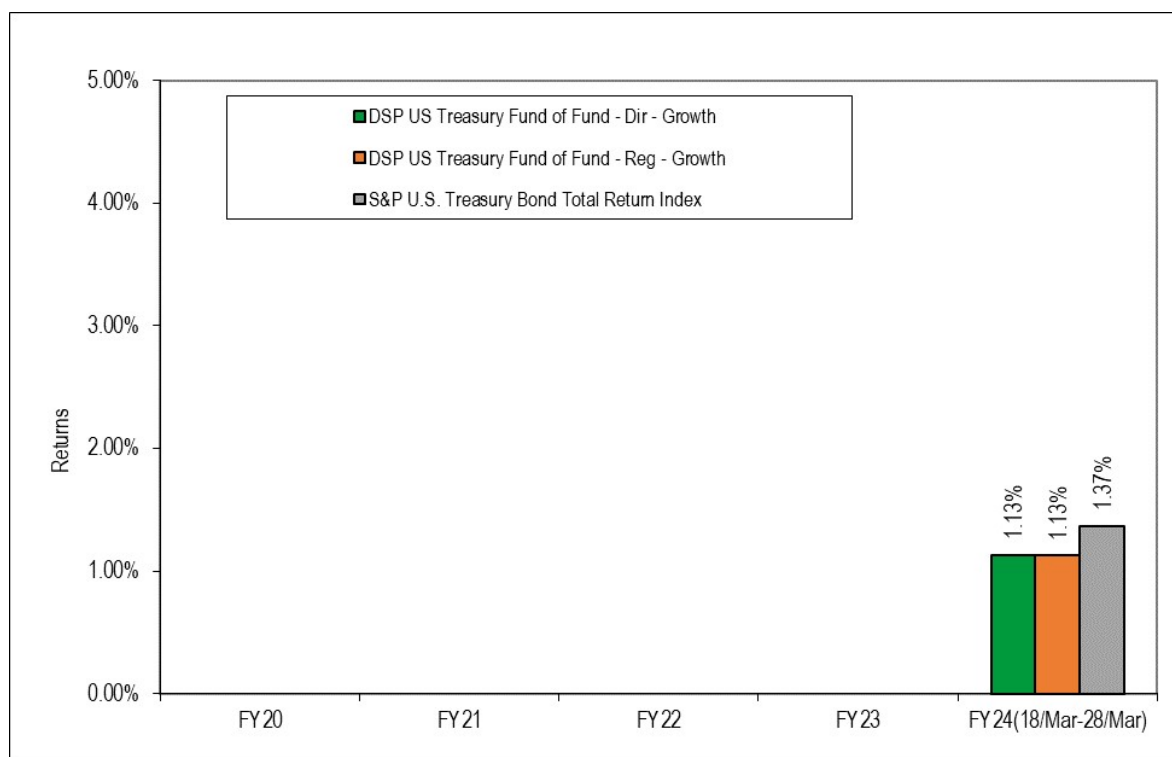
### a. Compounded Annualised Returns (CAGR)

As per SEBI guidelines, if the scheme is in existence for less than one year, absolute return shall be provided. Below are the details of absolute returns of scheme as on May 31, 2024

Period	DSP US Treasury Fund of Fund - Reg - Growth	S&P U.S. Treasury Bond Total Return Index	DSP US Treasury Fund of Fund - Dir - Growth	S&P U.S. Treasury Bond Total Return Index
Since Inception	0.16%	0.68%	0.17%	0.68%
Nav/ Index value	10.0160	36,193.75	10.0170	36,193.75
Date of allotment	18-Mar-24		18-Mar-24	

Note: All returns are for growth option and net of TER. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. All benchmark returns are computed basis on Total Return Index.

b. Absolute Return for last 5 financial year



The Scheme is in existence for less than 1 year and the above returns are of Direct/Regular plan of growth option of the Scheme and computed from the Date of Allotment to 18<sup>th</sup> March, 2024.

**H. ADDITIONAL SCHEME RELATED DISCLOSURES**

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - Website link- <https://www.dspim.com/mandatory-disclosures/top-10-issuer-and-sector-allocation>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme - **Not applicable**
- iii. Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- iv. Portfolio Turnover Rate - Not Applicable

**Expense ratio of underlying scheme(s): (as on May 31, 2024)**

Underlying Fund(s)	Rate
iShares \$ Treasury Bond 7-10yr UCITS ETF#	0.07%
SPDR Bloomberg 1-3 Month T-Bill ETF	-
iShares Short Treasury Bond ETF	-
iShares \$ Treasury Bond 1-3yr UCITS ETF#	0.07%
Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF	-
iShares \$ Treasury Bond 3-7yr UCITS ETF	-
iShares Treasury Floating Rate Bond ETF	-

#Currently, the Scheme is invested in above underlying funds only.

v. Aggregate investment in the Scheme by: (Details are as on May 31, 2024)

Sr. No.	Category of Persons	Net Value		Market Value ( in Rs.)
		Units	NAV per unit	
1	Mr. Jay Kothari	NIL	NIL	NIL

For any other disclosure w.r.t investments by key personnel and AMC directors, including regulatory provisions in this regard kindly refer SAI.

vi. Investment by the AMC:

Sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of SEBI Master Circular and AMFI Best Practice Guidelines Circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', is not applicable to Fund of Fund.

### Part III - OTHER DETAILS

#### A. COMPUTATION OF NAV

The NAV of the Units of a Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

NAV of Units under each Scheme may be calculated by either of the following methods shown below:

$$\text{NAV Per Unit (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under the Scheme}}$$

The numerical illustration of the above method is provided below:

Market or Fair Value of Scheme's investments (Rs.) = 11,42,53,650.00

Current Assets (Rs.) = 10,00,000.00

Current Liabilities and Provisions (Rs.) = 5,00,000.00

No. of Units outstanding under the Scheme = 1,00,00,000

$$\text{NAV Per Unit (Rs.)} = \frac{11,42,53,650.00 + 10,00,000.00 - 5,00,000.00}{1,00,00,000} = 11.4754$$

**N.B.:** The aforesaid provisions pertaining to "Calculation of NAV" shall apply in respect of each individual Scheme and/or plan as the case may be. The NAV Per Unit above is rounded off to four decimals.

The NAV will be calculated as of the close of every Business Day.

NAVs will be rounded off to three or four decimal places based on the nature and category of the scheme. The valuation of the Schemes' assets and calculation of the Schemes' NAVs shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

**Note:** In respect of Schemes having Growth and IDCW Options, there will be more than one NAV, one for each Option, after the declaration of the first IDCW by that Scheme.

Since this Scheme invests in units of underlying funds, the NAV of the Scheme for a business day (Day T) will be based on the NAV of the underlying fund for that day (Day T). Since the NAV of the underlying fund for a business day (Day T) would normally be available either late in the evening of the business day (Day T) or on the following business day (T+1), the Scheme will declare the NAV for a Business day on the next Business

Day, based on the NAV of the underlying fund for the business day for which the NAV is declared (Day T).

Illustration: Relating to computation and publication of NAV of the Scheme for a business day (Day T)

Day T	Business day for which NAV is to be declared
Day T late evening or Day T+1 early morning	Underlying fund will publish their NAV
Day T+1 by 10.00 a.m.	AMC will compute the NAV of the Scheme for Day T AMC will publish the NAV of the Scheme for Day on its website, upload the same on AMFI website

Valuation of the scheme's assets, calculation of the scheme's NAV and the accounting policies & standards will be subject to such norms and guidelines that SEBI may prescribe from time to time and shall be subject to audit on an annual basis.

**Valuation of Foreign Exchange Conversion:** On the valuation day, all the assets and liabilities in foreign currency will be valued in Indian Rupees on the basis of methodology provided in the Valuation Policy. The Trustees/AMC reserves the right to change the source for determining the exchange rate. The reasons for the change in the source for determining the exchange rate will be recorded in writing.

While determining the price of the units, the mutual fund shall ensure that the repurchase price of Scheme is not be lower than 95% Net Asset Value as provided under SEBI (MF) Regulations. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

**Ongoing price for subscription (Purchase Price)**

(This is the price you need to pay for purchase/switch-in)

Pursuant to Clause 10.4.1.a. of SEBI Master Circular , there is no entry load for purchase of Units of the Scheme. Accordingly, Purchase Price will be equal to Applicable NAV.

The Purchase Price of the Units on an ongoing basis will be calculated as described below, which is based on the Applicable NAV

Example: The applicable NAV of the Scheme is Rs. 11.00 p.u. Since Entry load is not applicable, the purchase / subscription price will be calculated as follows:

$$\begin{aligned}
 \text{Purchase Price} &= \text{Applicable NAV} \times (1 + \text{Entry Load}) \\
 &= \text{Rs. } 11 \times (1 + 0) \\
 &= \text{Rs. } 11.00 \times 1 \\
 &= \text{Rs. } 11.00
 \end{aligned}$$

**Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund)/intra-Plan switching by investors (Redemption Price)**

(This is the price you will receive for redemptions/switch outs)

Redemption Price of Units will be calculated on the basis of the Applicable NAV, subject to the Exit Load applicable.

$$\text{Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load})$$

Illustration:

Say, Applicable NAV = Rs. 12.0000 and the Exit Load is 0.50%,

$$\text{Redemption Price} = 12 \times (1 - 0.005) = \text{Rs. } 11.9400.$$

Investors may note that the Trustee has the right to modify the existing Load Structure in any manner or introduce an Exit Load or a combination of Exit Load and/or any other Load subject to a maximum as prescribed under the SEBI (MF) Regulations. Should the Trustee on any date, impose or enhance any load, such imposition or enhancement shall be applicable on prospective investment only.

## B. New Fund Offer (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. all such expenses are borne by AMC.

## C. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses incurred for operating the Scheme. These expenses include and are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar's fee, Marketing and selling costs etc., as given in the Table 2 which summarizes estimated annualized recurring expenses as a % of daily net assets of the Scheme.

**The AMC has estimated that upto 2.00 % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.**

### **Operating & recurring expenses under regulation 52 (6) & 52 (6A):**

The Scheme may charge expenses within overall limits as specified in the Regulations except those expenses which are specifically prohibited. The annual total of all charges and expenses of the Scheme shall be subject to the following limits, defined under Regulation 52 of SEBI MF regulations:

**Table 1: Limit as prescribed under regulation 52 of SEBI MF regulations for other than Equity oriented fund of fund scheme:**

Particulars	As a % of daily net assets as per Regulation 52(6) (iii)	Additional TER as per Regulation 52 (6A) (c)^	Additional TER as per Regulation 52 (6A) (b)^
On total assets	2.00%	0.05%	0.30%

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

### **Notes to Table 1:**

^In addition to expenses as permissible under Regulation 52(6)(a)(iii), 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 up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value 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 for cash market transactions 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:
  - a. 30 per cent of gross new inflows from retail investors\* in the concerned Scheme, or;
  - b. 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.

- c. Additional expenses not exceeding 0.05 % of daily net assets of the scheme as per Regulation 52(6A)(c). Provided that such additional expenses shall not be charged to the schemes where the exit load is not levied or applicable

**Note:** Pursuant to the directions received from SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 read along with AMFI communication dated March 02, 2023, w.e.f March 01, 2023 no additional expense shall be charged on the new inflows received on or after March 01, 2023 from specified cities as per Regulation 52 (6A) (b) till any further guidance is received from SEBI in this regard.

**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).

**Others:**

In accordance with Clause 10.1.12.(a) of the SEBI Master Circular, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, or by the trustee or sponsors.

Provided that the expenses that are very small in value but high in volume (as provided by AMFI in consultation with SEBI) may be paid out of AMC's books. Such expenses can be paid out of AMC's books at actuals or not exceeding 2 bps of the Scheme AUM, whichever is lower.

Further with regards to the cost of borrowings in terms of Regulation 44(2), the same shall be adjusted against the portfolio yield of the Scheme and borrowing costs in excess of portfolio yield, if any, shall be borne by the AMC.

**Disclosure relating to changes in TER:**

In accordance with Clause 10.1.8 of the SEBI Master Circular, the AMC shall prominently disclose TER on daily basis on the website [www.dspim.com](http://www.dspim.com). Further, changes in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

The notices of change in base TER shall be updated on the website at least three working days prior to effecting such change Provided that any decrease in TER in a mutual fund scheme due to various regulatory requirements, would not require issuance of any prior notice to the investors.

The prior intimation/notice shall not be required for any increase or decrease in base TER due to change in AUM and any decrease in base TER due to various regulatory requirements.

**A. Illustrative example for estimating expenses for a scheme with corpus of 100 crores:**

The AMC in good faith has estimated and summarized in the below table for each Scheme, the expenses on a corpus size of Rs. 100 crores. The actual total expenses may be more or less than as specified in the table below. The below expenses are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations.

**Table 2: The estimated total expenses as a % of daily net assets of the Scheme are as follows:**

Sr No.	Expense Head	% p.a. of daily net assets	
(i)	Investment Management & Advisory Fees	Upto 2.00%	
(ii)	Audit Fees/Fees and expenses of trustees*		
(iii)	Custodial fees		
(iv)	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants		
(v)	Marketing & Selling expense including agent commission and statutory advertisement		
(vi)	Cost related to investor communications		
(vii)	Cost of fund transfer from location to location		
(ix)	Cost towards investor education & awareness (at least 0.02 percent)		
(x)	Brokerage & transaction cost pertaining to distribution of units		
(xii)	Brokerage & transaction cost over and above 0.12 percent percent for cash trades.		
(xiii)	GST on expenses other than investment and advisory fees		
(xiv)	GST on brokerage and transaction cost		
(a)	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (a)(iii)</b>		<b>Upto 2.00%</b>
(b)	Additional expenses under regulation 52 (6A) (c)\$		Upto 0.05%
(b)	Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)	Up to 0.30%	

\*The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. Trustee shall charge the Trusteeship Fees in proportion to the net assets of each of the Scheme of the Mutual Fund.

\$ The nature of expenses can be any permissible expenses including management fees. Additional expenses not exceeding 0.05 % of daily net assets of the scheme as per Regulation 52(6A)(c) shall not be charged to the schemes where the exit load is not levied or applicable

The goods and service tax on Investment Management and Advisory fees will depend on the total amount charged as Investment Management and Advisory fees. Currently it is chargeable at 18% on Investment Management and Advisory Fees.

It is to be noted that the investors will be bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

#### **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.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

**B. Illustration of impact of expense ratio on scheme's returns:**

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year	10,000	10,000
Annual income accrued to the scheme	1,000	1,000
Expenses other than Distribution expenses	75	75
Distribution expenses	25	
Returns after expenses at the end of the year	900	925
% Returns after expenses at the end of the year	9.00%	9.25%

Link for TER disclosure: <https://dspim.com/others/mandatory-disclosures>

**D. LOAD STRUCTURE**

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer the website of the AMC [www.dspim.com](http://www.dspim.com) or call at 1800- 200-44-99 (toll free) or may contact their distributor.

Entry Load	Not Applicable
Exit Load # (as a % of Applicable NAV)	<b>Exit Load (as a % of Applicable NAV):</b> Holding period from the date of allotment: < 7 days: 0.1% >= 7 days: Nil

#Applicable for investments made through normal purchase and SIP/STP/SWP transactions.

**Note on load exemptions:**

1. There will be no Exit Load on inter-option switching.
2. No load will be charged on issue of bonus Units and Units allotted on reinvestment of IDCW for existing as well as prospective investors.
3. No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan and vice versa

Investors may note that the Trustee has the right to modify exit load subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall consider the following measures to avoid complaints from investors about investment in the Scheme without knowing the loads:

- (i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum may be circulated to all the distributors/brokers so that the same can be attached to all SIDs and KIMs already in stock.
- (ii) Arrangements will be made to display the addendum to the SID in the form of an addenda in all the ISCs/offices of the AMC/Registrar.
- (iii) The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.

Investors are requested to check the prevailing load structure of the Schemes before investing.

Exit load charged shall be credited to the scheme. The GST on exit load shall be paid out of the exit load proceeds and exit load net of GST shall be credited to the concerned scheme.

## Section II

### I. Introduction

#### A. Definitions/interpretation

<b>Business Working Day</b>	<b>Day/</b>	<p>A day other than:</p> <p>(1) Saturday and Sunday;</p> <p>(2) a day on which the National Stock Exchange / BSE is closed;</p> <p>(3) a day on which the Sale and Redemption of Units is suspended;</p> <p>(4) day on which any of the Underlying fund is closed for subscription/redemption.</p> <p>(5) a day on which any other overseas exchanges where the scheme has investment are closed.</p> <p>(6) a day on which the banks in Mumbai are closed</p> <p>(7) a day on which Reserve Bank of India is closed</p> <p>The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion.</p>
<b>Custodian</b>		Citibank N. A., acting as custodian to the Scheme, or any other Custodian who is approved by the Trustee.
<b>Scheme Information Document/SID</b>		This document issued by DSP Mutual Fund, offering Units of DSP US Treasury Fund of Fund.
<b>Scheme/The Scheme</b>		DSP US Treasury Fund of Fund.

For common definitions, please refer website Link-

<https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/definitions-interpretation>

#### ABBREVIATIONS & INTERPRETATIONS

In this SID, the following abbreviations have been used:

<b>AMC:</b>	Asset Management Company	<b>MBS:</b>	Mortgaged Backed Securities
<b>AMFI :</b>	Association of Mutual Funds in India	<b>MFSS:</b>	Mutual Fund Service System
<b>AML:</b>	Anti-Money Laundering	<b>MFU:</b>	MF Utilities India Private Limited
<b>ABS:</b>	Asset Backed Securities	<b>NAV:</b>	Net Asset Value
<b>ASBA:</b>	Application Supported by Blocked Amount	<b>NEFT:</b>	National Electronic Funds Transfer
<b>AOP:</b>	Association of Person	<b>NFO:</b>	New Fund Offer
<b>BSE:</b>	BSE Limited	<b>NRI:</b>	Non-Resident Indian
<b>BSE StAR MF:</b>	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	<b>NRE:</b>	Non Resident External
<b>CAS:</b>	Consolidated Account Statement	<b>NRO:</b>	Non Resident Ordinary
<b>CAMS:</b>	Computer Age Management Services Limited	<b>NSE / National Stock Exchange:</b>	National Stock Exchange of India Limited
<b>CDSL:</b>	Central Depository Services (India) Limited	<b>NSDL:</b>	National Securities Depository Limited
<b>DFI:</b>	Development Financial Institutions	<b>OTC:</b>	Over the Counter
<b>DP:</b>	Depository Participant	<b>OTM:</b>	One Time Mandate
<b>ECS:</b>	Electronic Clearing System	<b>POA:</b>	Power of Attorney
<b>EFT:</b>	Electronic Funds Transfer	<b>PIO:</b>	Person of Indian Origin

<b>FPI:</b>	Foreign Portfolio Investor	<b>PMLA:</b>	Prevention of Money Laundering Act, 2002
<b>FRA:</b>	Forward Rate Agreement	<b>POS:</b>	Points of Service
<b>FIRC:</b>	Foreign Inward Remittance Certificate	<b>PSU:</b>	Public Sector Undertaking
<b>FOF:</b>	Fund of Funds	<b>RBI:</b>	Reserve Bank of India
<b>FPI:</b>	Foreign Portfolio Investor	<b>REITs:</b>	Real Estate Investment Trusts
<b>FATCA:</b>	Foreign Account Tax Compliance Act	<b>RTGS:</b>	Real Time Gross Settlement
<b>Flex STP:</b>	Flex Systematic Transfer Plan	<b>SEBI:</b>	Securities and Exchange Board of India
<b>HUF:</b>	Hindu Undivided Family	<b>SI:</b>	Standing Instructions
<b>IDCW:</b>	Income Distribution cum Capital Withdrawal	<b>SIP:</b>	Systematic Investment Plan
<b>IMA:</b>	Investment Management Agreement	<b>SWP:</b>	Systematic Withdrawal Plan
<b>InvITs:</b>	Infrastructure Investment Trusts	<b>STP:</b>	Systematic Transfer Plan
<b>IRS:</b>	Interest Rate Swap	<b>STT:</b>	Securities Transaction Tax
<b>ISC:</b>	Investor Service Centre	<b>SCSB:</b>	Self Certified Syndicate Bank
<b>KYC:</b>	Know Your Customer	<b>SLR:</b>	Statutory Liquidity Ratio
<b>LTV:</b>	Loan to Value Ratio	<b>UBO:</b>	Ultimate Beneficial Ownership
<b>TREPS:</b>	Tri-party REPOs	<b>Value STP :</b>	Value Systematic Transfer Plan

## INTERPRETATION

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to “US\$” refer to United States Dollars and “Rs.” refer to Indian Rupees. A “Crore” means “ten million” and a “Lakh” means a “hundred thousand”.
- References to times of day (i.e. a.m. or p.m.) are to Indian Standard Time (IST) times and references to a day are to a calendar day including non-Business Day.

### B. Risk factors

#### - Scheme specific risk factors

### Risk Factors specific to a Fund of Fund Scheme

- The Scheme’s performance will predominantly depend upon the performance of the corresponding Underlying Funds.
- Any change in the investment policy or the fundamental attributes of the Underlying Fund in which the Scheme invests may affect the performance of the Scheme.
- Investments in the Underlying Funds, which are equity funds, will have all the risks associated with investments in equity and the offshore markets.
- The portfolio disclosure of the Scheme will be largely limited to the particulars of the relevant Underlying Fund and investments by the Scheme in money market instruments. Therefore, Unit Holders may not be able to obtain specific details of the Scheme in respect of the Underlying Fund’s portfolio.
- The performance of the underlying Funds depends on the ability of the respective Index to perform or Investment Managers to develop and implement investment strategies that achieve their investment objective. Moreover, any subjective decisions made by the Investment Manager may cause an underlying scheme to incur losses or to miss profit opportunities
- In addition to the recurring expenses of the Scheme, the Unit Holders shall also bear the applicable expenses of the Underlying Funds. Therefore, the returns that the Unit Holder of the Scheme may receive, at times, be lower than the returns that a Unit Holder, who is directly investing in the same Underlying Fund, could obtain.

### Risks associated with Overseas Securities:

Subject to necessary approvals, in terms of all applicable guidelines issued by SEBI and RBI from time to time and within the investment objectives of the Schemes, the Schemes may invest in overseas markets and securities which carry a risk on account of fluctuations in the foreign exchange rates, nature of securities market of the country concerned, repatriation of capital due to exchange controls and political

circumstances. Further, the scheme may not be able to invest in overseas markets if overseas limits as per RBI and SEBI circulars are exhausted at AMC or industry level which may negatively impact the performance of the schemes.

- i. **Currency Risk:** The scheme may invest in overseas securities and the income from those securities may be quoted in currencies which are different from the schemes base currency. The performance of the scheme may therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the schemes base currency and hence there can be the prospect of additional loss or gain for the Unit Holder than what may be normally derived from the assets in which the scheme invests. The performance of the scheme fund may also be subject to exchange control regulations. Conversion into foreign currency or transfer from some markets of proceeds received from the sale of securities cannot be guaranteed. Exchange rate fluctuations may also occur between the trade date for a transaction and the date on which the currency is acquired to meet settlement obligations. Movements in currency exchange rates can adversely affect the return of your investment.
- ii. **Risks arising from exhaustion of overseas limits as per applicable SEBI and RBI circulars:** The schemes capability to invest in overseas securities is subject to the limits assigned by the SEBI & RBI from time to time basis. In case of exhaustion of the limits to invest in overseas securities is exhausted either at an individual Mutual Fund level or at Industry level or otherwise as restricted by SEBI or RBI, the scheme may not be able to allocate and invest in overseas securities and the AMC will suitably reallocate the proceeds to other investments as permissible under the asset allocation specified in the scheme document.

#### **Market Liquidity Risk**

The liquidity of investments made in the Scheme may be restricted by trading volumes, settlement periods and transfer procedures. Although the investment universe constitutes securities which will have adequate market liquidity, there is a possibility that market liquidity could get impacted on account of company/sector/general market related events and there could be a price impact on account of portfolio rebalancing and/or liquidity demands on account of redemptions.

Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well- developed and liquid secondary market for debt securities, would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

#### **Credit Risk**

Fixed income securities (debt and money market securities) are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations.

However the Scheme intends to invest in Sovereign rated securities and thus there should be minimal credit risk.

#### **Rating Migration Risk**

Fixed income securities are exposed to rating migration risk, which could impact the price on account of change in the credit rating. For example: One notch downgrade of a sovereign rated or AAA rated issuer will have an adverse impact on the price of the security and vice-versa for an upgrade of a AA+ issuer.

#### **Interest Rate Risk**

While Sovereign securities carry minimal credit risk since they are issued by the Government, they do carry price risk depending upon the general level of interest rates prevailing from time to time. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates decline, the prices of fixed income securities increase. The extent of fall or rise in the prices is a function of the coupon rate, days to maturity and the increase or decrease in the level of interest rates. The price-risk is not unique to Government securities. It exists for all fixed income securities. Therefore, their prices tend to be

influenced more by movement in interest rates in the financial system than by changes in the Sovereign Credit Rating.

Common measure used to determine the price sensitivity for fixed income securities is called duration. Securities with longer duration tends to be more sensitive to interest rate changes i.e. their prices are more volatile than those securities with shorter duration. For example, the price of the security having a duration of five years will decline by a greater percentage than the bond having a one year duration when the interest rates rises. Thus when the Scheme invests a substantial portion in securities with longer duration, any rise in the interest rates shall cause the value of the investments to decline significantly, which would adversely affect the performance of the scheme. An movement in interest rates may lead to heightened volatility and may adversely affect certain fixed-income investments, including those held by the Scheme.

#### **Term Structure of Interest Rates (TSIR) Risk**

The NAV of the Scheme's Units, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline.

#### **Re-investment Risk**

The investments made by the Scheme is subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme is reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

#### **Risk associated with floating rate securities**

To the extent the Scheme's underlying investments are having exposure in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by Interest rate movement (Basis Risk) - Coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme's holdings until the next reset date and thus the value of the Scheme's Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Scheme could be exposed to interest rate risk (i) to the extent of time gap in the resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture interest rate changes appropriately;

Spread Movement (Spread Risk) - Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments;

Settlement Risk (Counterparty Risk) - Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default;

Liquidity Risk: The market for floating rate securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such securities that the Scheme is invested in.

Floating rate securities issued by the Government (coupon linked to treasury bill benchmark or an inflation linked bond) have lower sensitivity to interest rate movements compared to other fixed rate securities.

#### **Risk associated with investments in overseas mutual funds / ETFs / Index Funds:**

Subject to necessary approvals, in terms of all applicable guidelines issued by SEBI and RBI from time to time and within the investment objectives of the Scheme, the Scheme may invest in overseas ETFs/index funds which carry a risk on account of fluctuations in the foreign exchange rates, nature of securities market of the country concerned, repatriation of capital due to exchange controls and political circumstances. Further, the scheme may not be able to invest in overseas markets if overseas limits as per RBI and SEBI circulars are exhausted at AMC or industry level which may negatively impact the performance of the schemes. Risks related to investments in overseas ETFs/index funds include:

- I. In addition to the recurring expenses of the Scheme, the Unit Holders shall also bear the applicable



expenses of the Underlying ETF/index fund. Therefore, the returns that the Unit Holder of the Scheme may receive may be impacted or may, at times, be lower than the returns that a Unit Holder, who is directly investing in the same Underlying ETF/index fund, could obtain.

1. **Index-Related Risk.** There is no guarantee that the underlying ETF's/index funds investment results will have a high degree of correlation to those of the Underlying Index or that the underlying ETF/index fund will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the underlying ETF's/index funds ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period of time or at all, which may have an adverse impact on the underlying ETF/index fund. Unusual market conditions may cause the Index Provider to postpone a scheduled rebalance, which could cause the Underlying Index to vary from its normal or expected composition.
1. **Passive Investment Risk.** The underlying ETF/index fund is not actively managed, and the fund manager generally does not attempt to take defensive positions under any market conditions, including declining markets.
1. **Tracking Error Risk.** The underlying ETF/index fund may be subject to tracking error, which is the divergence of its performance from that of the Underlying Index. Tracking error may occur because of differences between the securities and other instruments held in the ETF/index fund portfolio and those included in the Underlying Index, pricing differences (including, as applicable, differences between a security's price at the local market close and the ETF's/index funds valuation of a security at the time of calculation of the Fund's NAV), transaction costs incurred by the ETF/index fund, the holding of uninvested cash, differences in timing of the accrual of or the valuation of dividends or interest, the requirements to maintain pass through tax treatment, portfolio transactions carried out to minimize the distribution of capital gains to shareholders, acceptance of custom baskets, changes to the Underlying Index or the costs to the ETF/index fund of complying with various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions. Tracking error also may result because the ETF/index fund incurs fees and expenses, while the Underlying Index does not.
1. **Financial Markets, Counterparties and Service Providers:** The underlying ETFs/index funds may be exposed to finance sector companies that act as a service provider or as counterparty for financial contracts. In times of extreme market volatility, such companies may be adversely affected, with a consequent adverse effect on the returns. Regulators and self-regulatory organisations and exchanges are tabilize to take extraordinary actions in the event of market emergencies. The effect of any future regulatory actions could be substantial and adverse.
1. **Global Financial Market Crisis and Governmental Intervention:** Since 2007, global financial markets have undergone pervasive and fundamental disruption and suffered significant instability which has led to governmental intervention. Regulators in many jurisdictions have implemented or proposed a number of emergency regulatory measures. Government and regulatory interventions have sometimes been unclear in scope and application, resulting in confusion and uncertainty which in itself has been detrimental to the efficient functioning of financial markets. It is impossible to predict what additional interim or permanent governmental restrictions may be imposed on the markets and/or the effect of such restrictions on the ability to implement a Fund's investment objective. Whether current undertakings by governing bodies of various jurisdictions or any future undertakings will help tabilize the financial markets is unknown. The Fund Managers cannot predict how long the financial markets will continue to be affected by these events and cannot predict the effects of these - or similar events in the future - on an ETF/index fund or global economy and the global securities markets. The Fund Managers are monitoring the situation. Instability in the global financial markets or government intervention may increase the volatility of the ETFs and hence the risk of loss to the value of your investment.
1. **Liquidity Risk:** Trading volumes in the underlying investments of the Underlying ETFs/index funds may fluctuate significantly depending on market sentiment. There is a risk that investments made by the Underlying ETFs/index funds may become less liquid in response to market developments, adverse investor perceptions or regulatory and government intervention (including the possibility of widespread trading suspensions implemented by domestic regulators). In extreme market conditions, there may be no willing buyer for an investment and so that investment cannot be readily sold at the desired time or price, and consequently the relevant ETF/index fund may have to accept a lower price to sell the

relevant investment or may not be able to sell the investment at all. An inability to sell a particular investment or portion of assets can have a negative impact on the value of the Underlying ETF/index fund or prevent the relevant Underlying ETFs/index funds from being able to take advantage of other investment opportunities. Liquidity risk also includes the risk that relevant Underlying ETFs/index funds may be forced to defer redemptions, issue in specie redemptions or suspend dealing because of stressed market conditions, an unusually high volume of redemption requests, or other factors beyond the control of the investment manager. To meet redemption requests, the Underlying schemes may be forced to sell investments at an unfavorable time and/or conditions, which may have a negative impact on the value of the Scheme.

- l. Credit Risk & Market Risk: The underlying ETFs/index funds invest in fixed income securities, they are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). Securities may also be subject to price volatility due to factors such as changes in credit rating, interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer among others (market risk).
- l. Term Structure of Interest Rates (TSIR) Risk: To the extent that the underlying ETFs/index funds are invested in fixed income securities, the NAV of the Units issued under the ETFs is likely to be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline.
- l. Country Risks: The value of the underlying ETF's/index funds assets may be affected by uncertainties such as changes in a country's government policies, taxation, restrictions on foreign investment, currency decisions, applicable laws and regulations, together with any natural disasters or political upheaval, which could weaken a country's securities markets
- l. Risk of Investing in Sovereign Treasury STRIPS: Sovereign STRIPS are created when the interest and principal components of a Sovereign note or bond are separated and sold as separate securities. STRIPS are also called "zero-coupon" securities because they do not make periodic interest payments and therefore have longer durations than Sovereign securities of similar maturities that distribute interest on a current basis. Instead, they are typically sold at a discount from their face value and can be redeemed at face value when they mature. Sovereign STRIPS only make a payment upon maturity. As a result, the market value of Sovereign STRIPS is generally more volatile than the value of other fixed-income securities with similar maturities that make periodic interest payments. Sovereign STRIPS generally respond to changes in interest rates to a greater degree than other fixed-income securities with similar maturities and credit quality. Sovereign STRIPS generally lose value when interest rates rise. The Fund is generally required to distribute investment income as cash dividends to Fund shareholders, but because Sovereign STRIPS do not pay interest and are typically purchased at an original issue discount. As a result, the Fund may need to liquidate assets, at potentially inopportune times, to satisfy such income dividend distribution requirements.
- l. Delays in settlement could result in investment opportunities being missed if an ETF/index fund is unable to acquire or dispose of a security. The Depositary is responsible for the proper selection and supervision of its correspondent banks in all relevant markets in accordance with applicable law and regulation. Investors should therefore be aware that the ETFs/index fund concerned could suffer loss arising from these registration problems.
- l. Risk of Investing in Specific Sectors and Themes: Where investment is made in one or in a limited number of market sectors, Underlying ETFs/index funds may be more volatile than other more diversified Schemes. Such ETFs/index funds may also be subject to rapid cyclical changes in investor activity, regulatory changes and / or the supply of and demand for specific securities. As a result, an economic downturn in the relevant country or a regulatory change having disproportionate impact on the economy would have a larger impact on an ETF/index fund that concentrates its investments in that specific theme than a more diversified Fund.
- l. Restrictions on Foreign Investment: Some countries prohibit or impose substantial restrictions on investments by foreign entities such as a Fund. As illustrations, certain countries require governmental approval prior to investments by foreign persons, or limit the amount of investment by foreign persons in a particular company, or limit the investment by foreign persons in a company to only a specific class of securities which may have less advantageous terms than securities of the company available for purchase by nationals. Certain countries may restrict investment opportunities in issuers or industries deemed

important to national interests. The manner in which foreign investors may invest in companies in certain countries, as well as limitations on such investments, may have an adverse impact on the operations of an Underlying ETF/index fund. For example, an Underlying ETF/index fund may be required in certain of such countries to invest initially through a local broker or other entity and then have the share purchases re-registered in the name of the Underlying ETF/index fund. Re-registration may in some instances not be able to occur on a timely basis, resulting in a delay during which an Underlying ETF/index fund may be denied certain of its rights as an investor, including rights as to dividends or to be made aware of certain corporate actions. There also may be instances where an Underlying ETF places a purchase order but is subsequently informed, at the time of re-registration, that the permissible allocation to foreign investors has been filled, depriving the Underlying ETF/index fund of the ability to make its desired investment at the time.

- f. Substantial limitations may exist in certain countries with respect to an Underlying ETFs/index funds ability to repatriate investment income, capital or the proceeds of sales of securities by foreign investors. An Underlying ETF/index fund could be adversely affected by delays in, or a refusal to grant any required governmental approval for repatriation of capital, as well as by the application to the Underlying ETF/index fund of any restriction on investments. In addition, certain countries implement quota restrictions on foreign ownership of certain onshore investments.
- l. Taxation of underlying ETFs/index funds and assets: Investors should note in particular that the proceeds from the sale of securities in some markets or the receipt of any dividends and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. As a result, the Underlying ETF/index fund (and therefore the Scheme) could become subject to additional taxation in such countries. Investors should note that there may be additional taxes, charges or levies applied in respect of the ETF's investments depending on the location of the assets of the Underlying ETF/index fund and the jurisdiction in which the Underlying ETF/index fund is located, registered or operated. Investors should also note that the Underlying ETF's/index funds investment managers and the ETF's/index funds ability to provide tax information and audited accounts in respect of the Underlying ETF/index fund to Unit Holders of the Scheme is dependent on the relevant tax and other information being provided in timely fashion. Accordingly, delays may occur in respect of delivery of such information to the Scheme's Unit Holders.
- l. Currency Risk: The assets in which the Underlying ETF/index fund is invested and the income from the assets may be quoted in currencies which are different from the Underlying ETF's/index funds base currency. The performance of the Underlying ETF/index fund may therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the Underlying ETF's/index funds base currency and hence there can be the prospect of additional loss or gain for the Unit Holder than what may be normally derived from the assets in which the Underlying ETF/index fund invests. The performance of the Underlying ETF/index fund may also be affected by changes in exchange control regulations. Conversion into foreign currency or transfer from some markets of proceeds received from the sale of securities cannot be guaranteed. Exchange rate fluctuations may also occur between the trade date for a transaction and the date on which the currency is acquired to meet settlement obligations. Movements in currency exchange rates can adversely affect the return of your investment. The currency hedging that may be used to minimize the effect of currency fluctuations may not always be successful.
- l. Valuation Risk: The price the underlying ETF/index fund could receive upon the sale of a security or other asset may differ from the underlying ETF's/index funds valuation of the security or other asset and from the value used by the Underlying Index, particularly for securities or other assets that trade in low volume or volatile markets or that are valued using a fair value methodology as a result of trade suspensions or for other reasons. The underlying ETF's/index funds ability to value investments may be impacted by technological issues or errors by pricing services or other thirdparty service providers.
- l. Risks Associated with Derivatives: The Underlying ETF/index fund may use derivatives in connection with its investment strategies. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the investment manager of the Underlying ETF/index fund to identify such opportunities. Identification and execution of the strategies to be pursued by the investment manager of the Underlying ETF/index fund involve uncertainty and decision of the investment manager of may not always be profitable. No assurance can be given that the investment manager of the Underlying ETF/index fund will be able to identify or execute such strategies. The risks associated with the use of

derivatives are different from or possibly greater than, the risks associated with investing directly in Securities and other traditional investments. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Underlying ETF's/index funds original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Underlying ETF/index fund may be more volatile than if the Underlying ETF/index fund had not been leveraged. A relatively small price movement in a derivative contract may result in substantial losses to the investor. Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful, resulting in losses to the Underlying ETF/index fund and the cost of such strategies may reduce the Underlying ETF's/index funds returns and increase the Underlying ETF's/index funds potential for loss.

- 6. Risks of Exchange Traded Derivative Transactions: The securities exchange on which the shares of the Underlying ETF/index fund may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Underlying ETF/index fund to losses and delays in its ability to redeem shares.
- 1. Legal risk - OTC Derivatives, Repurchase and Reverse Repurchase Transactions, Securities Lending and Re-used Collateral: There is a risk that agreements and derivatives techniques are terminated due, for instance, to bankruptcy, supervening illegality or change in tax or accounting laws. In such circumstances, an underlying ETF/index fund may be required to cover any losses incurred. Furthermore, certain transactions are entered into on the basis of complex legal documents. Such documents may be difficult to enforce or may be the subject of a dispute as to interpretation in certain circumstances. Whilst the rights and obligations of the parties to a legal document may for example be governed by English or Luxembourg law, in certain circumstances (for example insolvency proceedings) other legal systems may take priority which may affect the enforceability of existing transactions.
- 1. Securities Lending: The underlying ETFs/index funds may engage in securities lending. The underlying ETFs/index funds engaging in securities lending will have a credit risk exposure to the counterparties to any securities lending contract. Fund investments can be lent to counterparties over a period of time. A default by the counterparty combined with a fall in the value of the collateral below that of the value of the securities lent may result in a reduction in the value of the underlying ETFs/index funds.
- 1. Infectious Illness Risk. An outbreak of an infectious respiratory illness, COVID 19, caused by a novel coronavirus has resulted in travel restrictions, disruption of healthcare systems, prolonged quarantines, cancellations, supply chain disruptions, lower consumer demand, layoffs, ratings downgrades, defaults and other significant economic impacts. Certain markets have experienced temporary closures, extreme volatility, severe losses, reduced liquidity and increased trading costs. Such events can have an impact on the underlying ETFs/index funds and could impact their ability to purchase or sell securities or cause elevated tracking error and increased premiums or discounts to the NAV. Other infectious illness outbreaks in the future may result in similar impacts.
- 7. Operational Risk. The underlying ETFs/index funds are exposed to operational risks arising from a number of factors, including, but not limited to, human error, processing and communication errors, errors of the service providers, counterparties or other third-parties, failed or inadequate processes and technology or systems failures.
- 7. Counterparty Risk: An underlying ETF/index fund will be exposed to the credit risk of the parties with which it transacts and may also bear the risk of settlement default. Credit risk is the risk that the counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the relevant underlying ETF/index fund. This would include the counterparties to any derivatives, repurchase / reverse repurchase agreement or securities lending agreement that it enters into. Trading in derivatives which have not been collateralised gives rise to direct counterparty exposure.
- 1. Risk of Investing in the U.S.: A decrease in imports or exports, changes in trade regulations, inflation and/or an economic recession in the U.S. may have a material adverse effect on the U.S. economy and the securities listed on U.S. exchanges. Proposed and adopted policy and legislative changes in the U.S. are changing many aspects of financial, commercial, public health, environmental, and other regulation

and may have a significant effect on U.S. markets generally, as well as on the value of certain securities. Governmental agencies project that the U.S. will continue to maintain elevated public debt levels for the foreseeable future. Although elevated debt levels do not necessarily indicate or cause economic problems, elevated public debt service costs may constrain future economic growth. Circumstances could arise that could prevent the timely payment of interest or principal on U.S. government debt, such as reaching the legislative “debt ceiling.” Such non-payment would result in substantial negative consequences for the U.S. economy and the global financial system. If U.S. relations with certain countries deteriorate, it could adversely affect U.S. issuers as well as non-U.S. issuers that rely on the U.S. for trade. The U.S. has also experienced increased internal unrest and discord. If these trends were to continue, it may have an adverse impact on the U.S. economy and the issuers in which the Fund invests.

- I. **U.S. Treasury Obligations Risk.** U.S. Treasury obligations may differ from other securities in their interest rates, maturities, times of issuance and other characteristics. Similar to other issuers, changes to the financial condition or credit rating of the U.S. government may cause the value of the Fund’s U.S. Treasury obligations to decline. U.S. Treasury securities are rated AA+ by S&P Global Ratings. A downgrade of the rating of U.S. Treasury securities may cause the value of the Fund’s U.S. Treasury obligations to decline. Because U.S. government debt obligations are often used as a benchmark for other borrowing arrangements, a downgrade could also result in higher interest rates for a range of borrowers, cause disruptions in the international bond markets and have a substantial adverse effect on the U.S. and global economy. A high national debt level may increase market pressures to meet government funding needs, which may drive debt cost higher and lead the government to issue additional debt, thereby increasing refinancing risk. A high national debt also raises concerns that the U.S. government will not be able to make principal or interest payments when they are due. If market participants determine that U.S. sovereign debt levels have become unsustainable, the value of the U.S. dollar could decline, thus increasing inflationary pressures, particularly with respect to services outsourced to non-U.S. providers and imported goods and constrain or prevent the U.S. government from implementing effective countercyclical fiscal policy in economic downturns. Direct obligations of the U.S. Treasury have historically involved little risk of loss of principal if held to maturity. However, due to fluctuations in interest rates, the market value of such securities may vary during the period that shareholders own shares of the Fund. Notwithstanding that U.S. Treasury obligations are backed by the full faith and credit of the United States, circumstances could arise that could prevent the timely payment of interest or principal, such as reaching the legislative “debt ceiling.” Such non-payment would result in losses to the Fund and substantial negative consequences for the U.S. economy and the global financial system.

**Risk Factors associated with investments in Cash and Cash Equivalents:**

- **Price-Risk or Interest-Rate Risk:** Cash and cash equivalents run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. However, Cash and cash equivalents in this scheme are intended to be held till maturity. For such securities held till maturity, there will not be any interest rate risk at the end of the tenure.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.
- **Reinvestment Risk:** Investments in cash and cash equivalents may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain cash and cash equivalents give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

**Risks associated with investing in Tri Party Repo (TREPS)**

DSP mutual fund is a member of Securities segment and Tri-party Repo trade settlement of the Clearing

Corporation of India Limited (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally by CCIL which helps reduce the settlement and counterparty risks for these transactions. CCIL manages the risks through its risk management processes such that the ultimate risk to its members from fails is either eliminated or reduced to the minimum. CCIL thus maintains margin and default fund contributions of each member for various business segments as per the terms of its Bye Laws, Rules and Regulations to cover potential losses arising from the default member.

In an event of any clearing member failing to honor settlement obligations, the margin and default Fund is utilized to complete the settlement. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been utilized, CCIL's own contribution is used to meet the losses and thereafter any residual loss is appropriated from the contributions of the non-defaulting members.

Thus the scheme is subject to risk of the margin and default fund contribution being appropriated in the case of failure of any settlement obligations. Further, the scheme's contribution may be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

#### **Risk factors related to Taxation of overseas investments:**

Investment in U.S. Based Mutual Fund / ETF

Taxation of underlying ETFs/ funds and assets: Investors should note in particular that the proceeds from the sale of securities in some markets or the receipt of any dividends and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. As a result, the Underlying ETF/ fund (and therefore the Scheme) could become subject to additional taxation in such countries. Investors should note that there may be additional taxes, charges or levies applied in respect of the ETF's investments depending on the location of the assets of the Underlying ETF/ fund and the jurisdiction in which the Underlying ETF/ fund is located, registered or operated. Investors should also note that the Underlying ETF's/ funds investment managers and the ETF's/ funds ability to provide tax information and audited accounts in respect of the Underlying ETF/ fund to Unit Holders of the Scheme is dependent on the relevant tax and other information being provided in timely fashion. Accordingly, delays may occur in respect of delivery of such information to the Scheme's Unit Holders.

#### **Risks Associated with Transaction in Units Through Stock Exchange Mechanism**

In respect of transactions in Units of the Scheme through NSE and/or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Mutual Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.

#### **C. Risk mitigation strategies**

- 1. Market Liquidity Risk:** Amongst all the segments of the fixed income market in India, the government securities market demonstrates the highest market liquidity. The liquidity varies from security to security with benchmark securities for the reference tenors like 10 years, 5 years etc. showing relatively higher market liquidity. With time, the benchmark liquidity changes and hence liquidity propagates from one security to the other. The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select fixed income securities, which have or are expected to have high secondary market liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits.
- 2. Credit Risk:** Credit Risk associated with fixed income securities will be managed by making investments in securities issued by borrowers, which have a good credit profile. The credit research process includes a detailed in-house analysis and due diligence. Limits are assigned for each of the

issuer (other than government of India); these limits are for the amount as well as maximum permissible tenor for each issuer. The credit process ensures that issuer level review is done at inception as well as periodically by taking into consideration the balance sheet and operating strength of the issuer.

3. **Rating Migration Risk:** The endeavor is to invest in high grade/quality sovereign securities and thus ensuring the rating migration risk to be minima;
4. **Interest Rate Risk:** The Scheme is expected to have duration based on the underlying securities. The interest rate risk cannot be eliminated and it exists as it is the primary feature of the scheme by providing investors access to a higher interest rate risk portfolio, which would benefit in a declining interest rate environment.
5. **Re-investment Risk:** The Investment Manager will endeavor that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.
6. **Term Structure of Interest Rates (TSIR) Risk:** The Scheme is expected to have duration based on the underlying securities. As the nature of the scheme is to have higher duration, the Term Structure of Interest Rates (TSIR) Risk cannot be eliminated and it exists as it is the primary feature of the scheme.
7. **Risks associated with floating rate securities:** There is restricted liquidity in floating rate securities, resulting in lack of price discovery. Hence, incremental investments in floating rate securities are going to be limited.
8. **Risk Associated with overseas mutual funds / ETFs and Index securities:**
  - i. **Liquidity Risk** on account of investments in overseas funds: The investments are made in international funds, which provide daily liquidity.
  - ii. **Expense Risks** associated with investments in overseas funds: The aggregate of expenses incurred by the Indian Fund-of-Funds scheme and the underlying international funds is subject to limits prescribed by SEBI.
  - iii. **Portfolio Disclosure Risks** associated with investments in overseas fund: Although full portfolio disclosure is not available at the end of each month, top ten holdings as well as sector holdings are made available at the end of each month for the overseas fund. Full portfolio holdings can be obtained from underlying Overseas funds generally with a three-month lag i.e. March portfolio can be obtained at the end of June
  - iv. **Investment Policy and/or fundamental attribute change risks** associated with investments in overseas funds: Investments are made in such international funds, which have similar investment objectives to the domestic fund in India. However, there exists possibility that there is a change in the fundamental attributes of the international fund. In such circumstances, the Investment Manager will seek to invest in other international funds, which have the same investment objective as the domestic fund.
  - v. **Monitoring overseas investment limits:** The Investment Manager will keep monitoring the overseas investments limits. In case of an adverse event the Investment Manager may initiate appropriate action like investing across other areas as permitted by the scheme document or any other action to ensure that the investor interest is safeguarded.

**Risk associated with Cash and Cash Equivalents:**

The scheme will invest in securities as per the intended allocation and thus this risk are low as compared to other risk mentioned above. The AMC will endeavor to minimize the Liquidity Risk, Interest Rate Risk, Reinvestment Risk.

**II. Information about the scheme:**

**A. Where will the scheme invest**

The Scheme will invest in units of overseas Exchange Traded Funds (ETFs) and/or funds that provide exposure to US Treasury Bonds. The Scheme may also invest a certain portion of its corpus in Fund cash and cash equivalent, in order to meet liquidity requirements from time to time.

1. Units of overseas Exchange Traded Funds (ETFs) and/or funds that provide exposure to US Treasury Bonds.

Sr. No.	ETFs/Funds
1	iShares \$ Treasury Bond 7-10yr UCITS ETF
2	SPDR Bloomberg 1-3 Month T-Bill ETF
3	iShares Short Treasury Bond ETF
4	iShares \$ Treasury Bond 1-3yr UCITS ETF
5	Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF
6	iShares \$ Treasury Bond 3-7yr UCITS ETF
7	iShares Treasury Floating Rate Bond ETF

For overview of the underlying funds, please refer Section II part III - Other details.

Apart from above, the Scheme may, at the discretion of the Investment Manager/fund manager, also invest in the units of other overseas Exchange Traded Funds (ETFs) and/or funds focused on US Treasury Bonds domiciled/listed across globe. Addition of new overseas funds and or ETFs will not tantamount to fundamental attribute change and the investors would be intimated of such additions by issuance of notice cum addenda.

The proportion of an investment in an underlying funds may vary and solely at the discretion of the fund manager of the Scheme.

2. Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days:

- TREPS,
- Treasury Bills,
- Government securities, and
- Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.

-  
TREPS, (including reverse repo in T-bills and G-sec)

TREPs is a money market instrument that enables entities to borrow and lend against sovereign collateral security. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government securities including T-bills are eligible securities that can be used as collateral for borrowing through TREPs.

- Treasury Bills

Treasury bills (T-bills) are short-term government securities issued at a discount to their face value and mature within one year. They do not pay periodic interest but provide returns by maturing at their full face value, with the difference between the purchase price and the maturity value representing the investor's earnings. T-bills are considered low-risk investments due to government backing.

- Government securities, and

Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.

- Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.



Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds.

### 3. Investment in Short-Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

4. Any other like instruments may be permitted by RBI/SEBI/such other Regulatory Authority from time to time.

### **Applicable guidelines for the instruments in which scheme will invest:**

#### **Investment in Overseas Financial Assets/Foreign Securities**

Under normal circumstances the Scheme may invest upto 100% of net assets in Foreign Securities.

The intended amount for investment in overseas ETFs is US\$ 150 mn and intended amount for investment in other overseas securities is US\$ 100 mn.

According to clause 12.19 of SEBI Master mutual funds can invest in ADRs/GDRs/other specified foreign securities. Such investments are subject to an overall limit of US\$ 7 bn. for all mutual funds put together. The Mutual Fund has been allowed an individual limit of US\$ 1 bn. The overall ceiling for investment in overseas ETFs that invest in securities is US\$ 1 billion subject to a maximum of US\$ 300 million per mutual fund.

On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion at Fund house level. Clause 12.19.1.3.d of SEBI Master Circular has clarified that the aforesaid 20% limit for ongoing investment in overseas securities will be soft limit for Purpose of reporting only on a monthly basis to SEBI.

Further, SEBI vide its letter no. SEBI/HO/OW/IMD-II/DOF3/P /25095/2022 dated June 17, 2022 had advised AMFI that Mutual Fund schemes may resume subscriptions and make investments in overseas funds/securities upto the headroom available, without breaching the overseas investment limits as of end of day of February 01, 2022 at Mutual Fund level.

SEBI vide email dated March 19, 2024, and AMFI email dated March 20, 2024, has directed AMCs to suspend subscriptions intending to invest in overseas ETFs w.e.f April 01, 2024. The investment in overseas securities (in other overseas schemes - other than overseas ETFs) may continue till further communication from SEBI.

#### **Investment in Short-Term Deposits-**

Pending deployment of the funds of the Scheme shall be in terms of clause 12.16 of the SEBI Master Circular, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, subject to following conditions:

1. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
2. Such deposits shall be held in the name of the Scheme.
3. The Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
4. The Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
5. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in that Scheme.
6. AMC will not charge any investment management and advisory fees for parking of funds in short

term deposits of scheduled commercial banks.

7. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

**B. What are the investment restrictions?**

1. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

2. The Mutual Fund shall get the securities purchased/transferred in the name of the Mutual Fund on account of the Schemes, wherever the instruments are intended to be of a long term nature.

3. Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the Mutual Fund may invest them in short term deposits of scheduled commercial banks, in terms of shall be in terms of Clause 12.16 of the SEBI Master Circular subject to the following conditions:

- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- ii. Such short-term deposits shall be held in the name of the Scheme.
- iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
- v. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
- vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- vii. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

Note: The above limits are subject to limits mentioned in the asset allocation table of Debt / Money Market instruments.

4. The Scheme shall not make any investment in:
  - i. any unlisted security of any associate or group company of the Sponsors; or
  - ii. any security issued by way of private placement by an associate or group company of the Sponsors; or
  - iii. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets.
5. No term loans for any purpose may be advanced by the Mutual Fund and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Schemes for the purpose of repurchase, redemption of Units or payment of interest or IDCWs to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Schemes and the duration of such borrowing shall not exceed a period of six months.
6. The Scheme shall not invest into another Fund of Funds Scheme.
7. The Scheme shall not make any investment in derivatives instruments.

8. The Scheme will not invest in equity linked debentures.
9. The Scheme will not invest in Securitised Debt.
10. The Scheme will not invest in Repo of money market or corporate debt securities and corporate reverse repo.
11. The Scheme will not invest in unrated debt instruments
12. The Scheme will not invest in Credit Default Swaps.
13. The Scheme will not invest in Debt instruments having Structured Obligations / Credit Enhancements and debt Instruments with special features (AT1 and AT2 Bonds).
14. The Scheme will not invest in securities covered under Clause No. 12.2 of the SEBI Master Circular.
15. The Scheme will not engage in Stock Lending and Borrowing and ReITS and InVITS.
16. As per clause 12.24 of SEBI Master Circular, the cumulative gross exposure across all asset classes should not exceed 100% of the net assets of the scheme. Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities, Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any, having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.
17. No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have -
  - a. 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or
  - b. representation on the board of the asset management company or the trustee company of any other mutual fund.
18. The Scheme will comply with any other Regulations applicable to the investment of mutual funds from time to time.

These investment limitations/parameters as expressed (linked to the Net Asset/Net Asset Value/capital) shall, in the ordinary course, apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Mutual Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, the AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unit Holders.

Apart from the Investment Restrictions prescribed under the SEBI (MF) Regulations, internal risk parameters for limiting exposure to a particular scheme may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

All the investment restrictions shall be applicable at the time of making investments.

### **C. Fundamental Attributes**

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated May 19, 2023:

(i) Type of a scheme

An open ended fund of funds scheme investing in units of ETFs and/or Funds focused on US Treasury Bonds

(ii) Investment Objective

Main Objective - Please refer “HIGHLIGHTS/SUMMARY OF THE SCHEME”.

Investment pattern - Please refer “How will the Scheme allocate its assets?”

(iii) Terms of Issue

Liquidity provisions such as listing, repurchase, redemption. Please refer, Section “HIGHLIGHTS/SUMMARY OF THE SCHEME .”

Aggregate fees and expenses charged to the Scheme. Please refer, Section “Annual Scheme Recurring Expenses.”

Any safety net or guarantee provided - Not applicable

In accordance with Regulation 18(15A) read with 25 (26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology - Not Applicable

E. Principles of incentive structure for market makers - Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds dated May 19, 2023 - Not Applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	<p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p> <p>The Mutual Fund will offer and redeem the Units on a continuous basis during the Continuous Offer Period.</p> <p>The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). Transfer of</p>
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	<p>Units is possible in Demat and as well as in non-demat.</p> <p>Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP.</p> <p>However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.</p>
Dematerialization of units	<p>The Unit holders would have an option to hold the Units in demat form or account statement (non-demat) form. Units held in Demat Form are freely transferable. The Applicant intending to hold Units in demat form will be required to have a Demat account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.</p> <p>For further details, please refer SAI.</p>
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	<p>This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.</p>
Maximum Amount to be raised (if any)	<p>This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.</p>
Dividend Policy (IDCW)	<p><b>(i) Growth Option - Option A</b></p> <p>The Mutual Fund will not declare any IDCWs under this option. The income earned under this Option will remain invested in the option and will be reflected in the NAV. This option is suitable for investors who are not looking for current income but who have invested with the intention of capital appreciation. Moreover, if Units under this option are held as capital asset for a period of greater than twelve months from the date of acquisition, Unit Holders will get the benefit of long term capital gains tax.</p> <p><b>(ii) Income Distribution cum Capital Withdrawal option (Option B)</b></p> <p>The above Option is suited for investors seeking income through IDCWs declared by the Scheme. Only Unit Holders opting for the IDCW Option (Option B) will receive IDCWs. The Trustee, in its sole discretion, may also</p>

declare interim IDCWs.

This Option in turn offers two sub-options i.e. “Payout IDCW” and “Reinvest IDCW”, as under:

- **Payout IDCW**

As per the SEBI (MF) Regulations, the Mutual Fund shall dispatch IDCW proceeds to the Unit Holders within 7 Working Days of the record date of the IDCW. IDCWs will be paid by cheque, net of taxes, as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the registered address of the sole/first holder as indicated in the original application form.

**To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investor should provide the name of their bank, branch and account number in the Application Form. IDCW cheques will be sent to the Unit Holder after incorporating such information.**

Investors may however note that in case the IDCW distributed (net of tax deducted at source, wherever applicable) is for an amount equal to or less than Rs. 100/-, the IDCW, instead of being paid out to the Unit holder will be reinvested by issuing additional Units of the Scheme at the Applicable NAV on the next Business day after the Record Date. The additional Units issued and held as long term capital asset will get the benefit of long-term capital gains tax if sold after being held for greater than twelve months. For this purpose, twelve months will be computed from the date when such additional units are allotted.

- **Reinvest IDCW**

Under this sub-option, IDCWs are reinvested by way of allotment of additional Units of the Scheme, instead of receiving IDCW payout. Such additional Units by way of reinvestment of IDCWs will be at the Applicable NAV on the next Business day after the Record Date. The additional Units issued under this sub-option and held as long term capital asset will get the benefit of long-term capital gains tax if sold after being held for greater than twelve months. For this purpose, twelve months will be computed from the date when such additional units are allotted.

**Effect of IDCW:** On declaration of IDCW, the NAV of the IDCW option will further stand reduced by the applicable statutory levy/surcharge/cess/ any other levy payable by the scheme in respect of separate category of investors if any. Notwithstanding varying rates of statutory levies, the ex-IDCW NAV will remain the same for all categories of investors in a particular option, though the amount of IDCW received by Unit Holders may vary depending on the category of each Unit Holder. **For details on taxation of IDCW please refer the SAI.**

**For details on taxation of IDCW please refer the SAI.**

Notes-

The Trustee may decide to declare distributions under the IDCW Option of the Scheme subject to availability of distributable surplus. There is no assurance or guarantee to the Unit Holders as to the rate of IDCW will be regularly paid, though it is the intention of the Scheme to make IDCW distribution under the respective plan/options of the Scheme.

For IDCW Options having a defined frequency, the Trustee at its sole discretion may also declare interim distributions between two successive

record dates. The declaration/actual payment of IDCW and the frequency thereof will depend on the availability of distributable surplus computed in accordance with SEBI (MF) Regulations. The decision of the Trustee in this regard shall be final.

An investor on record of the CAMS / Statement of Beneficiary Owners maintained by the Depositories for the purpose of IDCW distribution is an investor who is a Unit Holder/ Beneficial Owners as on the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.

IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of units held in dematerialized mode, the Depositories (NSDL/CDSL) will provide the list of eligible demat account holders and the number of units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund.

On payment of IDCW, the NAV will stand reduced by the amount of IDCW and Dividend distribution tax/statutory levy (if applicable) paid. The Trustee/AMC reserves the right to change the record date from time to time.

#### **IDCW Distribution Procedure**

In accordance with clause 11.6.1 of Master Circular, the procedure for IDCW Distribution would be as under:

Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. Further, with respect to declaration of IDCW upto monthly frequency, the trustees can delegate to the officials of AMC to declare and fix the record date as well as decide the quantum of IDCW subject to the conditions as laid under clause 11.6.3 of Master Circular.

Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.

The Record Date will be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders maintained by the Mutual Fund/statement of beneficial ownership maintained by the Depositories, as applicable, for receiving IDCW.

The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).

The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.

Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever, will be issued by Mutual Fund.

Allotment (Detailed procedure)	<p>Full allotment will be made to all valid applications received. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. All allotments will be provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. In case of cheque returns, the Mutual Fund will send the copy of the returned cheque and bank return memo by normal post within 15 days of the Registrar having received, at its registered office, the physical and the return memo. The Mutual Fund will not be responsible for any loss or damage to the applicant on account of any delay in informing him/her/it about the return of the cheque, where such delay is caused by the clearing mechanisms of banks and clearing houses involved in realization of cheques.</p> <p>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 application 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.</p> <p>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 date of receipt of transaction request.</p> <p>All applications and/or refunds that are rejected for any reason whatsoever will be returned through instruments or payment channels such as RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time, for payments including refunds to unitholders in form of the cheque, demand draft.</p> <p>Further, AMCs may also use modes of despatch such as speed post, courier etc. for payments including refunds to unitholders in addition to the registered post with acknowledgement due within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p> <p>For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details and only after the funds are credited into the Mutual Fund's scheme(s) account to the satisfaction of the AMC.</p> <p>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 date of receipt of transaction request.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.</p>
Refund	<p>If application is rejected, refunds will be completed within 5 Business Days from the transaction date for all cases where the remitter details are available. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the</p>



	AMC. Refunds will be made through electronic modes such as RTGS, NEFT, Direct Credits & Cheques as applicable.
<p>Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The following persons (subject to, wherever relevant, purchase of units of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Resident Adult Individuals either singly or jointly (not exceeding three)</li> <li>• Minors through parent/legal guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions)</li> <li>• Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required)</li> <li>• Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed</li> <li>• Partnership Firms</li> <li>• Karta of Hindu Undivided Family (HUF)</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</li> <li>• NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</li> <li>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any)</li> <li>• Foreign Portfolio Investors (FPI) as defined in Regulation 2(1) (h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014</li> <li>• Army, Air Force, Navy and other para-military funds</li> <li>• Scientific and Industrial Research Organisations</li> <li>• International Multilateral Agencies approved by the Government of India</li> <li>• Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</li> <li>• Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996</li> <li>• Others who are permitted to invest in the Scheme as per their respective constitutions</li> <li>• The scheme of the Mutual Fund, subject to the conditions and limits prescribed in SEBI (MF) Regulations and/or by the Trustee, AMC or Sponsors (The AMC shall not charge any fees on such investments).</li> <li>• The AMC (No fees shall be charged on such investments).</li> </ul> <p>All category of investors (whether existing or new) as permitted above are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various mode offered by the Fund for investing directly in the Fund.</p> <p><b>Applicability and provisions of Foreign Account Compliance Act (FATCA):</b> For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. <a href="http://www.dspim.com">www.dspim.com</a></p>
Who cannot invest	<ul style="list-style-type: none"> <li>• <b>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in Scheme of the Fund</b></li> </ul> <p>United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:</p>

	<ul style="list-style-type: none"> <li>No fresh purchases /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.</li> </ul> <p>However, subscription (including systematic investments) and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee from time to time shall be accepted.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to reject the transaction request or redeem with applicable exit load and TDS or reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <ul style="list-style-type: none"> <li>For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions, subject to the abovementioned conditions, may be rejected.</li> <li>In case the AMC/Fund subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.</li> </ul>
<p>How to Apply and other details</p>	<p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Please refer to the SAI and Application form for further details and the instructions.</p> <p>Applications can be submitted at any of the official points of acceptance of transactions, the addresses of which are given at the end of this SID and updated list is available on the website of the Fund and the registrar. Investors can log on to <a href="http://www.camsonline.com">www.camsonline.com</a> for details of various offices/ISCs of Registrar.</p> <p>Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as ‘official point of Acceptance of Transaction’.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and account number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the</p>	<p>Not applicable</p>

scheme or the AMC) involved in the same.	
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>The Trustee may, in the general interest of Unit Holders, keeping in view the unforeseen circumstances/unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Scheme (or such higher percentage as the Trustees may determine).</p> <p>Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Redemption Price of the Business Day or Non Business Day (if and as applicable) on which redemption is made. Under such circumstances, to the extent multiple redemption requests are received at the same time on a single Business Day, redemptions will be made on pro-rata basis, based on the size of each redemption request, the balance amount being carried forward for redemption to the next Business Day(s).</p> <p>Also, in the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order.</p> <p style="text-align: center;"><b>Restriction on Redemption of Units of the Scheme</b></p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted. In accordance with clause 1.12 of the SEBI Master Circular and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> <li>a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</li> <li>b) Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;</li> <li>c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ol> <p>Restriction on / suspension of redemption of Units of the Scheme(s) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> <li>i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.</li> </ol> <p>Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</p>
Cut off timing for subscriptions/ redemptions/ switches	Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which a valid application is accepted and time stamped. An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

relevant cut-off time as specified below, at any of the official points of acceptance of transactions. Applications received via post or courier at any of the centres will be accepted on the basis of when the application is time stamped by the centre and not on the basis of date and time of receipt of the post or the courier.

In accordance with Clause 8.4.6.2 of SEBI Master Circular, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application.

Pursuant to above, the NAV applicability for purchase/switch-in/subscription in the Scheme will be subject to following clauses:

1. Application for purchase/subscription/switch-in is received before the applicable cut-off time on a Business Day.
2. Funds for the entire amount of purchase/subscription/switch-in as per the application is credited before the cut-off time to the bank account of the Scheme in which subscription is made.
3. The funds are available for utilization before the cut-off time the Scheme.

<b>(a) Purchase and Switch-in</b>	
<b>Particulars</b>	<b>Applicable NAV</b>
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/switch-in are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of subsequent Business Day shall be applicable
<b>(b) Redemption and Switch-out</b>	
<b>Particulars</b>	<b>Applicable NAV</b>
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.
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**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.**

**Applicable Net Asset Value in case of Multiple applications/transactions received under all open-ended Schemes of the Fund:** 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.

1. All transactions received on same Business Day (as per cut-off timing and Time stamping rule).
2. Aggregation of transactions shall be applicable to the Scheme.
3. Transactions shall include purchases, additional purchases and exclude Switches, SIP/STP and trigger transactions.
4. 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).
5. All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above.
6. 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, IDCW Option, Growth Option, etc).
7. 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.
8. 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.
9. 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.
10. Investors are advised to make use of digital/electronic payment to transfer the funds to the Scheme's bank account.

**Transaction through online facilities/ electronic mode:** The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/sale/switch of units is received in the servers of AMC/RTA as per terms and conditions of such facilities.

**Note for switching:**

Where there is a switch application from one scheme to another, 'Switch out' shall be treated as redemption in one scheme and the Applicable NAV based on the cut off time for redemption and payout rules shall be applied. Similarly, the 'switch in' shall be treated as purchase and the Applicable NAV based on the cut off time for purchase and realization of funds by the 'switch in' scheme related rules shall be applied.

Where an application is received and time stamping is done after the cut-off time, the request will be deemed to have been received on the next

	Business Day.								
Minimum amount for purchase/redemption /switches	<table border="1"> <tr> <td>▪ First Purchase and Subsequent Purchase</td> <td>Rs. 100/- and any amount thereafter  Note: The minimum application amount will not be applicable for investment made in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</td> </tr> <tr> <td>▪ SIP Purchase</td> <td>Rs. 100/- and any amount thereafter</td> </tr> <tr> <td>Minimum amount for Redemption/Repurchase*</td> <td>Not Applicable</td> </tr> <tr> <td>Minimum amount for Switches</td> <td>Rs. 100/- and any amount thereafter</td> </tr> </table> <p>* In case of Units held in dematerialized mode, the redemption request can be given only with DPs or on Stock Exchange Platform and only in number of Units</p>	▪ First Purchase and Subsequent Purchase	Rs. 100/- and any amount thereafter  Note: The minimum application amount will not be applicable for investment made in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.	▪ SIP Purchase	Rs. 100/- and any amount thereafter	Minimum amount for Redemption/Repurchase*	Not Applicable	Minimum amount for Switches	Rs. 100/- and any amount thereafter
▪ First Purchase and Subsequent Purchase	Rs. 100/- and any amount thereafter  Note: The minimum application amount will not be applicable for investment made in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.								
▪ SIP Purchase	Rs. 100/- and any amount thereafter								
Minimum amount for Redemption/Repurchase*	Not Applicable								
Minimum amount for Switches	Rs. 100/- and any amount thereafter								
Accounts Statements	<p>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 working Days from the date of receipt of the valid application/transaction.</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, please refer SAI.</p>								
Dividend/ IDCW	<p>The IDCW proceeds will be paid directly into the Unitholder's bank account through various electronic payout modes such as Direct credit/NEFT/RTGS and cheques as applicable within 7 working days of the record date of IDCW</p> <p>In the event of delay/failure to despatch the IDCW warrants within the aforesaid period, interest for the period of delay in transfer of IDCW shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of IDCW.</p>								
Redemption	<p>Units can be redeemed (sold back to the Mutual Fund) at the relevant Redemption Price. The redemption requests can be made on the pre-printed forms (transaction slip/common transaction form) or by using the form at the bottom of the account statement. The redemption request can be submitted at any of the Official Points of Acceptance of transaction, the details of which are mentioned at the end of this SID. As all allotments are provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied that the Mutual Fund has received clear funds, any redemption or switch out transaction in the interim is</p>								

liable to be rejected at the sole discretion of the AMC.

A unit Holder may request redemption of a specified amount or a specified number of Units only. If the redemption request is made for a specified amount and the number of Units is also specified by the Unit Holder, the number of Units specified will be considered for deciding the redemption amount. Unit Holders may also request for redemption of their entire holding and close the account by indicating the same at an appropriate place in the transaction slip/common transaction slip.

It may, however, be noted that in the event of death of the Unit Holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment.

In case an investor has purchased Units on more than one day (either under the NFO Period or through subsequent purchases) the Units purchased first (i.e. those Units which have been held for the longest period of time), will be deemed to have been redeemed first, i.e. on a First-In-First-Out basis.

In case the Units are standing in the names of more than one Unit Holder, where mode of holding is specified as Joint redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit Holders will have the power to make redemption requests, without it being necessary for all the Unit Holders to sign. However, in all cases, the proceeds of the redemption will be paid to the first-named holder only.

As per SEBI (MF) Regulations, the Mutual Fund shall transfer the redemption proceeds within 5 Working Days from the date of redemption/repurchase. In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid 5 Working Days, 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).

Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.

Unit Holders are encouraged and advised to submit their requests for bank mandate/ Multiple Bank Accounts Registration request atleast 10 business days prior to date of redemption / IDCW payment, if any. The AMC reserves the right to extend/modify the timelines on a case to case basis.

The redemption payment will be issued in favour of the sole/ first Unit Holder's registered name and bank account number, if provided. Payment via cheque, where issued, will be sent to the address of the sole/first Holder registered with the fund at the time of dispatch entirely at the risk of the unit holder. The redemption cheque/demand draft will be payable at par at all the places where the official points of acceptance of transaction are located. Bank charges for collection of redemption proceeds will be borne by the Unit Holder. With a view to safeguarding their interest, it is mandatory that Unit Holders indicate their Bank Account No., name of the bank and branch in the application for purchasing Units of the Scheme. A fresh account statement will also be sent/emailed to redeeming investors, indicating the new balance to the credit in the account, along with the redemption cheque.

Unit holders are requested to note that application for redemption or 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 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.

The proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of dispatch like courier, speed post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor), entirely and solely at the risk of the investor. The Mutual Fund will endeavour to remit redemption proceeds via electronic means, as made available by RBI. Where such electronic means are not available or feasible under any circumstances, the Mutual Fund will remit the redemption proceeds by way of cheques. 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 & IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits, or due to incorrect bank account details provided by the investor.

In case of redemptions, Unit holders should note that Two Factor Authentication [2FA] is mandatory for all redemption / switches including STP/SWP submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the redemptions will be accepted and processed.

#### **Redemption by NRIs and FPIs**

Credit balances in the account of an NRI/FPI investor may be redeemed by such investors in accordance with the procedure described above and subject to the procedures laid down by RBI, if any. Such redemption proceeds will be paid by means of a Rupee cheque payable to the NRI's/FPIs or by a foreign currency draft drawn at the then rates of exchange less bank charges, subject to RBI procedures and approvals.

#### **Effect of Redemption**

On redemption, the unit capital and reserves will stand reduced by an amount equivalent to the product of the number of Units redeemed and the Redemption Price as on the date of redemption. Units once redeemed will be extinguished and will not be re-issued.

#### **Fractional Units**

Since a request for purchase is generally made in Rupee amounts and not in terms of number of Units of the Scheme, a Unit Holder may be left with fractional Units. Fractional Units will be computed and accounted for up to three decimal places. However, fractional Units will, in no way, affect the Unit Holder's ability to redeem the Units, either in part or in full, standing to his/her/its credit.

#### **Redemption by investors transacting through the Stock Exchange mechanism**

Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate



	<p>registered with the Depository Participant.</p> <p><b>Redemption by investors who hold Units in dematerialized form</b></p> <p>Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participant.</p>
Bank Mandate	<p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>Investor/s or /Unit Holder/s are requested to note that any one of the following documents shall be submitted by the investor/s or /Unit Holder/s, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <ol style="list-style-type: none"> <li>a. Original cancelled cheque having the First Holder Name printed on the cheque [or]</li> <li>b. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or]</li> <li>c. Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]</li> <li>d. Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or]</li> <li>e. Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.</li> </ol> <p>Where such additional documents are not provided for the verification of bank account for redemption or IDCW payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and IDCW payments.</p> <p>For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p><b>Delay in payment of redemption / repurchase proceeds-</b></p> <p>As per SEBI (MF) Regulations, the Mutual Fund shall transfer the redemption proceeds within 5 Working Days from the date of redemption/repurchase. In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid 5 Working Days, 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).</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular No.</p>

	<p>SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 (SEBI Master Circular),, the AMC may not be able to adhere with the timelines prescribed above</p> <p><b>Income Distribution cum Capital Withdrawal (IDCW) Warrants-</b></p> <p>IDCW warrants shall be dispatched to the Unit Holders within 7 working days of the record date of IDCW. In the event of delay/failure to despatch the IDCW warrants within the aforesaid period, 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).</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>The treatment of unclaimed redemption and IDCW amounts shall be in terms of clause 14.3 of SEBI Master Circular and the same is specified in SAI.</p> <p>For further details, please refer SAI.</p>
Disclosure w.r.t investment by minors	<p>Where the investment is on behalf of minor by the guardian, please note the following important points</p> <ol style="list-style-type: none"> <li>a. 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.</li> <li>b. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.</li> <li>c. 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 <ol style="list-style-type: none"> <li>i) Birth certificate of the minor, or</li> <li>ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or</li> <li>iii) Passport of the minor, or</li> <li>iv) any other suitable proof should be attached with the application form.</li> </ol> </li> <li>d. 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.</li> <li>e. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.</li> <li>f. Payment towards subscription/investment through any mode in units of the schemes of Fund shall be accepted from the bank account of the minor, bank account of the parent or legal guardian of the minor, or from a joint bank account of the minor with parent or legal guardian.</li> <li>g. All redemption proceeds shall be credited only in the verified bank account of the minor or a joint bank account of the minor with the parent or legal guardian after completing all KYC formalities.</li> </ol> <p>A minor Unit Holder, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card, KYC details and such other details as may be asked by AMC from time to time to enable the Registrar to update records and allow the minor turned major to operate the account in his own right.</p>
Transactions through Channel Distributors	<p>Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website/ other electronic means or through Power of</p>

	<p>Attorney in favour of the Channel Distributor, as the case may be.</p> <p>Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/ redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the relevant Scheme. The Channel Distributor is required to send copy of investors' KYC and agreement entered into between the investor &amp; distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines.</p> <p>Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the specified bank account of DSP Mutual Fund. The redemption proceeds (subject to deduction of tax at source, if any) and IDCW payouts, if any, are paid by the AMC to the investor directly through direct credit in the bank account of the investor specified by the distributor or through issuance of payment instrument, as applicable</p> <p>In case KYC and other necessary documents are not furnished within the stipulated timeline, the transaction request shall be liable to be rejected or the folio will be locked for future subscriptions/ switches. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors or as provided by the distributors through the above mode.</p> <p>It may be noted that investors investing through this mode may also approach the AMC / ISC directly with their transaction requests (financial / non-financial) or avail of the online transaction facilities offered by the AMC.</p>
<p>Subscription of Units Through Electronic Mode</p>	<p>Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar ("Recipient") may accept transactions through any electronic mode (fax/web/electronic transactions) ("Electronic Transactions"). The acceptance of Electronic Transactions will be solely at the risk of the investor and the Recipient shall not in any way be liable or responsible for any loss, damage caused to the investor directly or indirectly, as a result of the investor sending or purporting to send such transactions including where such transaction sent / purported to be sent is not processed on account of the fact that it was not received by the Recipient.</p> <p>The investor acknowledges that Electronic Transaction is not a secure means of giving instructions / transactions requests and that the investor is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc. The investor's request to the Recipient to act on Electronic Transaction is for the investor's convenience and the Recipient is not obliged or bound to act on the same. The investor authorizes the recipient to accept and act on any Electronic Transaction which the recipient believes in good faith to be given by the investor and the recipient may at its discretion treat any such transaction as if the same was given to the recipient under the investor's original signature.</p> <p>In case there is any difference between the particulars mentioned in the fax/ web/ electronic transmission received as against the original document which may be received thereafter, the Recipient shall not be liable for any consequences arising therefrom.</p>

	<p>The investor agrees that the recipient may adopt additional security measures including signature verification, telephone call backs or a combination of the same, which may be recorded and the investor consents to such recording and agrees to co-operate with the recipient to enable confirmation of such transaction requests. In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending/ discontinuing such facilities from time to time) acting on any Electronic Transaction request received / purporting to be received from the investor, the investor agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on Electronic Transaction requests including relying upon such transaction requests purporting to come from the investor even though it may not come from the Investor. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p> <p>Unit holders should note that Two Factor Authentication [2FA] is mandatory for all subscriptions including SIP registration submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the subscriptions / systematic registration will be accepted and processed.</p>
Process for change of address	<p>Investors who wish to change their address have to get their new address updated in their KYC records. Investor will have to submit a KYC Change Request Form in case of individual investors and KYC form in case of non-individual investors along with proof of address and submit to any of the AMC Offices or CAMS Investor Service Centers. Based on the new address updated in the KYC records, the same will be updated in the investor folio.</p>
Trading in Units through Stock Exchange Mechanism	<p>The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme through the stock brokers registered with the BSE, and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard and agreed with the Asset Management Company/ Registrar and Transfer Agent. The investor shall be serviced directly by such stock brokers/ Depository Participant. The Mutual Fund will not be in a position to accept any request for transactions or service requests in respect of Units bought under this facility in demat mode. This facility will be offered to investors who wish to hold Units in dematerialized form or in physical mode. Further, the minimum purchase/ redemption amount in the respective plan / option of such notified Scheme of the Fund will be applicable for each transaction. This facility will currently not support transactions done through switches or facilities such as SWP and STP.</p> <p>In case of non-financial requests/applications such as change of address, change of bank details, etc., investors should approach the respective Depository Participant(s).</p> <p>Unit holders may have/open a beneficiary account with a Depository Participant of a Depository and choose to hold the Units in dematerialized mode. The Unit holders have the option to dematerialize the Units as per the account statement sent by the Registrar by making an application to the AMC/registrar for this purpose.</p>

	<p>Rematerialization of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Investors, who wish to get back their securities in physical form, may request their respective Depository Participant for rematerialization of Units in their beneficiary accounts. The Depository Participant will generate a rematerialization request number and the request will be dispatched to the AMC/ Registrar. On acceptance of request from the Depository Participant, the AMC/Registrar will dispatch the account statement to the investor and will also send confirmation to the Depository participant.</p> <p>Transactions conducted through the Stock Exchange mechanism shall be governed by the SEBI (Mutual Funds) Regulations 1996 and operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.</p> <p>Further, in line with SEBI circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 as amended from time to time, investors can directly buy/redeem units of the Scheme through stock exchange platform.</p>
<p>Third Party Payment Avoidance &amp; additional documents/declaration required</p>	<p>In case of subscriptions, the Mutual Fund shall verify the bank account from which the funds have been paid for the subscription. In case it is identified that the funds have not come from the investor's bank account, the subscription will be rejected. Please refer SAI for details.</p>
<p>Cash Investments in mutual funds</p>	<p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/ workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs. 50,000/- per investor, per financial year shall be allowed subject to:</p> <ul style="list-style-type: none"> <li>i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI guideline(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and</li> <li>ii. Sufficient systems and procedures in place.</li> </ul> <p>However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>The Fund/AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.</p>
<p>Facility to transact in units of the Scheme through MFU portal &amp; MFUI Points of Services pursuant to appointment of MFUI:</p>	<p>DSP Asset Managers Private Limited ("the AMC") has entered into an Agreement with MFUI, for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Scheme of various Mutual Funds with a single form and a single payment instrument.</p> <p>Investors can execute financial and non-financial transactions pertaining to Scheme of DSP Mutual Fund ("the Fund") electronically on the MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI. The MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> will be considered as Official Point of Acceptance for such transactions.</p> <p>The Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> against the POS</p>

	<p>locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in Scheme of the Fund will be accepted on an ongoing basis. Further, investors can also submit their non-financial transaction requests at the POS.</p> <p>The salient features of the facility to transact in units of the Scheme through MFU are given below:</p> <ol style="list-style-type: none"> <li>1. Common Account Number (“CAN”): Investors are required to submit duly filled in CAN Registration Form (“CRF”) and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> or can be obtained from MFUI POS. CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Scheme of various Mutual Funds through MFU and to map existing investments, if any. MFU will map the existing folios of investors in various Scheme of Mutual Funds to the CAN to enable transacting across Scheme of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU.</li> </ol> <p>CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI.</p> <ol style="list-style-type: none"> <li>2. CAN registered investors can transact through electronic mode through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available to them by MFUI. The time of transaction submission done through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the successful receipt of the same in the servers of MFUI would be the time-stamp for the transaction.</li> <li>3. Investors not registered with MFUI can also submit their financial &amp; non-financial transactions request at MFUI POS by giving reference of their existing folio number allotted by the Fund.</li> <li>4. The transactions on the MFU portal shall be subject to the terms &amp; conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time.</li> <li>5. All other terms and conditions of offering of the Scheme of the Fund as specified in the Scheme Information Document (“SID”), Key Information Memorandum (“KIM”) and Statement of Additional Information (“SAI”) shall be applicable to transaction through MFUI.</li> </ol>
KYC Requirements	<p>Investor are requested to take note that it is mandatory to complete the KYC requirements (including updation of Permanent Account Number) for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests are liable to be rejected, if the unit holders have not completed the KYC requirements.</p> <p>Notwithstanding in the above cases, the AMC reserves the right to ask for any requisite documents before processing of financial and non-financial transactions or freeze the folios as appropriate. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.</p>
Facility to transact in units of the Schemes through MFCentral	<p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses</p>

	<p>subject to applicable Terms &amp; Conditions of the Platform from time to time. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>DSP Mutual fund designates MFCentral as its Official point of acceptance (DISC - Designated investor Service Centre) with effect from 23rd September 2021</p>
<p>Nomination for Mutual Fund Unit Holders</p>	<p>Pursuant to clause 17.16 of the SEBI Master Circular read with SEBI circular no. SEBI/HO/IMD/IMD-I POD1/P/CIR/2023/160 dated September 27, 2023 with respect to nomination for unitholders, the following shall be considered:</p> <p><b>1. New Investors:</b></p> <p>Investors who are subscribing to units of DSP Mutual Fund solely on or after October 1, 2022, shall submit either the nomination form or the prescribed declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). The requirement of nomination shall be optional for jointly held folio(s).</p> <p>a. <u>In case of physical option:</u> The forms shall carry the wet signature of all the unit holder(s).</p> <p>b. <u>In case of online option:</u></p> <p>(1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or</p> <p>(2) Through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holders at their email/phone number registered with the KYC Registration Authority or AMC.</p> <p><b>Implication of failure with respect to nomination:</b></p> <p>On or after October 01, 2022, new investors subscribing solely the application will be rejected if the applicant does not provide nomination or does not provide declaration form for opting out of nomination, duly signed in physical form or through online modes.</p> <p><b>2. Existing Unitholders:</b></p> <p>The existing individual unitholders of DSP Mutual Fund are encouraged, in their own interest, to provide the nomination/ opting out of nomination duly signed in physical form or through online modes for ensuring smooth transmission of securities held by them as well as to prevent accumulation of unclaimed assets in securities market.</p> <p><b>3. Who cannot nominate:</b></p> <p>The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder Holder of Power of Attorney (POA) cannot nominate. The application will be rejected if the holder aforesaid non individual sign the nomination form.</p>
<p>Requirement of Minimum Investors in the Scheme</p>	<p>The Scheme shall have a minimum of 20 investors each and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions shall be complied with, in each calendar quarter on an average basis, as specified by SEBI. In case of non-fulfillment of the condition of 20 investors in a calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations shall become applicable automatically without any reference from SEBI, and accordingly the Scheme shall be wound up and the units redeemed at the relevant applicable NAV. If there is breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be available and thereafter, the investor who is</p>

	in breach of the rule, shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.
Redemptions only for Available & Clear Units	If an investor makes a redemption request few days after purchase of Units, till clearance of funds is identified, the Mutual Fund shall have the right to reject the redemption request until such time as the Mutual Fund ensures that the amount remitted by the investor (for purchase of Units) is realized and that the proceeds have been credited to the Scheme's Account. However, this is only applicable if the value of redemption is such that some or all of the freshly purchased Units may have to be redeemed to effect the full redemption.
Payment details	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.  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.  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.

### III. Other Details

- A. Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying funds is as follows- -

#### Overview of the underlying fund SPDR Bloomberg 1-3 Month T-Bill ETF

<b>Investment Objective</b>	The SPDR® Bloomberg 1-3 Month T-Bill ETF seeks to provide investment results that, before fees and expenses, correspond generally to the price and yield performance of the Bloomberg 1-3 Month U.S. Treasury Bill Index.						
<b>Investment Strategy</b>	The SPDR® Bloomberg 1-3 Month T-Bill ETF seeks to provide investment results that, before fees and expenses, correspond generally to the price and yield performance of the Bloomberg 1-3 Month U.S. Treasury Bill Index. The Bloomberg US Treasury Bills 1-3 Month Index (the "Index") is designed to measure the performance of public obligations of the U.S. Treasury that have a remaining maturity of greater than or equal to 1 month and less than 3 months. The Index includes all publicly issued U.S. Treasury Bills that have a remaining maturity of less than 3 months and at least 1 month and are rated investment-grade. In addition, the securities must be denominated in U.S. dollars and must have a fixed rate.						
<b>AUM</b>	32,695 USD in million as on 24 <sup>th</sup> June, 2024						
<b>Benchmark</b>	Bloomberg US Treasury Bills 1-3 Month Index						
<b>Performance</b>	<table border="1"> <thead> <tr> <th>Period</th> <th>Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Period	Fund	Benchmark			
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	<table border="1"> <tr> <td>1-year</td> <td>5.38%</td> <td>5.51%</td> </tr> <tr> <td>3-year</td> <td>2.81%</td> <td>2.97%</td> </tr> <tr> <td>5-year</td> <td>1.97%</td> <td>2.13%</td> </tr> <tr> <td>Since Inception</td> <td>1.02%</td> <td>1.14%</td> </tr> </table> <p>Performance as of 31 May 2024. Subject to change. Net performance returns given in USD. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Inception: 25 May 2007.</p>	1-year	5.38%	5.51%	3-year	2.81%	2.97%	5-year	1.97%	2.13%	Since Inception	1.02%	1.14%												
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<b>Total Expense Ratio</b>	As at 31 May 2024, the Total Expense Ratio was 0.1356%.																								
<b>Top ten holdings as at 31 May 2024.</b>	<p>Please see the table below:</p> <table border="1"> <thead> <tr> <th>Top 10 Holdings</th> <th>Fund %</th> </tr> </thead> <tbody> <tr> <td>TREASURY BILL</td> <td>9%</td> </tr> <tr> <td>TREASURY BILL</td> <td>9%</td> </tr> <tr> <td>TREASURY BILL</td> <td>8%</td> </tr> <tr> <td>TREASURY BILL</td> <td>7%</td> </tr> <tr> <td>TREASURY BILL</td> <td>7%</td> </tr> <tr> <td>TREASURY BILL</td> <td>6%</td> </tr> <tr> <td>TREASURY BILL</td> <td>6%</td> </tr> <tr> <td>TREASURY BILL</td> <td>6%</td> </tr> <tr> <td>TREASURY BILL</td> <td>6%</td> </tr> <tr> <td>TREASURY BILL</td> <td>6%</td> </tr> <tr> <td><b>Total</b></td> <td><b>70%</b></td> </tr> </tbody> </table>	Top 10 Holdings	Fund %	TREASURY BILL	9%	TREASURY BILL	9%	TREASURY BILL	8%	TREASURY BILL	7%	TREASURY BILL	7%	TREASURY BILL	6%	TREASURY BILL	6%	TREASURY BILL	6%	TREASURY BILL	6%	TREASURY BILL	6%	<b>Total</b>	<b>70%</b>
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<b>Total</b>	<b>70%</b>																								
<b>Link of Product page of SPDR Bloomberg 1-3 Month T-Bill ETF</b>	<a href="https://www.ssga.com/us/en/intermediary/etfs/funds/spdr-bloomberg-1-3-month-t-bill-etf-bil">https://www.ssga.com/us/en/intermediary/etfs/funds/spdr-bloomberg-1-3-month-t-bill-etf-bil</a>																								

#### Overview of the underlying fund Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF

<b>Investment Objective</b>	The Fund invests in a portfolio of fixed-rate, short-term US Dollar-denominated US Treasury securities that so far as possible and practicable consists of a representative sample of the component securities of the Index.												
<b>Investment Strategy</b>	The Index measures the performance of US dollar denominated bonds paying a fixed rate of interest issued by the US government. Bonds in the Index have maturities of less than one year and include US Treasury bills, notes and bonds with remaining maturities between one month and one year.												
<b>AUM</b>	3607 USD in million as on 31 May 2024												
<b>Benchmark</b>	Bloomberg Short Treasury Index												
<b>Performance</b>	<table border="1"> <thead> <tr> <th>Period</th> <th>Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>5.37%</td> <td>5.42%</td> </tr> <tr> <td>3-year</td> <td>2.66%</td> <td>2.71%</td> </tr> <tr> <td>Since Inception</td> <td>2.14%</td> <td>2.19%</td> </tr> </tbody> </table> <p>Performance as at 31 May 2024. Subject to change. Net performance returns given in USD. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Inception: 02 September 2020.</p>	Period	Fund	Benchmark	1-year	5.37%	5.42%	3-year	2.66%	2.71%	Since Inception	2.14%	2.19%
Period	Fund	Benchmark											
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<b>Total Expense Ratio</b>	As at 31 May 2024, the Total Expense Ratio was 0.05%.																								
<b>Top ten holdings as at 31 May 2024.</b>	<p>Please see the table below:</p> <table border="1"> <thead> <tr> <th>Top 10 Holdings</th> <th>Fund %</th> </tr> </thead> <tbody> <tr> <td>TREASURY BILL</td> <td>4.27%</td> </tr> <tr> <td>TREASURY BILL</td> <td>3.63%</td> </tr> <tr> <td>TREASURY BILL</td> <td>3.05%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.52%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.45%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.43%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.41%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.40%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.38%</td> </tr> <tr> <td>TREASURY BILL</td> <td>2.30%</td> </tr> <tr> <td><b>Total</b></td> <td><b>27.84%</b></td> </tr> </tbody> </table>	Top 10 Holdings	Fund %	TREASURY BILL	4.27%	TREASURY BILL	3.63%	TREASURY BILL	3.05%	TREASURY BILL	2.52%	TREASURY BILL	2.45%	TREASURY BILL	2.43%	TREASURY BILL	2.41%	TREASURY BILL	2.40%	TREASURY BILL	2.38%	TREASURY BILL	2.30%	<b>Total</b>	<b>27.84%</b>
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<b>Link of Product page of Vanguard U.S. Treasury 0-1 Year Bond UCITS ETF</b>	<a href="https://www.vanguard.co.uk/professional/product/etf/bond/9933/us-treasury-0-1-year-bond-ucits-etf-usd-accumulating">https://www.vanguard.co.uk/professional/product/etf/bond/9933/us-treasury-0-1-year-bond-ucits-etf-usd-accumulating</a>																								

#### Overview of the underlying fund iShares \$ Treasury Bond 7-10yr UCITS ETF

<b>Investment Objective</b>	The Fund seeks to track the performance of an index composed of US Dollar denominated government bonds issued by the US Treasury.												
<b>Investment Strategy</b>	The Fund seeks to track the performance of an index composed of US Dollar denominated government bonds issued by the US Treasury. The investment policy of the Fund is to invest in a portfolio of fixed income securities that as far as possible and practicable consists of the component securities of the Benchmark Index and thereby comply with the ESG characteristics of its Benchmark Index. It is expected that at least 80% of the Fund's assets will be invested in either securities within the Benchmark Index or in securities that meet the ESG selection criteria of the Benchmark Index. As such, at each index rebalance, the portfolio of the Fund will be rebalanced in line with its Benchmark Index so that at least 80% of the Fund's assets will be aligned with the ESG characteristics of the Benchmark Index. The Fund may invest up to 20% of its assets in other investments.												
<b>AUM</b>	4483 USD in million as on 31 <sup>st</sup> May 2024												
<b>Benchmark</b>	ICE U.S. Treasury 7-10 Year Bond Index												
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#### Overview of the underlying fund iShares \$ Treasury Bond 1-3yr UCITS ETF

<b>Investment Objective</b>	The Fund seeks to track the performance of an index composed of US Dollar denominated government bonds issued by the US Treasury.												
<b>Investment Strategy</b>	The Fund seeks to invest in a portfolio of securities that as far as possible and practicable consists of the component securities of the Benchmark Index. It is expected that at least 80% of the Fund's assets will be invested in either securities within the Benchmark Index or in securities that meet the ESG selection criteria of the Benchmark Index. As such, at each index rebalance, the portfolio of the Fund will be rebalanced in line with its Benchmark Index so that at least 80% of the Fund's assets will be aligned with the ESG characteristics of the Benchmark Index (this includes 10% of the Fund's assets that are qualified as sustainable investments) (as determined at that rebalance). The Fund may invest up to 20% of its assets in other investments.												
<b>AUM</b>	3960 USD in million as on 31 <sup>st</sup> May 2024												
<b>Benchmark</b>	ICE US Treasury 1-3 Year Index (USD)												
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<b>Link of Product page</b>	<a href="https://www.ishares.com/uk/professional/en/products/287340/">https://www.ishares.com/uk/professional/en/products/287340/</a>																								

### Overview of the underlying fund iShares Short Treasury Bond ETF

<b>Investment Objective</b>	The iShares Short Treasury Bond ETF seeks to track the investment results of an index composed of U.S. Treasury bonds with remaining maturities one year or less.									
<b>Investment Strategy</b>	The Fund seeks to track the investment results of the ICE® Short US Treasury Securities Index (the “Underlying Index”), which measures the performance of public obligations of the U.S. Treasury that have a remaining maturity of less than or equal to one year. Under normal circumstances, the Fund will seek to maintain a weighted average maturity of less than one year. The Fund will invest at least 80% of its assets in the component securities of the Underlying Index, and the Fund will invest at least 90% of its assets in U.S. Treasury securities that BFA believes will help the Fund track the Underlying Index. The Fund will invest no more than 10% of its assets in futures, options and swaps contracts that BFA believes will help the Fund track the Underlying Index.									
<b>AUM</b>	19,100 USD in million as on 23 <sup>rd</sup> June									
<b>Benchmark</b>	ICE Short US Treasury Securities Index									
<b>Performance</b>	<table border="1"> <thead> <tr> <th>Period</th> <th>Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>5.35%</td> <td>4.74%</td> </tr> <tr> <td>3-year</td> <td>2.64%</td> <td>2.64%</td> </tr> </tbody> </table>	Period	Fund	Benchmark	1-year	5.35%	4.74%	3-year	2.64%	2.64%
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<b>Total Expense Ratio</b>	As at 31 May 2024, the Total Expense Ratio was 0.15%. Source: iShares. Subject to change.																								
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#### Overview of the underlying fund iShares \$ Treasury Bond 3-7yr UCITS ETF

<b>Investment Objective</b>	The Fund seeks to track the performance of an index composed of US Dollar denominated government bonds issued by the US Treasury.															
<b>Investment Strategy</b>	The Fund seeks to track the performance of an index composed of US Dollar denominated government bonds issued by the US Treasury. The ICE U.S. Treasury 3-7 Year Bond Index is part of a series of indices intended to assess the U.S. Treasury market. The Index is market value weighted and is designed to measure the performance of U.S. dollar-denominated, fixed rate securities with a minimum term to maturity greater than three years and less than or equal to seven years.															
<b>AUM</b>	5102 USD in million as on 31 <sup>st</sup> May 2024															
<b>Benchmark</b>	ICE U.S. Treasury 3-7 Year Bond Index															
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#### Overview of the underlying fund iShares Treasury Floating Rate Bond ETF

<b>Investment Objective</b>	The iShares Treasury Floating Rate Bond ETF seeks to track the investment results of an index composed of U.S. Treasury floating rate bonds.												
<b>Investment Strategy</b>	The Fund seeks to track the investment results of the Bloomberg U.S. Treasury Floating Rate Index (the “Underlying Index”), which is a market capitalization weighted index that measures the performance of floating rate public obligations of the U.S. Treasury. The Fund will invest at least 80% of its assets in the component securities of the Underlying Index, and the Fund will invest at least 90% of its assets in U.S. Treasury securities that BFA believes will help the Fund track the Underlying 33 Index. The Fund will invest no more than 10% of its assets in futures, options and swaps contracts that BFA believes will help the Fund track the Underlying Index. Cash and cash equivalent investments associated with a derivative position will be treated as part of that position for the purposes of calculating the percentage of investments included in the Underlying Index. The Fund seeks to track the investment results of the Underlying Index before fees and expenses of the Fund.												
<b>AUM</b>	7291 USD in million as on 23 <sup>rd</sup> June 2024												
<b>Benchmark</b>	Bloomberg Barclays US Treasury Floating Rate Index												
<b>Performance</b>	<table border="1"> <thead> <tr> <th>Period</th> <th>Fund</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>1-year</td> <td>5.53%</td> <td>5.69%</td> </tr> <tr> <td>3-year</td> <td>3.13%</td> <td>3.28%</td> </tr> <tr> <td>5-year</td> <td>2.18%</td> <td>2.33%</td> </tr> </tbody> </table>	Period	Fund	Benchmark	1-year	5.53%	5.69%	3-year	3.13%	3.28%	5-year	2.18%	2.33%
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Since Inception	1.47%	1.59%																							
<b>Total Expense Ratio</b>	As at 31 May 2024, the Total Expense Ratio was 0.15%. Source: iShares. Subject to change.																								
<b>Top ten holdings as at 31 May 2024.</b>	<p>Please see the table below:</p> <table border="1"> <thead> <tr> <th>Top 10 Holdings</th> <th>Fund %</th> </tr> </thead> <tbody> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>16.31%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>14.56%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>13.59%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>12.47%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>12.37%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>11.82%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>10.40%</td> </tr> <tr> <td>TREASURY FLOATING RATE NOTE</td> <td>8.02%</td> </tr> <tr> <td>USD CASH</td> <td>0.44%</td> </tr> <tr> <td>BLK CSH FND TREASURY SL AGENCY</td> <td>0.02%</td> </tr> <tr> <td><b>Total</b></td> <td><b>100.00%</b></td> </tr> </tbody> </table>	Top 10 Holdings	Fund %	TREASURY FLOATING RATE NOTE	16.31%	TREASURY FLOATING RATE NOTE	14.56%	TREASURY FLOATING RATE NOTE	13.59%	TREASURY FLOATING RATE NOTE	12.47%	TREASURY FLOATING RATE NOTE	12.37%	TREASURY FLOATING RATE NOTE	11.82%	TREASURY FLOATING RATE NOTE	10.40%	TREASURY FLOATING RATE NOTE	8.02%	USD CASH	0.44%	BLK CSH FND TREASURY SL AGENCY	0.02%	<b>Total</b>	<b>100.00%</b>
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<b>Link of Product page</b>	<a href="https://www.ishares.com/us/products/260652/ishares-treasury-floating-rate-bond-etf">https://www.ishares.com/us/products/260652/ishares-treasury-floating-rate-bond-etf</a>																								

## B. Periodic Disclosures

- i. **Half yearly Disclosures: Portfolio** (This is a list of securities where the corpus of each Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)

In case of unit holders whose email address are 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 and website of AMC on or before the 10th day of succeeding month.

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.

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.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures> ), AMFI website (link- <https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure> ) for further details.

- ii. **Monthly Portfolio Disclosure-**

The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. [www.dspim.com](http://www.dspim.com) on or before the tenth day of succeeding month. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly portfolio via email within 10 days from the end of each month.

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. Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures> ), AMFI website (link- <https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure> ) for further details.

**iii. Half Yearly Financial Results**

The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on [www.dspim.com](http://www.dspim.com) and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/fund-financials>), AMFI website (link- <https://www.amfiindia.com/research-information/other-data/accounts-data> ) for further details.

**iv. Annual Report**

Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website [www.dspim.com](http://www.dspim.com) and on the website of AMFI [www.amfiindia.com](http://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.

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 unit holders 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.

Unit holders 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 unit holders 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](http://www.dspim.com)

The advertisement in this reference will be published by the Fund in all India editions of at least two daily newspapers, one each in English and Hindi. Investors are requested to register their e-mail addresses with Mutual Fund.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/annual-reports>), AMFI website (link- <https://www.amfiindia.com/research-information/other-data/accounts-data> ) for further details.

**v. Dashboard**

In accordance with clause 5.8.4 of the SEBI Master Circular, the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/dashboard>) for further details.

**vi. Performance disclosure**

In accordance with clause 5.9 of the SEBI Master, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The disclosure shall include other scheme AUM and previous day NAV.

Refer to AMFI website (link- <https://www.amfiindia.com/research-information/other-data/mf-scheme-performance-details>) for further details.

**vii. Risk-o-Meter**

In accordance with clause 5.16.1 of the SEBI Master Circular, AMC, based on internal assessment, shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:

- a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.



b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

Further, as per Clause 17.4.1.i and 17.4.1.j of the Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month ( For AMC Refer Link-<https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>) ( For AMFI- refer link- <https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation> ) . Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website ( For AMC refer link- <https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure> ) ( for AMFI - refer Link <https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation> ).

Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.

viii. **Scheme Summary Document**

The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).

Website link- <https://www.dspim.com/mandatory-disclosures/scheme-summary-document>

AMFI link - [Research and Information - Scheme Details | Best Mutual Funds India \(amfiindia.com\)](https://www.amfiindia.com/research-and-information-scheme-details)

ix. **Special Consideration-**

Investor are requested to read special consideration section in SAI.

**C. Transparency/NAV Disclosure**

The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 10 a.m. of the immediately succeeding Business Day

The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website [www.amfiindia.com](http://www.amfiindia.com) and on [www.dspim.com](http://www.dspim.com).

In case of delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs of the Scheme are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons for the delay and explaining when the Fund would be able to publish the NAVs.

Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the SAI available on AMC website i.e. [www.dspim.com](http://www.dspim.com).

**D. Transaction charges and stamp duty-**

**Transaction charges:** AMC has discontinued the payment of transaction charges to distributors effective May 01, 2023. Accordingly, no transaction charges shall be deducted from the investment amount given by the investor, for transactions / applications received through the distributors (i.e. in Regular Plan) and full investment amount will be invested in the Scheme.

**Stamp Duty:** Mutual fund units issued against Purchase transactions would be subject to levy of stamp duty @ 0.005% of the amount invested.

For further details, please refer SAI.

E. **Associate Transactions-** Please refer to Statement of Additional Information (SAI)

F. **Taxation-** For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

The information provided is as per the provisions of the Income-tax Act, 1961 (“the Act”), as amended by the Finance Act, 2024. The information is provided for general information only. It does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes. It is assumed that units of mutual fund are held as capital asset by the investors.

**Specified Mutual Funds**

Particulars	Resident Investors		NRI/PIOs & Other Non-resident Investors other than FPI		FPI Investors		Mutual Fund
	Tax Rates	TDS Rates	Tax Rates	TDS Rates	Tax Rates	TDS Rates	Tax / TDS Rates
Tax on Income Distributed by Mutual Funds	Taxable at normal rates of tax applicable to the assessee	10% (under section 194K)	i. In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee (other than units purchased in foreign currency)  ii. In respect of non-resident (not being company) or foreign corporates -20%(for units purchased in foreign currency)	20% (u/s 196A) or as per applicable DTAA whichever is lower	20% (u/s 115AD)	20% (u/s 196D) or as per applicable DTAA whichever is lower	NIL (u/s 10(23D))
Capital Gains							
Long Term:							
Listed Units of a Specified	20% with indexation, (u/s 112)	NIL	20% with indexation, (u/s 112)	20% with indexation (u/s 195)	10% (u/s 115AD)	NIL	NIL (u/s 10(23D))

Mutual Fund acquired prior to 1 April 2023							
Unlisted Units of a Specified Mutual Fund acquired prior to 1 April 2023	20% with indexation, (u/s 112)	NIL	10% without indexation and no exchange fluctuation (u/s 112)	10% without indexation & exchange fluctuation (u/s 112)	10% (u/s 115AD)	NIL	NIL (u/s 10(23D))
Short Term:							
Units of a Specified Mutual Fund	Taxable at normal rates of tax applicable to the assessee	NIL	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee.  In respect of non-resident corporates -40%.	30% for non-residents non corporates, 40% for non-resident corporates (u/s 195)	30% (u/s 115AD)	NIL	NIL (u/s 10(23D))

§"Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies. Finance Act 2023 has inserted Section 50AA in the Act. As per the said section, with effect from 1 April 2023, gains/losses from units of Specified Mutual Fund would be deemed to be short term capital gain/losses irrespective of period of holding i.e. the definition of holding for more than 36 months to be considered as long term capital asset shall not be applicable in case of such Funds. This is applicable for all such units which are acquired on or after Apr 1, 2023. For units which were acquired prior to that, rates applicable to long term capital gains shall be applicable if the units are held for a period of 36 months or more as on the date of redemption.

**Additional Notes:**

1. Income of Mutual Fund is exempt from tax as per section 10(23D) of the Act.
2. Based on the investment objectives of the scheme, the scheme will potentially be classified as "Specified Mutual Fund" for the purpose of taxation. Accordingly, the rates covered above are as applicable to Specified Mutual Funds.
3. These rates should also applicable to units acquired in case of consolidation of options under any scheme of a mutual fund (in the absence of any specific exemption provision in the Act).
4. The above rates are subject to surcharge as applicable (refer table below for rates) and Health and Education cess at the rate of 4% on income tax and surcharge.

Particulars	Income > 50 lakhs and upto 1 crores(in Rs)	Income > 1 cr and upto 2 cr(in Rs)	Income > 2 cr and upto 5 cr(in Rs)	Income > 5 cr and upto 10 cr(in Rs)	Income exceeding 10 cr(in Rs)
Resident and Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Long Term Capital Gains (units acquired prior to 1 April 2023)	10%	15%	15%	15%	15%
Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Short Term Capital Gains and Income Distribution	10%	15%	25%	25% <sup>¶</sup>	25% <sup>¶</sup>
Firms, Local authorities	-	12%	12%	12%	12%
Co-operative societies		7%	7%	7%	12%
Domestic Company		7%	7%	7%	12%
** (New regime under section 115BAA)	-	10%	10%	10%	10%
FII/ FPI, Foreign company	-	2%	2%	2%	5%
Please note surcharge is not applicable in case of TDS deducted on income distributed to resident investors under section 194K					

<sup>¶</sup> Finance Act, 2023 has amended surcharge rates for individuals and HUFs or association of persons [other than a cooperative society], or body of individuals, whether incorporated or not, or an artificial juridical person referred to in sub-clause (vii) of clause (31) of section 2 who opt for the new tax regime under section 115BAC. As per the amended section, the maximum rate of surcharge shall be 25% for income computed under section 115BAC of the Income tax Act, 1961 (new tax regime) instead of 37% under normal provisions (Old tax regime). The new tax regime would be the default tax regime from FY 2023-24 onwards.

\*\* In case company opts for new regime of taxation, then the surcharge would be applicable at the rate of 10% irrespective of the taxable income.

- The Finance Act 2021 introduced special provisions for higher rate of TDS in case of non-filers of Income tax return (referred to as “specified person”). Specified person does not include a non-resident who does not have permanent establishment in India. Finance Act 2023, with effect from

1st April, 2023, amended the said proviso to also exclude a person who is not required to furnish the return of income for the assessment year relevant to the said previous year and is notified by the Central Government in the Official Gazette in this behalf.

6. Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIIB (hereafter referred to as deductee), shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:
  - i. at the rate specified in the relevant provision of this Act; or
  - ii. at the rate or rates in force; or
  - iii. at the rate of twenty per cent.

The aforesaid provision dealing with higher taxation in the absence of furnishing Permanent Account Number shall not apply to a non-resident with effect from 1st June, 2016 on furnishing the following details and documents by such non-resident:

- i. name, e-mail id, contact number;
  - ii. address in the country or specified territory outside India of which the non-resident is a resident.
  - iii. a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;
  - iv. Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.
7. In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.  
**Investor are requested to refer SAI for overseas Tax chapter.**

G. **Rights of Unitholders-** Please refer to SAI for details.

H. **List of official points of acceptance:** Investors are requested to refer AMC website:

<https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/list-of-investor-service-centers-iscs-official-points-of-official-points-of-acceptance-collecting-banker-details>

I. **Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority**

Investors are requested to refer AMC website. <https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/penalties-pending-litigation-or-proceedings-findings-of-inspections-or-investigations>

Notwithstanding anything contained in this SID, the provisions of the SEBI (MF) Regulations, 1996 and the guidelines thereunder shall be applicable.

For DSP Trustee Private Limited  
Trustee: DSP Mutual Fund

Place: Mumbai  
Date: June 26, 2024

Sd/-  
Shitin D.Desai  
Director

**CAMS Investor Service Centres and Transaction Points**

Sr. No.	Location	Category	Region	Location code	Address	State	E-mail ID	STD code	LL1	LL2
1	Ahmedabad	CSC	GUJARAT	A1	111 - 113, 1st Floor - Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006	Gujarat	<a href="mailto:camsahm@camsonline.com">camsahm@camsonline.com</a>	079	26402468	26402469
2	Bangalore	CSC	SOUTH	B2	Trade Centre, 1st Floor, 45, Dikens Road ( Next to Manipal Centre), Bangalore, Karnataka - 560042	Karnataka	<a href="mailto:camsbgl@camsonline.com">camsbgl@camsonline.com</a>		9513759055	
3	Bhubaneswar	CSC	EAST	B3	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	Orissa	<a href="mailto:camsbhr@camsonline.com">camsbhr@camsonline.com</a>	0674	2380699	
4	Chandigarh	CSC	NORTH	C4	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	Punjab (Union Territory)	<a href="mailto:camscha@camsonline.com">camscha@camsonline.com</a>	0172	4735028	
5	Chennai	CSC	SOUTH	M3	Ground Floor No. 178 / 10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamilnadu - 600034	Tamilnadu	<a href="mailto:camsbl@camsonline.com">camsbl@camsonline.com</a>	044	28317210	28317220
6	Cochin	CSC	SOUTH	C3	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	Kerala	<a href="mailto:camscoe@camsonline.com">camscoe@camsonline.com</a>	0484	2350112	
7	Coimbatore	CSC	SOUTH	C2	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	Tamilnadu	<a href="mailto:camsce@camsonline.com">camsce@camsonline.com</a>	0422	4208642	4208648
8	Durgapur	CSC	EAST	343	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	West Bengal	<a href="mailto:camsdur@camsonline.com">camsdur@camsonline.com</a>	0343	2545420	2545430
9	Goa	CSC	WEST	G1	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	Goa	<a href="mailto:camsgoa@camsonline.com">camsgoa@camsonline.com</a>		788080442	
10	Secunderabad (Hyderabad)	CSC	SOUTH	H1	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003	Telangana	<a href="mailto:camshyd@camsonline.com">camshyd@camsonline.com</a>	040	48585696	48585697
11	Indore	CSC	WEST	I5	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	Madhyapradesh	<a href="mailto:camsind@camsonline.com">camsind@camsonline.com</a>	0731	4979972	
12	Jaipur	CSC	NORTH	J1	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	Rajasthan	<a href="mailto:camsjai@camsonline.com">camsjai@camsonline.com</a>	0141	4047667	
13	Kanpur	CSC	UP	K9	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001	Uttarpradesh	<a href="mailto:camskpr@camsonline.com">camskpr@camsonline.com</a>		6387635727	
14	Kolkata	CSC	EAST	C1	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	West Bengal	<a href="mailto:camskal@camsonline.com">camskal@camsonline.com</a>	033	22260030	22260031
15	Lucknow	CSC	UP	L1	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	Uttarpradesh	<a href="mailto:camsluc@camsonline.com">camsluc@camsonline.com</a>	0522	4007938	
16	Ludhiana	CSC	NORTH	L2	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	Punjab	<a href="mailto:camsldh@camsonline.com">camsldh@camsonline.com</a>	0161	4060315	
17	Madurai	CSC	SOUTH	M6	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001	Tamilnadu	<a href="mailto:camsmdu@camsonline.com">camsmdu@camsonline.com</a>	0452	2483515	
18	Mangalore	CSC	SOUTH	M5	14-6-674/15(1), SHOP NO -UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE - 575001, KARNATAKA	Karnataka	<a href="mailto:camsman@camsonline.com">camsman@camsonline.com</a>	0824	4627561	
19	Mumbai	CSC	WEST	B1	30, Rajabhadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023	Maharashtra	<a href="mailto:camsbby@camsonline.com">camsbby@camsonline.com</a>	022	62962100	
20	Nagpur	CSC	WEST	N1	145, Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010	Maharashtra	<a href="mailto:camsnpr@camsonline.com">camsnpr@camsonline.com</a>	0712	2541449	
21	New Delhi	CSC	NORTH	D1	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001	New Delhi	<a href="mailto:camsdel@camsonline.com">camsdel@camsonline.com</a>	011	61245468	
22	Patna	CSC	EAST	P10	G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna, Bihar - 800001	Bihar	<a href="mailto:camspat@camsonline.com">camspat@camsonline.com</a>		9835020570	
23	Pune	CSC	WEST	P1	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477 Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052	Maharashtra	<a href="mailto:campun@camsonline.com">campun@camsonline.com</a>	020	25442922	25442923
24	Surat	CSC	GUJARAT	S1	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	Gujarat	<a href="mailto:camsstur@camsonline.com">camsstur@camsonline.com</a>	0261	2472216	
25	Vadodara	CSC	GUJARAT	V1	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri Vadodara, Gujarat - 390007	Gujarat	<a href="mailto:camsvad@camsonline.com">camsvad@camsonline.com</a>	0265	2330406	
26	Vijayawada	CSC	SOUTH	V3	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010	Andhra Pradesh	<a href="mailto:camsvij@camsonline.com">camsvij@camsonline.com</a>	0866	2488047	
27	Visakhapatnam (Vizag)	CSC	SOUTH	V2	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016	Andhra Pradesh	<a href="mailto:camsviz@camsonline.com">camsviz@camsonline.com</a>	0891	2791940	
28	Agra	CSC	UP	562	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	Uttarpradesh	<a href="mailto:camsagr@camsonline.com">camsagr@camsonline.com</a>	0562	4304088	
29	Ajmer	CSC	NORTH	145	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	Rajasthan	<a href="mailto:camsaim@camsonline.com">camsaim@camsonline.com</a>	0145	8003525816	2425814
30	Allahabad	CSC	UP	532	30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001	Uttarpradesh	<a href="mailto:camsall@camsonline.com">camsall@camsonline.com</a>		9554800010	
31	Alwar	CSC	NORTH	ALW144	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	Rajasthan	<a href="mailto:camsalw@camsonline.com">camsalw@camsonline.com</a>		8875138138	
32	Amaravati	CSC	WEST	721	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601	Maharashtra	<a href="mailto:camsama@camsonline.com">camsama@camsonline.com</a>	0721	2564304	
33	Amritsar	CSC	NORTH	183	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	Punjab	<a href="mailto:camsamt@camsonline.com">camsamt@camsonline.com</a>	0183	5009990	3510600
34	Anand	CSC	GUJARAT	ANA2692	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	Gujarat	<a href="mailto:camsana@camsonline.com">camsana@camsonline.com</a>	02692	240982	
35	Asansol	CSC	EAST	341	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	West Bengal	<a href="mailto:camsasa@camsonline.com">camsasa@camsonline.com</a>		6295113627	
36	Aurangabad	CSC	WEST	240	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	Maharashtra	<a href="mailto:camsaur@camsonline.com">camsaur@camsonline.com</a>	0240	3557446	

37	Belgaum	CSC	WEST	831	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	Karnataka	<a href="mailto:camsbel@camsonline.com">camsbel@camsonline.com</a>	0831	4810575	
38	Berhampur	CSC	EAST	BRP680	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	Orissa	<a href="mailto:camsbrp@camsonline.com">camsbrp@camsonline.com</a>	0680	2250401	
39	Bhavnagar	CSC	GUJARAT	BHA278	501 - 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar - 364001	Gujarat	<a href="mailto:camsbha@camsonline.com">camsbha@camsonline.com</a>	0278	2225572	
40	Bhilai	CSC	EAST	788	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	Chattisgarh	<a href="mailto:camsbhi@camsonline.com">camsbhi@camsonline.com</a>	0788	4050360	
41	Bhilwara	CSC	NORTH	BHIL1482	C/o. Kodwani Associates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	Rajasthan	<a href="mailto:camsbhl@camsonline.com">camsbhl@camsonline.com</a>	01482	232290	
42	Bhopal	CSC	WEST	755	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	Madhyapradesh	<a href="mailto:camsbhp@camsonline.com">camsbhp@camsonline.com</a>	0755	4275591	
43	Bokaro	CSC	EAST	6542	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	Jharkhand	<a href="mailto:camsbkr@camsonline.com">camsbkr@camsonline.com</a>	06542	359182	
44	Burdwan	CSC	EAST	342	399, G T Road, Basement, Building Name - Talk of the Town Burdwan, West Bengal - 713101	West Bengal	<a href="mailto:camsbdw@camsonline.com">camsbdw@camsonline.com</a>	0342	3551397	
45	Calicut	CSC	SOUTH	495	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	Kerala	<a href="mailto:camsclt@camsonline.com">camsclt@camsonline.com</a>	484	4864818	2742276
46	Cuttack	CSC	EAST	671	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	Orissa	<a href="mailto:camsctt@camsonline.com">camsctt@camsonline.com</a>	0671	2303722	
47	Davangere	CSC	SOUTH	DVG8192	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	Karnataka	<a href="mailto:camsdvg@camsonline.com">camsdvg@camsonline.com</a>	8192	230038	9243689048
48	Dehradun	CSC	NORTH	135	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	Uttarkhand	<a href="mailto:camsdun@camsonline.com">camsdun@camsonline.com</a>	0135	3509653	
49	Dhanbad	CSC	EAST	326	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	Jharkhand	<a href="mailto:camsdha@camsonline.com">camsdha@camsonline.com</a>	0326	2304675	
50	Erode	CSC	SOUTH	424	197, Seshaiyer Complex, Agharam Street, Erode, Tamilnadu - 638001	Tamilnadu	<a href="mailto:camserd@camsonline.com">camserd@camsonline.com</a>	0424	4540033	
51	Faridabad	CSC	NORTH	FDB129	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002	Haryana	<a href="mailto:camsfdb@camsonline.com">camsfdb@camsonline.com</a>	0129	4320372	
52	Ghaziabad	CSC	NORTH	GHA120	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	Uttarpradesh	<a href="mailto:camsgha@camsonline.com">camsgha@camsonline.com</a>	0120	4154476	
53	Gorakhpur	CSC	UP	551	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur - 273001	Uttarpradesh	<a href="mailto:camsgor@camsonline.com">camsgor@camsonline.com</a>	0551	2344065	8081980843
54	Guntur	CSC	SOUTH	863	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	Andhra Pradesh	<a href="mailto:camsgun@camsonline.com">camsgun@camsonline.com</a>	0863	4005611	
55	Gurgaon	CSC	NORTH	124	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001	Haryana	<a href="mailto:camsgur@camsonline.com">camsgur@camsonline.com</a>	0124	4048022	
56	Guwahati	CSC	EAST	361	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008	Assam	<a href="mailto:camsgwt@camsonline.com">camsgwt@camsonline.com</a>		7896035933	
57	Gwalior	CSC	UP	751	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002	Madhyapradesh	<a href="mailto:camsgwa@camsonline.com">camsgwa@camsonline.com</a>	0751	4921685	
58	Hubli	CSC	SOUTH	836	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka - 580029	Karnataka	<a href="mailto:camshub@camsonline.com">camsHub@camsonline.com</a>	0836	4258576	
59	Jabalpur	CSC	WEST	761	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001	Madhyapradesh	<a href="mailto:camsjab@camsonline.com">camsjab@camsonline.com</a>	0761	4922144	
60	Jalandhar	CSC	NORTH	181	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab - 144001	Punjab	<a href="mailto:camsjal@camsonline.com">camsjal@camsonline.com</a>	0181	2208736	
61	Jalgaon	CSC	WEST	JLG257	Rustonji Infotech Services 70, Navipeth, Opp. Old Bus Stand Jalgaon, Maharashtra - 425001	Maharashtra	<a href="mailto:camsjlg@camsonline.com">camsjlg@camsonline.com</a>	0257	2224199	
62	Jamnagar	CSC	GUJARAT	J2	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	Gujarat	<a href="mailto:camsjam@camsonline.com">camsjam@camsonline.com</a>	0288	2661941	
63	Jamshedpur	CSC	EAST	657	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	Jharkhand	<a href="mailto:camsjpr@camsonline.com">camsjpr@camsonline.com</a>	0657	2320015	
64	Jodhpur	CSC	NORTH	291	1/5, Nirmal Tower, 1 <sup>st</sup> Chopasani Road, Jodhpur, Rajasthan - 342003	Rajasthan	<a href="mailto:camsjpd@camsonline.com">camsjpd@camsonline.com</a>	0291	2628038	
65	Kolhapur	CSC	WEST	231	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	Maharashtra	<a href="mailto:camskhp@camsonline.com">camskhp@camsonline.com</a>	0231	3500024	
66	Kota	CSC	NORTH	744	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	Rajasthan	<a href="mailto:camskot@camsonline.com">camskot@camsonline.com</a>	0744	2502555	
67	Kottayam	CSC	SOUTH	481	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	Kerala	<a href="mailto:camsktm@camsonline.com">camsktm@camsonline.com</a>		9207760018	
68	Meerut	CSC	NORTH	121	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	Uttarpradesh	<a href="mailto:camsmee@camsonline.com">camsmee@camsonline.com</a>	0121	4002725	
69	Moradabad	CSC	UP	591	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	Uttarpradesh	<a href="mailto:camsmbd@camsonline.com">camsmbd@camsonline.com</a>	0591	7965082	
70	Muzaffarpur	CSC	EAST	MUZ621	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	Bihar	<a href="mailto:camsmuz@camsonline.com">camsmuz@camsonline.com</a>	0621	2244086	
71	Mysore	CSC	SOUTH	821	No. 1, First Floor, CH, 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009	Karnataka	<a href="mailto:camsmys@camsonline.com">camsmys@camsonline.com</a>	0821	4053255	
72	Nasik	CSC	WEST	253	First Floor, "Shradhna Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	Maharashtra	<a href="mailto:camsnsk@camsonline.com">camsnsk@camsonline.com</a>		9607033277	
73	Nellore	CSC	SOUTH	861	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	Andhra Pradesh	<a href="mailto:camsnel@camsonline.com">camsnel@camsonline.com</a>	0861	2302398	
74	Panipat	CSC	NORTH	180	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103	Haryana	<a href="mailto:camspan@camsonline.com">camspan@camsonline.com</a>	0180	4069802	
75	Patiala	CSC	NORTH	175	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	Punjab	<a href="mailto:camsptl@camsonline.com">camsptl@camsonline.com</a>	0175	2229633	9814538392



76	Pondicherry	CSC	SOUTH	413	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	Pondicherry	<a href="mailto:campsdv@camsonline.com">campsdv@camsonline.com</a>	0413	4900549	8144991861
77	Raipur	CSC	EAST	771	H/G, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh 492004	Chattisgarh	<a href="mailto:camsrai@camsonline.com">camsrai@camsonline.com</a>	0771	4912040	
78	Rajahmundry	CSC	SOUTH	883	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101	Andhra Pradesh	<a href="mailto:camsrmd@camsonline.com">camsrmd@camsonline.com</a>	0883	6665531	6560401
79	Rajkot	CSC	GUJARAT	R1	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	Gujarat	<a href="mailto:camsraj@camsonline.com">camsraj@camsonline.com</a>		09773499469	
80	Ranchi	CSC	EAST	651	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	Jharkhand	<a href="mailto:camsran@camsonline.com">camsran@camsonline.com</a>	0651	2212133	
81	Rourkela	CSC	EAST	661	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	Orissa	<a href="mailto:camsrou@camsonline.com">camsrou@camsonline.com</a>		9938237542	
82	Salem	CSC	SOUTH	S3	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	Tamilnadu	<a href="mailto:camsstal@camsonline.com">camsstal@camsonline.com</a>	0427	4041129	
83	Sambalpur	CSC	EAST	663	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	Orissa	<a href="mailto:camsam@camsonline.com">camsam@camsonline.com</a>		9438028908	
84	Siliguri	CSC	EAST	353	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpura, Siliguri - 734001	West Bengal	<a href="mailto:camsstl@camsonline.com">camsstl@camsonline.com</a>		9735316555	
85	Tiruppur	CSC	SOUTH	TRP421	1 (1), Binny Compound, Second Street, Kumaran Road, Tiruppur, Tamilnadu - 641601	Tamilnadu	<a href="mailto:camstrp@camsonline.com">camstrp@camsonline.com</a>	0421	4242134	
86	Tirunelveli	CSC	SOUTH	TRV462	No. F4, Magnam Surakaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	Tamilnadu	<a href="mailto:camstrv@camsonline.com">camstrv@camsonline.com</a>	0462	4000780	
87	Trichur	CSC	SOUTH	487	Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur, Kerala 680001	Kerala	<a href="mailto:camstur@camsonline.com">camstur@camsonline.com</a>		7558066777	
88	Trichy	CSC	SOUTH	431	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	Tamilnadu	<a href="mailto:camsstri@camsonline.com">camsstri@camsonline.com</a>	0431	4220862	
89	Trivandrum	CSC	SOUTH	471	TCNO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASSTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010, Kerala	Kerala	<a href="mailto:camstvm@camsonline.com">camstvm@camsonline.com</a>	0471	4617690	
90	Udaipur	CSC	NORTH	294	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	Rajasthan	<a href="mailto:camsudp@camsonline.com">camsudp@camsonline.com</a>	0294	2454567	
91	Valsad	CSC	GUJARAT	2632	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	Gujarat	<a href="mailto:camsval@camsonline.com">camsval@camsonline.com</a>	02632	245239	
92	Varanasi	CSC	UP	542	Office No. 1, Second Floor, Bhawani Market, Building No. D 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	Uttarpradesh	<a href="mailto:camsvar@camsonline.com">camsvar@camsonline.com</a>		8400890007	
93	Vellore	CSC	SOUTH	VEL416	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	Tamilnadu	<a href="mailto:camsvel@camsonline.com">camsvel@camsonline.com</a>	0416	290062	
94	Warangal	CSC	SOUTH	870	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K. Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	Telangana	<a href="mailto:camswgl@camsonline.com">camswgl@camsonline.com</a>	0870	2970738	
95	Balasure	CSC	EAST	BLS6782	B. C. Sen Road, Balasure, Orissa - 756001	Orissa	<a href="mailto:camsbbs@camsonline.com">camsbbs@camsonline.com</a>	06782	260902	
96	Jammu	CSC	NORTH	JMU191	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004	Jammu & Kashmir	<a href="mailto:camsjmu@camsonline.com">camsjmu@camsonline.com</a>	0191	2432601	
97	Ballari	CSC	SOUTH	BRY8392	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	Karnataka	<a href="mailto:camsbry@camsonline.com">camsbry@camsonline.com</a>		6361070264	
98	Navsari	CSC	GUJARAT	NVS2637	214 - 215, Second Floor, Shivani Park, Opp. Shankeswar Complex, Kaliawadi, Navsari, Gujarat - 396445	Gujarat	<a href="mailto:camsnvs@camsonline.com">camsnvs@camsonline.com</a>	02637	236164	
99	Rohtak	CSC	NORTH	ROK1262	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	Haryana	<a href="mailto:camsrok@camsonline.com">camsrok@camsonline.com</a>	01262	257889	
100	Tirupati	CSC	SOUTH	TPT877	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501	Andhra Pradesh	<a href="mailto:camstpt@camsonline.com">camstpt@camsonline.com</a>	877	2225056	6302864854
101	Kalyani	CSC	EAST	KAL_33	A - 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	West Bengal	<a href="mailto:camskal@camsonline.com">camskal@camsonline.com</a>	033	25022720	
102	Bhuj	CSC	GUJARAT	BUJ2832	Tirthkala First Floor, Opp BNCB Bank, New Station Road, Bhuj_kachchh. 370001	Gujarat	<a href="mailto:camsbuj@camsonline.com">camsbuj@camsonline.com</a>	02832	450315	
103	Solapur	CSC	WEST	SLP217	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	Maharashtra	<a href="mailto:camsstp@camsonline.com">camsstp@camsonline.com</a>	0217	2724547	
104	Junagadh	CSC	GUJARAT	JDH285	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	Gujarat	<a href="mailto:camsjdh@camsonline.com">camsjdh@camsonline.com</a>	0285	2633682	
105	Ankleshwar	CSC	GUJARAT	AKL2646	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002	Gujarat	<a href="mailto:camsakl@camsonline.com">camsakl@camsonline.com</a>	02646	220059	
106	Kollam	CSC	SOUTH	KLM474	Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006	Kerala	<a href="mailto:camsklm@camsonline.com">camsklm@camsonline.com</a>	0474	2742823	
107	Jhansi	CSC	UP	JHS510	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	Uttarpradesh	<a href="mailto:camsjhs@camsonline.com">camsjhs@camsonline.com</a>		9839370008	
108	Aligarh	CSC	UP	ALIGA571	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001	Uttarpradesh	<a href="mailto:camsalg@camsonline.com">camsalg@camsonline.com</a>	0571	2970066	
109	Satara	CSC	WEST	SATA2162	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	Maharashtra	<a href="mailto:camsat@camsonline.com">camsat@camsonline.com</a>		9172055297	
110	Kumbakonam	CSC	SOUTH	KUMBA435	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street Near VPV Lodge, Kumbakonam - 612001	Tamilnadu	<a href="mailto:camskum@camsonline.com">camskum@camsonline.com</a>	0435	2403747	
111	Bhagalpur	CSC	EAST	BAGAL641	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	Bihar	<a href="mailto:camsblp@camsonline.com">camsblp@camsonline.com</a>		9264499905	
112	Bareilly	CSC	UP	BAREL581	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex Civil Lines, Bareilly, Uttarpradesh - 243001	Uttarpradesh	<a href="mailto:camsbly@camsonline.com">camsbly@camsonline.com</a>	0581	2571181	
113	Akola	CSC	WEST	AKO724	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	Maharashtra	<a href="mailto:camsako@camsonline.com">camsako@camsonline.com</a>		8208017732	
114	Yamuna Nagar	CSC	NORTH	YNR1732	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	Haryana	<a href="mailto:camsynr@camsonline.com">camsynr@camsonline.com</a>	01732	796099	

115	Deoghar	CSC	EAST	DE6432	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	Jharkhand	<a href="mailto:camsdeo@camsonline.com">camsdeo@camsonline.com</a>	06432	222635	
116	Karimnagar	CSC	SOUTH	KRI878	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	Telangana	<a href="mailto:camskri@camsonline.com">camskri@camsonline.com</a>	0878	2225594	
117	Kadapa	CSC	SOUTH	KDP8562	Bandi Subbaramaiah Complex, D. No. 3 / 1718, Shop No. 8, Raja Reddy Street, Kadapa, Andhra Pradesh - 516001	Andhra Pradesh	<a href="mailto:camskdp@camsonline.com">camskdp@camsonline.com</a>	08562	248695	
118	Shimla	CSC	NORTH	SML177	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	Himachal Pradesh	<a href="mailto:camsml@camsonline.com">camsml@camsonline.com</a>	177	2656161	2656809
119	Kannur	CSC	SOUTH	KNR497	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	Kerala	<a href="mailto:camsknr@camsonline.com">camsknr@camsonline.com</a>			9072260006
120	Mehsana	CSC	GUJARAT	MNA2762	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	Gujarat	<a href="mailto:camsmna@camsonline.com">camsmna@camsonline.com</a>	02762	230169	
121	Hazaribag	CSC	EAST	HAZ6546	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	Jharkhand	<a href="mailto:cams haz@camsonline.com">cams haz@camsonline.com</a>	06546	270060	9304875716
122	Anantapur	CSC	SOUTH	ATP8554	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	Andhra Pradesh	<a href="mailto:camsatp@camsonline.com">camsatp@camsonline.com</a>	08554	227024	7569552117
123	Kurnool	CSC	SOUTH	KRL8518	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39 <sup>th</sup> Ward, Kurnool - 518001	Andhra Pradesh	<a href="mailto:camskrl@camsonline.com">camskrl@camsonline.com</a>	08518	224639	
124	Hisar	CSC	NORTH	HSR1662	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	Haryana	<a href="mailto:cams hsr@camsonline.com">cams hsr@camsonline.com</a>	01662	283100	
125	Sri Ganganagar	CSC	NORTH	SGNR154	18 L Block, Sri Ganganagar, Rajasthan - 335001	Rajasthan	<a href="mailto:cams sgnr@camsonline.com">cams sgnr@camsonline.com</a>	0154	9571395700	
126	Bhatinda	CSC	NORTH	BT1164	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	Punjab	<a href="mailto:camsbti@camsonline.com">camsbti@camsonline.com</a>	0164	2221960	
127	Shimoga	CSC	SOUTH	SHI8182	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	Karnataka	<a href="mailto:cams shi@camsonline.com">cams shi@camsonline.com</a>	08182	222706	9243689049
128	Palakkad	CSC	SOUTH	PKD491	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	Kerala	<a href="mailto:cams pkd@camsonline.com">cams pkd@camsonline.com</a>	0491	2930081	
129	Margao	CSC	WEST	MRG832	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	Goa	<a href="mailto:cams mrg@camsonline.com">cams mrg@camsonline.com</a>	0832	8459816997	
130	Karur	CSC	SOUTH	KAR4324	126 G, V. P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu - 639002	Tamilnadu	<a href="mailto:cams kar@camsonline.com">cams kar@camsonline.com</a>	04324	233893	
131	Bikaner	CSC	NORTH	BKN151	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	Rajasthan	<a href="mailto:cams bkn@camsonline.com">cams bkn@camsonline.com</a>	0151	2970602	
132	Kakinada	CSC	SOUTH	KKD884	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	Andhra Pradesh	<a href="mailto:cams kkd@camsonline.com">cams kkd@camsonline.com</a>	0884	2358566	
133	Bilaspur	CSC	EAST	BIL7752	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	Chattisgarh	<a href="mailto:cams bil@camsonline.com">cams bil@camsonline.com</a>		07752490706	
134	Vapi	CSC	GUJARAT	Vap260	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	Gujarat	<a href="mailto:cams vap@camsonline.com">cams vap@camsonline.com</a>		9104883239	
135	Ambala	CSC	NORTH	AMB171	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana - 133001	Haryana	<a href="mailto:cams amb@camsonline.com">cams amb@camsonline.com</a>	0171	4077086	
136	Agartala	CSC	EAST	AGA381	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	Tirupura	<a href="mailto:cams aga@camsonline.com">cams aga@camsonline.com</a>	0381	2971823	
137	Saharanpur	CSC	NORTH	SHA132	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	Uttarpradesh	<a href="mailto:cams sah@camsonline.com">cams sah@camsonline.com</a>	0132	7963940	
138	Kharagpur	CSC	EAST	KHG3222	"Silver Palace" OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305	West Bengal	<a href="mailto:cams khg@camsonline.com">cams khg@camsonline.com</a>	3222	354801	9800456034
139	Tiruvalla	CSC	SOUTH	TVL469	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105	Kerala	<a href="mailto:cams tvl@camsonline.com">cams tvl@camsonline.com</a>	0469	2960071	
140	Alleppey	CSC	SOUTH	ALP477	Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iom Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001	Kerala	<a href="mailto:cams alp@camsonline.com">cams alp@camsonline.com</a>	0477	2237664	
141	Noida	CSC	NORTH	NOI120	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida - 201301	Uttarpradesh	<a href="mailto:cams noi@camsonline.com">cams noi@camsonline.com</a>	0120	4562490	
142	Thane	CSC	WEST	THN22	Dev Corpora. A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601	Maharashtra	<a href="mailto:cams thn@camsonline.com">cams thn@camsonline.com</a>	022	62791000	
143	Andheri	CSC	WEST	ADHE22	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	Maharashtra	<a href="mailto:cams adh@camsonline.com">cams adh@camsonline.com</a>	022	66662054	
144	Sangli	CSC	WEST	SGL233	Jiveshwar Krupa Bldg, Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	Maharashtra	<a href="mailto:cams sgl@camsonline.com">cams sgl@camsonline.com</a>		7066316616	
145	Jalna	CSC	WEST	JNA2482	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	Maharashtra	<a href="mailto:cams jna@camsonline.com">cams jna@camsonline.com</a>	02482	234766	
146	Ghatkopar	TP	WEST	GHAT22	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	Maharashtra	<a href="mailto:cams gkp@camsonline.com">cams gkp@camsonline.com</a>	022	62842803	
147	Borivali	TP	WEST	BORI22	501 - TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092	Maharashtra	<a href="mailto:Camsbor@camsonline.com">Camsbor@camsonline.com</a>	022	62490300	
148	Vashi	TP	WEST	VSH22	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Stationm Vashi, Navi Mumbai - 400705	Maharashtra	<a href="mailto:cams vsh@camsonline.com">cams vsh@camsonline.com</a>	022	27810336	
149	Pitampura	TP	NORTH	PITA11	Number G - 8, Ground Floor, Plot No. C - 9, Pearl's Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034	New Delhi	<a href="mailto:cams pdel@camsonline.com">cams pdel@camsonline.com</a>	011	40367369	
150	Tambaram	TP	SOUTH	TAMB44	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	Tamilnadu	<a href="mailto:cams tam@camsonline.com">cams tam@camsonline.com</a>	044	29850030	22267030

151	Janakpuri	TP	NORTH	JANA11	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	New Delhi	<a href="mailto:camsjdel@camsonline.com">camsjdel@camsonline.com</a>	011	41254618	
152	Bangalore(Wilson Garden)	TP	SOUTH	WILS80	First Floor, No. 17 / 1, (272) Twelfth Cross Road, Wilson Garden, Bangalore - 560027	Karnataka	<a href="mailto:camsbwg@camsonline.com">camsbwg@camsonline.com</a>		9513759058	
153	Karnal	TP	NORTH	KNL184	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	Haryana	<a href="mailto:camsknl@camsonline.com">camsknl@camsonline.com</a>	0184	4043407	
154	Kalyan	TP	WEST	KALY0251	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421301	Maharashtra	<a href="mailto:camskyn@camsonline.com">camskyn@camsonline.com</a>		09769762500	
155	Bharuch	TP Lite	GUJARAT	BAR2642	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	Gujarat	<a href="mailto:camsbrh@camsonline.com">camsbrh@camsonline.com</a>	02642	262242	
156	Nadiad	TP Lite	GUJARAT	NDI268	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	Gujarat	<a href="mailto:camsndi@camsonline.com">camsndi@camsonline.com</a>	0268	2550075	
157	Ahmednagar	TP Lite	WEST	AMN241	No. 3, First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	Maharashtra	<a href="mailto:camsamn@camsonline.com">camsamn@camsonline.com</a>	0241	2344555	
158	Basti	TP Lite	UP	BST5542	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	Uttarpradesh	<a href="mailto:camsbst@camsonline.com">camsbst@camsonline.com</a>	05542	281180	
159	Chhindwara	TP Lite	WEST	CHI7162	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	Madhyapradesh	<a href="mailto:camschi@camsonline.com">camschi@camsonline.com</a>		7389584098	
160	Chittorgarh	TP Lite	NORTH	COR1472	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	Rajasthan	<a href="mailto:camskor@camsonline.com">camskor@camsonline.com</a>	01472	476800	4258576
161	Darbhanga	TP Lite	EAST	DAR6272	Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	Bihar	<a href="mailto:camsdar@camsonline.com">camsdar@camsonline.com</a>	06272	245002	
162	Dharmapuri	TP Lite	SOUTH	DMP4342	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	Tamilnadu	<a href="mailto:camsdmp@camsonline.com">camsdmp@camsonline.com</a>	04342	296522	
163	Dhule	TP Lite	WEST	DHULE_2562	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	Maharashtra	<a href="mailto:camsdhu@camsonline.com">camsdhu@camsonline.com</a>	02562	241281	
164	Faizabad	TP Lite	UP	FZD5278	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh - 224001	Uttarpradesh	<a href="mailto:camsfzd@camsonline.com">camsfzd@camsonline.com</a>	05278	358424	
165	Gandhidham	TP Lite	GUJARAT	GDM2836	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	Gujarat	<a href="mailto:camsgdm@camsonline.com">camsgdm@camsonline.com</a>	02836	233220	
166	Gulbarga	TP Lite	SOUTH	GLG8472	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	Karnataka	<a href="mailto:camsglg@camsonline.com">camsglg@camsonline.com</a>		8050083542	
167	Haldia	TP Lite	EAST	HL3224	Mouza - Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	West Bengal	<a href="mailto:camsfld@camsonline.com">camsfld@camsonline.com</a>	03224	796951	
168	Haldwani	TP Lite	UP	HDW5946	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	Uttarpradesh	<a href="mailto:camsdhw@camsonline.com">camsdhw@camsonline.com</a>	05946	222499	
169	Himmatnagar	TP Lite	GUJARAT	HIM2772	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	Gujarat	<a href="mailto:camsnim@camsonline.com">camsnim@camsonline.com</a>	02772	244332	
170	Hoshiarpur	TP Lite	NORTH	HSP1882	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	Punjab	<a href="mailto:camsmsp@camsonline.com">camsmsp@camsonline.com</a>	01882	295987	244353
171	Hosur	TP Lite	SOUTH	HOS4344	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110	Tamilnadu	<a href="mailto:camsos@camsonline.com">camsos@camsonline.com</a>	04344	9344861916	
172	Jaunpur	TP Lite	UP	JNP5452	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	Uttarpradesh	<a href="mailto:camsjnp@camsonline.com">camsjnp@camsonline.com</a>	05452	243032	
173	Katni	TP Lite	WEST	KAT7622	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	Madhyapradesh	<a href="mailto:camskat@camsonline.com">camskat@camsonline.com</a>	07622	299123	9203900509
174	Khammam	TP Lite	SOUTH	KMM8742	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wya Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001	Telangana	<a href="mailto:camskmm@camsonline.com">camskmm@camsonline.com</a>	08742	229793	
175	Malda	TP Lite	EAST	MLD3512	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	West Bengal	<a href="mailto:camsmld@camsonline.com">camsmld@camsonline.com</a>	03512	2269071	9851456218
176	Manipal	TP Lite	SOUTH	820	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	Karnataka	<a href="mailto:camsmpl@camsonline.com">camsmpl@camsonline.com</a>	0820	2573233	
177	Mathura	TP Lite	UP	MTR565	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	Uttarpradesh	<a href="mailto:camsmtr@camsonline.com">camsmtr@camsonline.com</a>	0565	7252000551	
178	Moga	TP Lite	NORTH	MOG1636	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga -142 001	Punjab	<a href="mailto:camsmog@camsonline.com">camsmog@camsonline.com</a>	01636	513234	
179	Namakkal	TP Lite	SOUTH	NAM4286	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu 637001	Tamilnadu	<a href="mailto:camsnmk@camsonline.com">camsnmk@camsonline.com</a>		9159294592	
180	Palanpur	TP Lite	GUJARAT	PAP2742	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	Gujarat	<a href="mailto:camspal@camsonline.com">camspal@camsonline.com</a>	02742	254224	
181	Rac Bareilly	TP Lite	UP	RAE535	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road, Rac Bareilly, Uttar pradesh - 229001	Uttarpradesh	<a href="mailto:camsrae@camsonline.com">camsrae@camsonline.com</a>		9889901201	
182	Rajapalayam	TP Lite	SOUTH	RJP4563	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	Tamilnadu	<a href="mailto:camsrip@camsonline.com">camsrip@camsonline.com</a>	04563	220858	
183	Ratlam	TP Lite	WEST	RLM7412	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	Madhyapradesh	<a href="mailto:camsrlm@camsonline.com">camsrlm@camsonline.com</a>	07412	400066	
184	Ratnagiri	TP Lite	WEST	RAG2352	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Munciple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	Maharashtra	<a href="mailto:camsrag@camsonline.com">camsrag@camsonline.com</a>	02352	355029	
185	Roorkee	TP Lite	NORTH	RKE1332	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	Uttarkhand	<a href="mailto:camsrke@camsonline.com">camsrke@camsonline.com</a>	01332	272242	
186	Sagar	TP Lite	WEST	SAG7582	Opp. Somani Automobile, S Bhagwananj Sagar, Madhya Pradesh - 470002	Madhyapradesh	<a href="mailto:camsag@camsonline.com">camsag@camsonline.com</a>	07582	408402	246247
187	Shahjahanpur	TP Lite	UP	SPN5842	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	Uttarpradesh	<a href="mailto:camsppn@camsonline.com">camsppn@camsonline.com</a>	05842	228424	
188	Sirsa	TP Lite	NORTH	SRS1666	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	Haryana	<a href="mailto:camsrs@camsonline.com">camsrs@camsonline.com</a>	01666	233593	
189	Sitapur	TP Lite	UP	STP5862	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh 261001	Uttarpradesh	<a href="mailto:camsstp@camsonline.com">camsstp@camsonline.com</a>	05862	350850	

190	Solan	TP Lite	NORTH	SOL1792	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	Himachal Pradesh	<a href="mailto:camssol@camsonline.com">camssol@camsonline.com</a>	01792	220705	
191	Srikakulam	TP Lite	SOUTH	SRK8942	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam - 532 001	Andhra Pradesh	<a href="mailto:camssrk@camsonline.com">camssrk@camsonline.com</a>	08942	228288	
192	Sultanpur	TP Lite	UP	SLN5362	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh 228001	Uttarpradesh	<a href="mailto:camssln@camsonline.com">camssln@camsonline.com</a>	05362	227562	
193	Surendranagar	TP Lite	GUJARAT	SNG2752	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	Gujarat	<a href="mailto:camssng@camsonline.com">camssng@camsonline.com</a>	02752	232599	
194	Tinsukia	TP Lite	EAST	TIN374	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	Assam	<a href="mailto:camstin@camsonline.com">camstin@camsonline.com</a>	0374	2335876	2336742
195	Tuticorin	TP Lite	SOUTH	TCN461	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar Tuticorin, Tamilnadu - 628003	Tamilnadu	<a href="mailto:camstcn@camsonline.com">camstcn@camsonline.com</a>	0461	4000770	
196	Ujjain	TP Lite	WEST	UJN734	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	Madhyapradesh	<a href="mailto:camsuin@camsonline.com">camsuin@camsonline.com</a>	0734	4030019	
197	Yavatmal	TP Lite	WEST	YAV7232	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	Maharashtra	<a href="mailto:camsyav@camsonline.com">camsyav@camsonline.com</a>	07232	237045	
198	Kukatpally	TP Lite	SOUTH	HYBK40	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	Telangana	<a href="mailto:camshyb@camsonline.com">camshyb@camsonline.com</a>	040	23152618	
199	Mapusa (Parent ISC : Goa)	CC	WEST	G1	Office No. 503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa - 403507	Goa	Not applicable			
200	Bhusawal (Parent: Jalgaon TP)	CC	WEST	BSL2582	3, Adelade Apartment, Christain Mohala, Behind Gulshan - E Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Maharashtra	Not applicable			
201	Gondal (Parent Rajkot)	CC	GUJARAT	GND2825	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	Gujarat	<a href="mailto:camsgdl@camsonline.com">camsgdl@camsonline.com</a>		8000920007	
202	Vasco (Parent Goa)	CC	WEST	VASC832	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Goa	Not applicable	0832	3251755	
203	Kolkata-CC (Kolkata Central)	CC	EAST	C1	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001	West Bengal	Not applicable	033	32011192	
204	Chennai-Satelite ISC	CC	SOUTH	M3	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	Tamilnadu	<a href="mailto:chennai_isc@camsonline.com">chennai_isc@camsonline.com</a>	044	28432650	
205	Bankura	CSC - Paid location of MF	EAST	BQRA3242	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	West Bengal	<a href="mailto:camsbqa@camsonline.com">camsbqa@camsonline.com</a>	03242	252668	
206	Coochbehar	CSC - Paid location of MF	EAST	COHB3582	Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736101	West Bengal	<a href="mailto:camschb@camsonline.com">camschb@camsonline.com</a>	03582	226739	
207	Gaya	CSC - Paid location of MF	EAST	GAYA631	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	Bihar	<a href="mailto:camsgaya@camsonline.com">camsgaya@camsonline.com</a>		9472179424	
208	Haridwar	CSC - Paid location of MF	NORTH	HARI249	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	Uttarpradesh	<a href="mailto:camshwr@camsonline.com">camshwr@camsonline.com</a>		7900777785	
209	Dibrugarh	CSC - Paid location of MF	EAST	DIBR0373	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	Assam	<a href="mailto:camsdbrg@camsonline.com">camsdbrg@camsonline.com</a>	0373	2323602	
210	Korba	CSC - Paid location of MF	EAST	KRBA7759	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	Chattisgarh	<a href="mailto:camskrba@camsonline.com">camskrba@camsonline.com</a>	07759-356037	9425227943	
211	Biharsharif	CSC - Paid location of MF	EAST	BIHS6112	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	Bihar	<a href="mailto:camsbhsf@camsonline.com">camsbhsf@camsonline.com</a>		8544093740	9472179424
212	Gandhi Nagar	CSC - Paid location of MF	GUJARAT	GAND382	No. 507, 5TH Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasana, Gandhinagar - 382421	Gujarat	<a href="mailto:camsgnr@camsonline.com">camsgnr@camsonline.com</a>	079	23600400	
213	Shillong	CSC - Paid location of MF	EAST	SHL364	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001	Meghalaya	<a href="mailto:camsslg@camsonline.com">camsslg@camsonline.com</a>	0364	3560860	2502511
214	Jalpaiguri	CSC - Paid location of MF	EAST	JALP561	Babu Para, Beside Meenaar Apartment ,Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101	West Bengal	<a href="mailto:camsjalpai@camsonline.com">camsjalpai@camsonline.com</a>	03561	222299	

**List of Official Points of Acceptance of Transactions\***  
**DSP Asset Managers Private Limited - Investor Service Centres**

Sr No	Location	Address	Board Lines	Fax Nos
1	Ahmedabad	3rd Eye one, Office No 301, 3rd Floor, Opposite Havmor Restaurant, CG Road, Ahmedabad - 380006	91 - 79 - 44105000	91 - 79 - 44105025
2	Bangalore	Raheja Towers , West Wing 26-27, Office no 104-106, 1st Floor, M G Road, Bangalore - 560 001	91 - 80 - 49233500	91 - 80 - 41606535
3	Bhopal	Star Arcade, 3rd Floor, Office No. 302, Plot No. 165-A, 166, Zone-1, M.P. Nagar, Bhopal - 462011	91 - 755 - 6681800	
4	Bhubaneshwar	Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 – A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubneshwar – 751001.	91 - 674 - 2530148	
5	Chandigarh	SCO 2471-2472, 1st Floor, Sector 22C , Chandigarh - 160022.	91-172-6131200	91 - 172 - 6131201
6	Chennai	Office No. 712, 7th Floor, Alpha Wing of Block 'A', Raheja Towers, Anna Salai, Mount Road, Chennai – 600002.	91 - 44 - 46532000	91 - 44 - 28416403
7	Coimbatore	A.M.I. Midtown, 3rd Floor, Office No. 25A4, D.B. Road, R.S. Puram, Coimbatore - 641002	91 - 422 - 4022600	91 - 422 - 2222633
8	Goa	CEDMAR APARTMENTS, BLOCK D-A, 3rd Floor, Next to Hotel Arcadia, M G Road, Panjim, Goa - 403001.	91 - 832 - 6741212/ 2420823	91 - 832 - 2420994
9	Guwahati	Bibeknanda Complex, 2nd Floor, Near ABC Bus Stand G.S.Road, Guwahati - 781005.	91 - 361 - 2467910 91 -361 -3501300	91 - 361 - 2131198
10	Hyderabad	RVR Towers, Office No 1-B, 1st Floor, Door No.6-3-1089/F, Above Reliance Footprint, Rajbhavan Road, Somajiguda, Hyderabad-500082.	91 - 40 - 44105000	91 - 40 - 44105050
11	Indore	Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Opp SBI, Indore - 452001.	91 - 731 - 4763450	
12	Jaipur	Green House, Office No 308, 3rd Floor, Ashok Marg, Above Axis Bank, C-Scheme, Jaipur - 302001.	91 - 141 - 4219300 /9306	-
13	Jamshedpur	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001	0657-6623952	
14	Kanpur	Kan Chambers, Office No 701-702, 7th Floor, 14/113, Civil Lines, Kanpur – 208001.	91 - 512-6680000	91 - 512 - 3025357
15	Kochi	Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001	91 - 484 - 3094000	91 - 484 - 2374105
16	Kolkata	4th Floor, Room No - 41 B Legacy Building ,25A Shakespeare Sarani Kolkata - 700017	91 - 33 - 44442855	91 - 33 - 44442860
17	Lucknow	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow - 226001	91 - 522 - 3502350	NA
18	Ludhiana	SCO-29, 1st Floor. Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001	91 - 161 - 6675100	91 - 161 - 6675100
19	Mangalore	Maximus Commercial Complex, Office No UGI- 5, Light House Hill Road, Mangalore - 575001.	91 - 824 - 4262855	91 - 824 - 4262844
20	Mumbai	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021	91 - 22 - 66578000	-
21	Mumbai - Andheri	302, 3rd Floor ,Natraj , M.V Road Junction , Western Express Highway , Andheri East -Mumbai 400069	91 - 22 - 67177000	91 - 22 - 67177171
22	Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.	91 - 712 - 6694700	
23	Nasik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.	91 - 253 - 6681300	91 - 253 - 6620207
24	New Delhi	219-224, 2nd Floor, Narain Manzil, 23 Barakhamba Road, New Delhi-110001	91 - 11 - 47897855	-
25	Patna	Hari Ram Heritage, Office No. 404, 4th Floor, S.P Verma Road, Patna - 800001.	8657765265	
26	Pune	City Mall, 1st Floor, Unit No. 109- (A,B,C) University Square, University Road, Pune-411007.	91 - 20 - 67635800	91 - 20 - 67635820
27	Rajkot	Hem Arcade, Office No 303, Opposite Swami Vivekanand Statue, Dr Yagnik Road, Rajkot - 360001.	91 - 281 - 7143260	91 - 281 - 6641091
28	Raipur	Office No. SF 18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur-492001	91 - 771 - 4205500	-
29	Ranchi	Shrilok Complex, No 106 & 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001	9031000973	-
30	Surat	International Trade Centre, Office No G-28, Majura Gate Crossing, Ring Road, Surat - 395002.	91 - 261 - 6915200	91 - 261 - 6915250
31	Vadodara	Naman House, 1st Floor,1/2 B, Haribhakti Colony,Opposite Race Course Post Office,Race Course, Vadodara – 390 007.	91 - 0265-6700200	91 -0265 - 2341841

32	Visakhapatnam	Office No.304B, VRC Complex, 47-15-14/15, Dwaraka Nagar, Visakhapatnam - 530016.	91 - 891 - 6637727	91 - 891 - 6633181
33	Varanasi	Arihant Complex, D-64/127, C-H, 7th Floor, Sigra, Varanasi - 221010. UP	91-542-6600352	91-542-3045654
34	Trivandrum	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004	91-471-4012138	91-471-4012138
35	Dehradun	NCR Plaza, Office no G-12/A, Ground Floor, No 24-A (New No 112/28), Ravindranath Tagore Marg, New Cantt Road , Hathibarkala, Dehradun - 248001	91-135-6615225	-
36	Jodhpur	Lotus Tower, Block No E, 1st Floor, Plot No 238, Sardarpura 3rd B Road, Opposite Gandhi Maidan, Jodhpur-342003, Jodhpur Rajasthan	91-291-2620500	
37	Vapi	Office No : 3, 1st Floor, Bhikhaji Regency,Opp. DCB Bank, Vapi - Silvassa Road,Vapi - 396195.	0260-3051531	0260-6640001
38	Agra	First Floor, Shanta Towers, Office No. 12 Block E-14, 16, Sanjay Place, Agra - 282002	0562-6600450	
39	Gurugram	Office No 227 & 228, Vipul Agora Mall, Near Sahara Mall, Meharauli Gurgaon Road, Near MG Metro Station, Sector 28, Gurugram, Haryana-122001	0124-4567610	

**Point of Services ("POS") of MF Utilities India Private Limited ("MFUI")**

**The list of POS of MFUI is published on the website of the Fund at [www.dspim.com](http://www.dspim.com) and MFUI at [www.mfuiindia.com](http://www.mfuiindia.com) and will be updated from time to time.**

Sr.No.	State	City	POS Entity	Address	Contact No. & Email ID
1	ANDHRA PRADESH	ANANTAPUR	CAMS	15-570-33 I Floor Pallavi Towers, Opp:Canara Bank Subash Road Anantapur 515001	Phone : 08554-651024 Email : <a href="mailto:camsatp@camsonline.com">camsatp@camsonline.com</a>
2	ANDHRA PRADESH	GUNTUR	CAMS	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002	Phone : 0863-6572002 Email : <a href="mailto:camsgun@camsonline.com">camsgun@camsonline.com</a>
3	ANDHRA PRADESH	KADAPA	CAMS	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001	Phone : 08562-248695 Email : <a href="mailto:camskdp@camsonline.com">camskdp@camsonline.com</a>
4	ANDHRA PRADESH	KAKINADA	CAMS	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001	Phone : 0884-6560102 Email : <a href="mailto:camskkd@camsonline.com">camskkd@camsonline.com</a>
5	ANDHRA PRADESH	KURNOOL	CAMS	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	Phone : 08518-650391 Email : <a href="mailto:camskri@camsonline.com">camskri@camsonline.com</a>
6	ANDHRA PRADESH	NELLORE	CAMS	9/756 First Floor Immadietty Towers Ranganayakulapet Road, Santhapet Nellore 524001	Phone : 0861-6510536 Email : <a href="mailto:camsnel@camsonline.com">camsnel@camsonline.com</a>
7	ANDHRA PRADESH	RAJAHMUNDRY	CAMS	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101	Phone : 0883-6560401 Email : <a href="mailto:camrmd@camsonline.com">camrmd@camsonline.com</a>
8	ANDHRA PRADESH	TIRUPATHI	CAMS	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501	Phone : 0877-6561003 Email : <a href="mailto:camstpt@camsonline.com">camstpt@camsonline.com</a>
9	ANDHRA PRADESH	VIJAYAWADA	CAMS	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010	Phone : 0866-6500103 Email : <a href="mailto:camsvij@camsonline.com">camsvij@camsonline.com</a>
10	ANDHRA PRADESH	VISAKHAPATNAM	CAMS	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016	Phone : 0891-6502009/6502010 Email : <a href="mailto:camsviz@camsonline.com">camsviz@camsonline.com</a>
11	ASSAM	GUWAHATI	CAMS	A.K. Azad Road Rehabari Guwahati 781008	Phone : 0361-2607771 Email : <a href="mailto:camsgwt@camsonline.com">camsgwt@camsonline.com</a>
12	BIHAR	BHAGALPUR	CAMS	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001	Mobile : +91 9264499905 Email : <a href="mailto:camsbpl@camsonline.com">camsbpl@camsonline.com</a>
13	BIHAR	MUZAFFARPUR	CAMS	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001	Phone : 0621-2244086 Email : <a href="mailto:camsmuz@camsonline.com">camsmuz@camsonline.com</a>
14	BIHAR	PATNA	CAMS	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001	Phone : 0612-6500367 Email : <a href="mailto:camspat@camsonline.com">camspat@camsonline.com</a>
15	CHANDIGARH	CHANDIGARH	CAMS	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017	Email : <a href="mailto:camscha@camsonline.com">camscha@camsonline.com</a>
16	CHHATTISGARH	BHILAI	CAMS	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020	Mobile : +91-9203900630 / 9907218680 Email : <a href="mailto:camsbhi@camsonline.com">camsbhi@camsonline.com</a>
17	CHHATTISGARH	BILASPUR	CAMS	Beside HDFC Bank Link Road Bilaspur 495001	Mobile : +91-9203900626 Email : <a href="mailto:camsbil@camsonline.com">camsbil@camsonline.com</a>
18	CHHATTISGARH	RAIPUR	CAMS	HIG C-23 Sector 1 Devendra Nagar Raipur 492004	Mobile : +91-9203900584 Email : <a href="mailto:camsrail@camsonline.com">camsrail@camsonline.com</a>
19	DELHI	NEW DELHI	CAMS	401 to 404, 4th Floor Kanchan Junga Building Barakhamba Road New Delhi 110001	Phone : 011-3048 2468 Email : <a href="mailto:camsdel@camsonline.com">camsdel@camsonline.com</a>

20	GOA	MARGAO	CAMS	Virginkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601	Phone : 0832-6480250 Email : camsmrg@camsonline.com
21	GOA	PANJIM	CAMS	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001	Phone : 0832-6450439 Email : camsgoa@camsonline.com
22	GUJARAT	AHMEDABAD	CAMS	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006	Email : camсахm@camsonline.com
23	GUJARAT	ANAND	CAMS	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001	Phone : 02692 - 240982 Email : camсana@camsonline.com
24	GUJARAT	ANKLESHWAR	CAMS	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002	Mobile : +91-9228000594 Email : camсakl@camsonline.com
25	GUJARAT	BHAVNAGAR	CAMS	501 – 503, Bhayani Skyline Behind Joggers Park Atabhai Road Bhavnagar 364001	Phone : 0278–2225572 Email : camсbha@camsonline.com
26	GUJARAT	BHUJ	CAMS	Office No. 4-5, First Floor RTO Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle Bhuj 370001	Phone : 02832-650103 Email : camсbuj@camsonline.com
27	GUJARAT	JAMNAGAR	CAMS	207 Manek Centre P N Marg Jamnagar 361001	Phone : 0288-6540116 Email : camсjam@camsonline.com
28	GUJARAT	JUNAGADH	CAMS	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr. Alkapuri Opp. Zansi Rani Statue Junagadh 362001	Phone : 0285-6540002 Email : camсjdh@camsonline.com
29	GUJARAT	MEHSANA	CAMS	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002	Phone : 02762-230169 Email : camсmna@camsonline.com
30	GUJARAT	NAVSARI	CAMS	16 1st Floor Shivani Park Opp. Shankeswar Complex Kaliawadi Navsari 396445	Phone : 02637-650144/236164 Email : camсnvs@camsonline.com
31	GUJARAT	RAJKOT	CAMS	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001	Phone : 0281-2227552 / 2227553 Email : camсraj@camsonline.com
32	GUJARAT	SURAT	CAMS	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002	Phone : 0261–2472216 Email : camсsur@camsonline.com
33	GUJARAT	VADODARA	CAMS	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007	Phone: 0265 - 2330406 Email : camсvad@camsonline.com
34	GUJARAT	VALSAD	CAMS	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001	Mobile : 02632 - 245239 Email : camсval@camsonline.com
35	GUJARAT	VAPI	CAMS	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195	Phone : 0260-6540104 Email : camсvap@camsonline.com
36	HARYANA	AMBALA	CAMS	Opposite Peer Bal Bhawan Road Ambala 134003	Mobile : +91-9254303805 Email : camсamb@camsonline.com
37	HARYANA	FARIDABAD	CAMS	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad 121002	Email : camсfdb@camsonline.com
38	HARYANA	GURGAON	CAMS	Unit No-115, 1st Floor, Vipul Agora Building Sector 28 Near Sahara Mall Mehrauli, Gurgaon Road Gurgaon 122001	Phone : 0124-4048022 Email : camсgur@camsonline.com
39	HARYANA	HISAR	CAMS	12 Opp. Bank of Baroda Red Square Market Hisar 125001	Mobile : +91-9254303804 Email : camсshr@camsonline.com



40	HARYANA	PANIPAT	CAMS	SCO 83-84 1st Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103	Mobile : +91-9254303801 Email : camspan@camsonline.com
41	HARYANA	ROHTAK	CAMS	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001	Mobile : +91-9254303802 Email : camsdok@camsonline.com
42	HARYANA	YAMUNA NAGAR	CAMS	124 B/R Model Town Yamuna Nagar 135001	Phone : 01732-796099 Email : camsynr@camsonline.com
43	HIMACHAL PRADESH	SHIMLA	CAMS	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001	Phone : 0177-6190997 Email : camssml@camsonline.com
44	JAMMU AND KASHMIR	JAMMU	CAMS	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004	Phone : 0191-2432601 Email : camsjmu@camsonline.com
45	JHARKHAND	BOKARO	CAMS	1st Floor, Plot No. HE-7 City Centre, Sector 4 Bokaro Steel City Bokaro 827004	Mobile : +91-7050005901 06542 359182 Email : camsbkr@camsonline.com
46	JHARKHAND	DEOGHAR	CAMS	S S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112	Mobile : +91-9234300463 Email : camsdgo@camsonline.com
47	JHARKHAND	DHANBAD	CAMS	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001	Phone : 0326-2304675 Email : camsdha@camsonline.com
48	JHARKHAND	HAZARIBAG	CAMS	Municipal Market Annanda Chowk Hazaribag 825301	Mobile : +91-9234300462 Email : camshaz@camsonline.com
49	JHARKHAND	JAMSHEDPUR	CAMS	Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001	Phone : 0657-6450162 Email : camsjpr@camsonline.com
50	JHARKHAND	RANCHI	CAMS	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001	Phone : 0651-2212133 Email : camsranchi@camsonline.com
51	KARNATAKA	BANGALORE	CAMS	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042	Phone : 080-30574709 Email : camsbgl@camsonline.com
52	KARNATAKA	BELGAUM	CAMS	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006	Mobile : +91-9243689047 Email : camsbgl@camsonline.com
53	KARNATAKA	BELLARY	CAMS	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101	Mobile : +91-9243689044 Email : camsbry@camsonline.com
54	KARNATAKA	DAVANGERE	CAMS	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002	Mobile : +91-9243689048 Email : camsdvg@camsonline.com
55	KARNATAKA	HUBLI	CAMS	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029	Mobile : +91-9243689042 Email : camshub@camsonline.com
56	KARNATAKA	MANGALORE	CAMS	14-6-674/15(1), SHOP NO -UG11-2 Maximus Complex Light House Hill Road Mangalore 575001	Email : camsmang@camsonline.com
57	KARNATAKA	MYSORE	CAMS	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009	Phone : 0821-4053255 Email : camsmys@camsonline.com
58	KARNATAKA	SHIMOGA	CAMS	Near Gutti Nursing Home Kuvempu Road Shimoga 577201	Mobile : +91-9243689049 Email : camsshi@camsonline.com
59	KERALA	ALLEPPEY	CAMS	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001	Phone : 0477-6060693 Email : camsalp@camsonline.com

60	KERALA	CALICUT	CAMS	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016	Phone : 0495 2742276 Email : camslct@camsonline.com
61	KERALA	COCHIN	CAMS	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016	Phone: 0484-4864818 Email: camscoc@camsonline.com
62	KERALA	KANNUR	CAMS	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004	Phone : 0497-6060003 Email : camsknr@camsonline.com
63	KERALA	KOLLAM	CAMS	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006	Phone : 0474-2742823 Email : camsklm@camsonline.com
64	KERALA	KOTTAYAM	CAMS	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001	Phone : 0481-6060018 Email : camsktm@camsonline.com
65	KERALA	PALAKKAD	CAMS	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001	Phone : 0491-6060313 Email : camspkd@camsonline.com
66	KERALA	THIRUVALLA	CAMS	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105	Phone : 0469-6061004 Email : camstvl@camsonline.com
67	KERALA	THRISSUR	CAMS	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001	Phone : 0487-6060019 Email : camstur@camsonline.com
68	KERALA	TRIVANDRUM	CAMS	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum 695010	Phone : 0471-6060049 Email : camstvm@camsonline.com
69	MADHYA PRADESH	BHOPAL	CAMS	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011	Mobile : +91-9203900546 Email : camsbhp@camsonline.com
70	MADHYA PRADESH	GWALIOR	CAMS	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office Gwalior 474002	Mobile : +91-9203900504 Email : camsgwa@camsonline.com
71	MADHYA PRADESH	INDORE	CAMS	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001	Mobile : 0731- 4979972 Email : camcind@camsonline.com
72	MADHYA PRADESH	JABALPUR	CAMS	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001	Mobile : 0761-4922144 Email : camsjab@camsonline.com
73	MAHARASHTRA	AKOLA	CAMS	Opp. R L T Science College Civil Lines Akola 444001	Phone : 0724-6450233 Email : camsako@camsonline.com
74	MAHARASHTRA	AMARAVATI	CAMS	81 Gulsham Tower Near Panchsheel Amaravati 444601	Phone : 0721-6450006 Email : camsama@camsonline.com
75	MAHARASHTRA	AURANGABAD	CAMS	2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarath Nagar, Opp. HDFC Bank Aurangabad 431001	Phone : 0240-6450226 Email : camsaaur@camsonline.com
76	MAHARASHTRA	JALGAON	CAMS	70 Navipeth Opp. Old Bus Stand Jalgaon 425001	Phone : 0257-6450111 Email : camsjlg@camsonline.com
77	MAHARASHTRA	JALNA	CAMS	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203	Phone : 02482-234766 Email : camsjna@camsonline.com
78	MAHARASHTRA	KOLHAPUR	CAMS	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001	Phone : 0231-2653303 Email : camskhp@camsonline.com

79	MAHARASHTRA	MUMBAI	CAMS	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West Mumbai - 400 092	Phone : 022-62490300 Email : camsbor@camsonline.com
80	MAHARASHTRA	MUMBAI	CAMS	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069	Phone : 022-26820728 Email : camsadh@camsonline.com
81	MAHARASHTRA	MUMBAI	CAMS	Rajabhadur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023	Phone : 022-30282478 Email : camsbby@camsonline.com
82	MAHARASHTRA	MUMBAI	CAMS	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077	Phone : 022-62842803 Email: camsgkp@camsonline.com
83	MAHARASHTRA	NAGPUR	CAMS	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010	Phone : 0712-6450492 Email : camsnpr@camsonline.com
84	MAHARASHTRA	NASIK	CAMS	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005	Phone : 0253-6450102 Email : camsnsk@camsonline.com
85	MAHARASHTRA	NAVI MUMBAI	CAMS	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705	Phone : 022-27810336 Email: camsvsh@camsonline.com
86	MAHARASHTRA	PUNE	CAMS	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052	Phone: 020-25442922 / 020-25442923 Email : camspun@camsonline.com
87	MAHARASHTRA	SANGLI	CAMS	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416	Phone : 7066316616 Email : camsggi@camsonline.com
88	MAHARASHTRA	SATARA	CAMS	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002	Phone : 02162-645297 Email : camssat@camsonline.com
89	MAHARASHTRA	SOLAPUR	CAMS	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001	Phone : 0217-6450555 Email : camsslp@camsonline.com
90	MAHARASHTRA	THANE	CAMS	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601	Phone : 022 62791000 Email : camsthn@camsonline.com
91	ORISSA	BALASORE	CAMS	B C Sen Road Balasore 756001	Mobile : +91-9238120075 Email : camsbbs@camsonline.com
92	ORISSA	BERHAMPUR	CAMS	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002	Mobile : 0680-2250401 Email : camsbpr@camsonline.com
93	ORISSA	BHUBANESWAR	CAMS	Plot No- 501/1741/1846 Office No-203, 2nd Floor, Center Point Sriya Talkies Road, Kharvel Nagar Unit 3 Bhubaneswar 751001	Phone : 0674-6012120 Email : camsbhr@camsonline.com
94	ORISSA	CUTTACK	CAMS	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001	Mobile : +91-9238120072 Email : camscut@camsonline.com
95	ORISSA	ROURKELA	CAMS	2nd Floor, J B S Market Complex Udit Nagar Rourkela 769012	Mobile : 9938237542 Email : camsrour@camsonline.com
96	ORISSA	SAMBALPUR	CAMS	Opp. Town High School Sansarak Sambalpur 768001	Mobile : +91-9238120074 Email : camssam@camsonline.com
97	PUNJAB	AMRITSAR	CAMS	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001	Phone : 0183-5009990 Email : camsam@camsonline.com
98	PUNJAB	BHATINDA	CAMS	2907 GH GT Road Near Zila Parishad Bhatinda 151001	Phone : 0164-6050076 Email : camsbti@camsonline.com

99	PUNJAB	JALANDHAR	CAMS	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001	Phone : 0181-6050001 Email : camsjal@camsonline.com
100	PUNJAB	LUDHIANA	CAMS	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Viridis Lab), Sarabha Nagar, Pulli Pakhawal Road P.O. Model Town Ludhiana 141002	Phone : 0161 - 4060315 Email : camslhd@camsonline.com
101	PUNJAB	PATIALA	CAMS	35 New Lal Bagh Colony Patiala 147001	Phone : 0175-6050002 Email : camspdl@camsonline.com
102	RAJASTHAN	AJMER	CAMS	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001	Phone : 8003525816 / 0145-2425814 Email : camsjam@camsonline.com
103	RAJASTHAN	ALWAR	CAMS	256 A Scheme 1 Arya Nagar Alwar 301001	Mobile : +91 8875138138 Email : camsalw@camsonline.com
104	RAJASTHAN	BHILWARA	CAMS	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001	Mobile : +91-9214245810 Email : camsbhl@camsonline.com
105	RAJASTHAN	BIKANER	CAMS	Shop No F 4 & 5 Bothra Compex Modern Market Bikaner 334001	Mobile : +91-9214245819 Email : camsbkn@camsonline.com
106	RAJASTHAN	JAIPUR	CAMS	R-7 Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station Jaipur 302001	Phone : 0141-4047667 Email : camsjai@camsonline.com
107	RAJASTHAN	JODHPUR	CAMS	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003	Mobile : 0291 - 2628038 Email : camsjpd@camsonline.com
108	RAJASTHAN	KOTA	CAMS	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007	Mobile : +91-9214245811 Email : camskot@camsonline.com
109	RAJASTHAN	SRI GANGANAGAR	CAMS	18 L Block Sri Ganganagar 335001	Mobile : +91-9214245818 Email : camssgnr@camsonline.com
110	RAJASTHAN	UDAIPUR	CAMS	Shree Kalyanam, 50, Tagore Nagar Sector - 4, Hiranmagri Udaipur 313001	Phone: 0294-2454567 Email : camsudp@camsonline.com
111	TAMIL NADU	CHENNAI	CAMS	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034	Email : camslb1@camsonline.com
112	TAMIL NADU	COIMBATORE	CAMS	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002	Phone : 0422-2434355, 2434353 Email : camscbe@camsonline.com
113	TAMIL NADU	ERODE	CAMS	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001	Phone : 0424-6455440 Email : camserd@camsonline.com
114	TAMIL NADU	KARUR	CAMS	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002	Mobile : +91-9244950001 Email : camskar@camsonline.com
115	TAMIL NADU	KUMBAKONAM	CAMS	Jailani Complex 47 Mutt Street Kumbakonam 612001	Phone : 0435-6455433 Email : camskum@camsonline.com
116	TAMIL NADU	MADURAI	CAMS	#278, 1st Floor, North Perumal Maistry Street (Nadar Lane) Madurai 625001	Phone : 0452-6455009 Email : camsmdu@camsonline.com
117	TAMIL NADU	PONDICHERRY	CAMS	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001	Phone : 0413-6455015 Email : camspdy@camsonline.com
118	TAMIL NADU	SALEM	CAMS	No.2 I Floor Vivekananda Street New Fairlands Salem 636016	Phone : 0427-6455121 Email : camssal@camsonline.com
119	TAMIL NADU	TIRUNELVELI	CAMS	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001	Phone : 0462-6455081 Email : camstrv@camsonline.com
120	TAMIL NADU	TIRUPUR	CAMS	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601	Phone : 0421-6455232 Email : camstrp@camsonline.com

121	TAMIL NADU	TRICHY	CAMS	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018	Phone : 0431-6455024 Email : camstri@camsonline.com
122	TAMIL NADU	VELLORE	CAMS	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001	Phone : Email : camsvl@camsonline.com
123	TELANGANA	KARIMNAGAR	CAMS	H.No.7-1-257 Upstairs S.B.H Mankamathota Karimnagar 505001	Phone : 0878-6500117 Email : camskri@camsonline.com
124	TELANGANA	SECUNDERABAD	CAMS	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003	Email : camshyd@camsonline.com
125	TELANGANA	WARANGAL	CAMS	A.B.K Mall Near Old Bus Depot Road F-7 Ist Floor Ramnagar, Hanamkonda Warangal 506001	Phone : 0870-6560141 Email : camswgl@camsonline.com
126	TRIPURA	AGARTALA	CAMS	Krishna Nagar Advisor Chowmuhan (Ground Floor) Agartala 799001	Mobile : +91-9862923301 Email : camsaga@camsonline.com
127	UTTAR PRADESH	AGRA	CAMS	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002	Phone : 0562-6450672 Email : camsagr@camsonline.com
128	UTTAR PRADESH	ALIGARH	CAMS	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001	Phone : 0571-6450271 Email : camsalg@camsonline.com
129	UTTAR PRADESH	ALLAHABAD	CAMS	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001	Phone : 0532-6061278 Email : camsall@camsonline.com
130	UTTAR PRADESH	BAREILLY	CAMS	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001	Phone : 0581-6450121 Email : camsbly@camsonline.com
131	UTTAR PRADESH	GHAZIABAD	CAMS	B-11, LGF RDC Rajnagar Ghaziabad 201002	Phone : 0120-6510540 Email : camsgba@camsonline.com
132	UTTAR PRADESH	GORAKHPUR	CAMS	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001	Phone : 0551-6061245 Email : camsgor@camsonline.com
133	UTTAR PRADESH	JHANSI	CAMS	372/18 D, Ist Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001	Phone : 9839370008 Email : camsjhs@camsonline.com
134	UTTAR PRADESH	KANPUR	CAMS	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001	Mobile : 8573000039 Email : camskpr@camsonline.com
135	UTTAR PRADESH	LUCKNOW	CAMS	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001	Phone : 0522-3918002 Email : camsluc@camsonline.com
136	UTTAR PRADESH	MEERUT	CAMS	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002	Phone : 0121-6454521 Email : camsmee@camsonline.com
137	UTTAR PRADESH	MORADABAD	CAMS	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001	Phone : 0591-6450125 Email : camsmbd@camsonline.com
138	UTTAR PRADESH	NOIDA	CAMS	Commercial Shop No.GF 10 & GF 38 Ground Floor, Ansal Fortune Arcade Plot No. K-82, Sector -18 Noida 201301	Phone : 0120-4562490 Email : camsnoid@camsonline.com
139	UTTAR PRADESH	SAHARANPUR	CAMS	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001	Phone : 0132-7963940 Email : camssah@camsonline.com
140	UTTAR PRADESH	VARANASI	CAMS	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010	Mobile : 8400890007 Email : camsvar@camsonline.com

141	UTTARAKHAND	DEHRADUN	CAMS	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001	Phone : 0135-6455486 Email : camsdun@camsonline.com
142	WEST BENGAL	ASANSOL	CAMS	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303	Mobile : +91-9233500368 Email : camsasa@camsonline.com
143	WEST BENGAL	BURDWAN	CAMS	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101	Phone : 0342 3551397 Email : camsbdw@camsonline.com
144	WEST BENGAL	DURGAPUR	CAMS	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216	Mobile : 0343-2545420/30 Email : camsdur@camsonline.com
145	WEST BENGAL	KALYANI	CAMS	A-1/50 Block Akalyani Dist Nadia Kalyani 741235	Phone : 033-32422712 Email : camskal@camsonline.com
146	WEST BENGAL	KHARAGPUR	CAMS	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301	Mobile : +91-9233500715 Email : camskhg@camsonline.com
147	WEST BENGAL	KOLKATA	CAMS	Saket Building 44 Park Street 2nd Floor Kolkata 700 016	Phone : 033-30582285 Email : camscal@camsonline.com
148	WEST BENGAL	SILIGURI	CAMS	17B Swamiji Sarani Siliguri 734001	Mobile : +91-9233500714 Email : camssil@camsonline.com
330	MAHARASHTRA	MUMBAI	MF Utilities India Pvt Ltd	103-105, Orion Business Park, Ghodbunder Road,Kapurbandwi, Thane (West) 400 610	Phone : 022 62906363 Email : mfuthn@mfuindia.in

**Collection Bank accounts**

<b>Bank Name</b>	<b>Account Title</b>	<b>Account Number</b>	<b>IFSC Code</b>	<b>Branch Details</b>
AXIS BANK	DSP Mutual Fund Collection Account	004010200028875	UTIB0000004	Fort - Mumbai
BANK OF AMERICA	DSP BlackRock Mutual Fund Collection Account	620572559177	BOFA0MM6205	Nariman Point - Mumbai
Citibank N.A.	DSP Mutual Fund Collection Account	0014410791	CITI0100000	Fort - Mumbai
CORPORATION BANK	DSP Mutual Fund	510101005897164	CORP0000024	Fort - Mumbai
DEUTSCHE BANK	DSP Mutual Fund Collection Account	0541524000	DEUT0784BBY	Fort - Mumbai
DEVELOPMENT BANK OF SINGAPORE	DSP Mutual Fund	811210050324	DBSS0IN0811	Fort - Mumbai
HDFC BANK LTD	DSP Mutual Fund Collection Account	00600350005982	HDFC0000060	Fort - Mumbai
HSBC Bank	DSP Mutual Fund Collection Account	002-080133-901	HSBC0400002	Fort - Mumbai
ICICI BANK	DSP Mutual Fund Collection Account	000405073887	ICIC0000004	Nariman Point- Mumbai
IDFC BANK LIMITED	DSP Mutual Fund Collection Account	10001378839	IDFB0040101	BKC-NAMAN BRANCH
IndusInd Bank	DSP MUTUAL FUND COLLECTION ACCOUNT	201000052697	INDB0000006	Nariman Point- Mumbai
KOTAK MAHINDRA BANK	DSP Mutual Fund Collection Account	09582540009492	KKBK0000958	Fort - Mumbai
STANDARD CHARTERED BANK	DSP Mutual Fund Collection Account	22505396064	SCBL0036001	Fort - Mumbai
STATE BANK OF INDIA	DSP Mutual Fund Collection Account	00000031773838894	SBIN0011777	Fort - Mumbai
SYNDICATE BANK	DSP Mutual Fund Collection Account	50373050000148	SYNB0005037	Nariman Point - Mumbai
THE SARASWAT CO-OPERATIVE BANK L	DSP Mutual Fund Collection A/c	369100100000181	SRCB0000369	Kalina - Santacruz (E)
UNION BANK OF INDIA	DSP BlackRock Mutual Fund	378901010036153	UBIN0537896	Nariman Point - Mumbai
YES BANK	DSP Mutual Fund Collection Account	000180100000630	YESB0000001	Worli - Mumbai

\*Any new offices/centres opened will be included automatically. For updated list, please visit [www.dspim.com](http://www.dspim.com) and [www.camsonline.com](http://www.camsonline.com).

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