

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

DSP
MUTUAL FUND

Investment Manager :
DSP Asset Managers Private Limited

Offer of Units at NAV based prices

HYBIRD FUNDS:

DSP Equity & Bond Fund

DSP Equity Savings Fund

DSP Dynamic Asset Allocation Fund

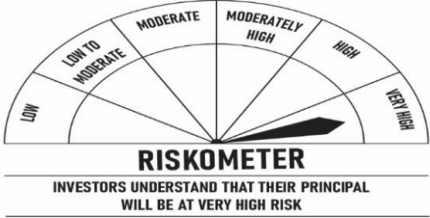
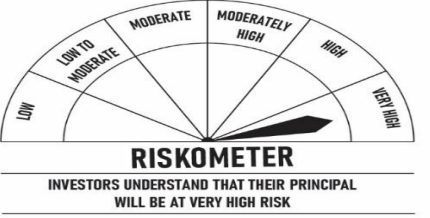
DSP Regular Savings Fund

This document sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the relevant Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.dspim.com. The Schemes' particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this document. This document is dated April 30, 2023

KEY INFORMATION MEMORANDUM

DSP Equity & Bond Fund

An open ended hybrid scheme investing predominantly in equity and equity related instruments

<p>This open ended aggressive hybrid Scheme is suitable for investor who are seeking*</p> <ul style="list-style-type: none"> Capital growth and income over a long-term investment horizon Investment primarily in equity/equity-related securities, with balance exposure in money market and debt securities <p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>	
Riskometer#	
Scheme	Benchmark CRISIL Hybrid 35+65 - Aggressive Index
	

(# For latest Riskometers, investors may refer on the website of the Fund viz. www.dspim.com)

Continuous Offer of Units at NAV based prices

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.dspim.com.

The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated April 30, 2023

Name of Scheme	DSP Equity & Bond Fund			
Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments			
Scheme Code	DSPM/O/H/BHF/99/04/0004			
Investment Objective	The primary investment objective of the Scheme is to seek to generate long term capital appreciation and current income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). There is no assurance that the investment objective of the Scheme will be realized.			
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation of the Scheme will be as follows:			
	Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Equity and equity related securities	65%	75%	Medium to High
	Fixed income securities (Debt, securitized debt and money market securities)	25%	35%	Low to Medium
	<p>Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.</p> <p>The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:</p> <ol style="list-style-type: none"> 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party. <p>Trading in Derivatives The net derivative position in the Scheme may be upto 100% of the net assets, subject to applicable regulatory limits, as mentioned in the SID under the heading, “Where will the Scheme Invest?”.</p> <p>Portfolio Rebalancing:</p> <p>The percentage of the Scheme’s corpus invested in equity securities and fixed income securities may increase subject to a maximum of 75% and 35% respectively and in the event of the same rising above 75% and 35% respectively, a review and rebalancing of the asset allocation will be called for by the Investment Manager in following manner-</p> <p><u>a. Action with respect to passive breaches in light of SEBI circular dated March 30, 2022:</u></p> <p>As per the SEBI circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 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,</p>			

	<p>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.</p> <p><u>b. Action with respect to breaches arising due to defensive consideration in light of SEBI circular dated March 04, 2021:</u></p> <p>In addition to above, SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, asset allocation pattern can be altered for a short term period on defensive considerations.</p>
<p>Investment Strategy</p>	<p>Equity Securities: The Investment Manager prefers adopting a top-down approach with regard to investment in equity and equity related securities. This approach encompasses an evaluation of key economic trends, an analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. In picking out individual investment opportunities for the portfolio, the Investment Manager will seek both value and growth. Value is discerned when the Investment Manager believes that the inherent worth or long-term growth potential of a company is not fully reflected in the share price of the company. Growth stocks, as the term suggests, are those stocks that are currently in the growth phase. Such growth in earnings could be due to a new product, a new process, growing market share, stronger brand equity, technological breakthrough and unique or predominant position in a market, among other factors.</p> <p>The Investment Manager will conduct in-house research in order to identify value and growth stocks. The analysis will focus, among other things, on the historical and current financial condition of the company, capital structure, business prospects, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research and technological know-how and transparency in corporate governance. The quality or strength of management would be a key focus area.</p> <p>Fixed Income Securities: Fixed income securities encompass both debt and money market securities.</p> <p>The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE etc. or in unrated debt securities, which the Investment Manager believes to be of equivalent quality.</p> <p>Where investment in unrated debt securities is sought to be made, specific approval of the Board of directors of the AMC and Trustee shall be obtained prior to investment.</p> <p>Fixed Income research by the Investment Manager will emphasise credit analysis, in order to determine credit risk. Credit analysis will focus on the issuer's historical and current financial condition, current and anticipated cash flow and borrowing requirements, value of assets in relation to historical cost, strength of management, responsiveness to business conditions, credit standing, future business prospects as well as current and anticipated operating results, among other things. The Investment Manager will also analyse various economic trends in seeking to determine the likely future course of interest rates.</p> <p>For detailed investment strategy refer SID.</p>
<p>Risk Profile of the Scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below: Market Liquidity Risk, Market Liquidity Risk with fixed rate Government securities, Credit Risk, Rating Migration Risk, Term Structure of Interest Rates (TSIR) Risk, Re-investment Risk, Market Risk related to equity and equity related securities, Risk associated with floating rate securities, Risks associated with mid-cap and small-cap companies, Risks associated with trading in derivatives, Risks associated with investments in Securitised Assets, Risk associated with favourable taxation of equity-oriented Scheme, Risk associated with Stock Lending, Risks Associated With</p>

Transaction In Units Through Stock Exchange Mechanism and Additional Risk Factors for Foreign Portfolio Investors.	
Please read the SID carefully for details on risk factors before investment.	
Risk	Risk mitigants / management strategy
Market Liquidity Risk	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 securities, which have or are expected to have good secondary market liquidity. There is good secondary market liquidity in large cap stocks. Market Liquidity Risk will be managed actively within the portfolio liquidity limits. The first access to liquidity is through cash and fixed income securities.
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.
Term Structure of Interest Rates (TSIR) Risk	The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions.
Risk factors associated with investments in Perpetual Debt Instrument (PDI)	Perpetual Debt instruments are issued by Banks, NBFCs and corporates to improve their capital profile. Some of the PDIs issued by Banks which are governed by the RBI guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. Please refer SID to know the key risks associated with these instruments.
Rating Migration Risk	The endeavour is to invest in high grade/quality securities. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should address company-specific issues.
Re-investment Risk	Re-investment Risk is prevalent for fixed income securities, but as the fixed income investments of the Scheme are generally short duration in nature, the impact can be expected to be small.
Risk associated with investment in equity and equity related securities	The Investment Manager endeavours to invest in companies, where adequate due diligence and research has been performed by the Investment Manager. As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one-to-one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.

	Risk associated with floating rate securities	There is very low liquidity in floating rate securities, resulting in lack of price discovery. Hence, incremental investments in floating rate securities are going to be very limited.
	Risks associated with mid-cap, small-cap and micro-cap companies	The Investment Manager endeavours to invest in companies, where adequate due diligence has been performed by the Investment Manager. As these companies are not very well researched by third party research companies, the Investment Manager relies on its own research. This involves one to one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.
	Risk associated with favourable taxation of equity-oriented Scheme	This risk is mitigated as there is a regular monitoring of equity exposure of each of the equity oriented Scheme of the Fund.
	Risk associated with Stock Lending	At present, there is no significant activity in the Securities Borrowing and Lending market. The Mutual Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any such transactions.
	Risk associated with trading in derivatives	<p>The Scheme can use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeased as only exchange traded equity derivatives are permitted. On the performance, portfolio and regulatory limits, there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which is a function of market-wide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the specified limit.</p> <p>The guidelines issued by SEBI / RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.</p>
Plans and Options	<p>Plans:</p> <ul style="list-style-type: none"> • Regular Plan • Direct Plan <p>Options available under both the plans</p> <ul style="list-style-type: none"> • Growth* • Income Distribution cum Capital Withdrawal option (IDCW) <ul style="list-style-type: none"> – Payout of Income Distribution cum Capital Withdrawal (IDCW) – Reinvestment of Income Distribution cum Capital Withdrawal (IDCW) <p>* default option</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 realized gains.

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

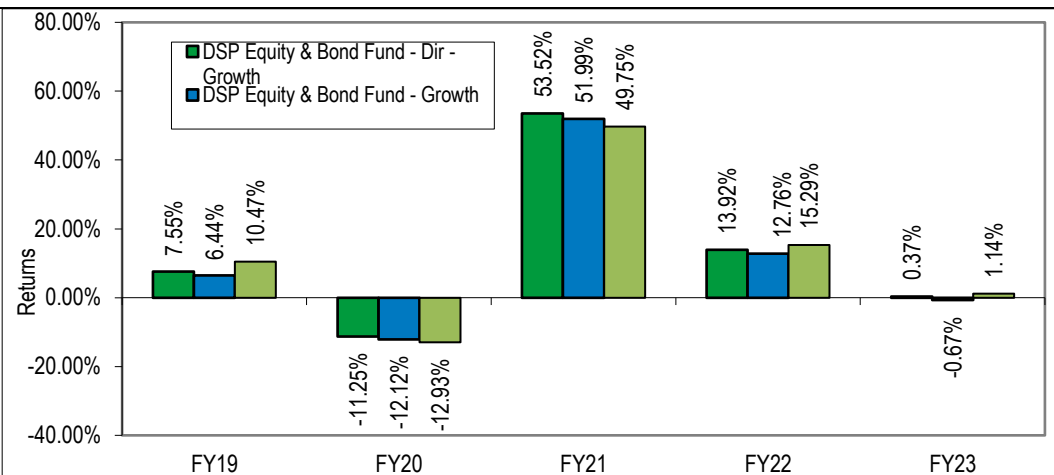
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Applicable NAV

(a) Purchase and Switch-in	
Particulars	Applicable NAV
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.
Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of subsequent Business Day shall be applicable
(b) Redemption /Switch-out	
Particulars	Applicable NAV

	<table border="1" data-bbox="459 143 1506 324"> <tr> <td data-bbox="459 143 1125 271">Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.</td> <td data-bbox="1125 143 1506 271">NAV of the same day</td> </tr> <tr> <td data-bbox="459 271 1125 324">Where the application is received after 3.00 p.m.</td> <td data-bbox="1125 271 1506 324">NAV of the next Business Day.</td> </tr> </table> <p data-bbox="440 353 1525 416">When the application is received on a non-business day, it will be treated as if received on next business day.</p> <p data-bbox="440 418 1525 510">All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.</p> <ol data-bbox="451 512 1525 1344" style="list-style-type: none"> 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, Systematic Investment Plans (SIP) /Systematic Transfer Plans (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. <p data-bbox="440 1373 1525 1682">Further it is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. Unit holders are requested to note that application for redemption/switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, redemption or switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.</p> <p data-bbox="440 1711 1525 1803">With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p>	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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Where the application is received after 3.00 p.m.	NAV of the next Business Day.				
<p data-bbox="193 1825 427 1951">Minimum Application Amount /Number of Units (Purchase</p>	<p data-bbox="440 1825 887 1861">Rs. 100/- and any amount thereafter</p> <p data-bbox="440 1872 1525 1964">Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.</p>				

and Additional Purchase)	
Minimum Application Amount/Number of Units for Repurchase/ Redemption	Not Applicable
Minimum installment for Systematic Investment Plan (SIP)	Rs. 100/- and any amount thereafter
Minimum installment for Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP)	Rs. 100/- and any amount thereafter SWP and STP facilities are not available for transactions carried out through the stock exchange mechanism
Dispatch of Repurchase (Redemption) Request	Within 3 working days of the acceptance of the redemption request at any of the authorised centres of DSP Mutual Fund.
Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index
IDCW Policy	The Trustee reserves the right to declare a IDCW and the actual distribution thereof and the frequency of distribution are entirely at the discretion of the Trustee. For more details refer the SID of the Scheme.
Name & tenure of the Fund Manager	Mr. Atul Bhole - 43 Years Tenure - 6 Years 10 months (Managing the Scheme from June 2016) Mr. Vikram Chopra- 45 Years Tenure - 6 Year 9 months (Managing the Scheme from July 2016) Mr. Dhaval Gada- 36 Years Tenure - 7 months (Managing the Scheme from September 2022)
Name of the Trustee Company	DSP Trustee Private Limited
Performance of the Scheme	a) Absolute Returns



Returns are for growth option and computed from the Date of Allotment/1st April, as the case may be, to 31st March of the respective financial year.

(b) Compounded Annualised Returns as of March 31, 2023

Period	DSP Equity & Bond Fund - Regular Plan - Growth	CRISIL Hybrid 35+65 - Aggressive Index	DSP Equity & Bond Fund - Direct Plan - Growth	CRISIL Hybrid 35+65 - Aggressive Index
Last 1 Year	-0.67%	1.14%	0.37%	1.14%
Last 3 Year	19.40%	20.42%	20.63%	20.42%
Last 5 Year	9.73%	10.90%	10.85%	10.90%
Since Inception	13.98%	NA	12.72%	11.49%
Nav/ Index value	226.8030	14,343.10	248.9830	14,343.10
Date of allotment	27-May-99		01-Jan-13	

Note: As per the SEBI standards for performance reporting, the “since inception” returns are calculated on Rs. 10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment. The “Returns” shown are for the growth option. **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.**

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.

Disclosure as per SEBI circular SEBI/HO/IMD/DF2 /CIR/P/2016/42 dated March 18, 2016:

SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)

Top 10 Holdings issuer wise (As on March 31, 2023)	% of Scheme
Government of India	12.74%
HDFC Bank Limited	6.75%
Bajaj Finance Limited	5.39%
ICICI Bank Limited	5.26%
Axis Bank Limited	3.06%
National Bank for Agriculture and Rural Development	3.06%
Avenue Supermarts Limited	2.80%
Maruti Suzuki India Limited	2.65%
Infosys Limited	2.43%

	Indian Railway Finance Corporation Limited	1.81%																																										
	<p>Link to the scheme's latest monthly portfolio holding: https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</p>																																											
	SECTOR ALLOCATION																																											
	Sector wise break up (As on March 31, 2023)																																											
	<table border="1"> <thead> <tr> <th colspan="2">DSP Equity & Bond Fund</th> </tr> <tr> <th>Sector</th> <th>% of Scheme</th> </tr> </thead> <tbody> <tr> <td>FINANCIAL SERVICES</td> <td>37.42%</td> </tr> <tr> <td>G-Sec</td> <td>12.74%</td> </tr> <tr> <td>Capital Goods</td> <td>10.26%</td> </tr> <tr> <td>Automobile and Auto Components</td> <td>7.75%</td> </tr> <tr> <td>Information Technology</td> <td>5.93%</td> </tr> <tr> <td>Healthcare</td> <td>4.26%</td> </tr> <tr> <td>Fast Moving Consumer Goods</td> <td>4.05%</td> </tr> <tr> <td>Consumer Durables</td> <td>3.87%</td> </tr> <tr> <td>CONSUMER SERVICES</td> <td>2.80%</td> </tr> <tr> <td>CHEMICALS</td> <td>2.73%</td> </tr> <tr> <td>Construction Materials</td> <td>2.22%</td> </tr> <tr> <td>Oil, Gas & Consumable Fuels</td> <td>1.81%</td> </tr> <tr> <td>POWER</td> <td>1.47%</td> </tr> <tr> <td>CONSTRUCTION</td> <td>1.20%</td> </tr> <tr> <td>TEXTILES</td> <td>1.09%</td> </tr> <tr> <td>TREPS / Reverse Repo / Corporate Debt Repo</td> <td>0.61%</td> </tr> <tr> <td>IT</td> <td>0.00%</td> </tr> <tr> <td>Net Receivables/Payables</td> <td>-0.20%</td> </tr> <tr> <td>Grand Total</td> <td>100.00%</td> </tr> </tbody> </table>		DSP Equity & Bond Fund		Sector	% of Scheme	FINANCIAL SERVICES	37.42%	G-Sec	12.74%	Capital Goods	10.26%	Automobile and Auto Components	7.75%	Information Technology	5.93%	Healthcare	4.26%	Fast Moving Consumer Goods	4.05%	Consumer Durables	3.87%	CONSUMER SERVICES	2.80%	CHEMICALS	2.73%	Construction Materials	2.22%	Oil, Gas & Consumable Fuels	1.81%	POWER	1.47%	CONSTRUCTION	1.20%	TEXTILES	1.09%	TREPS / Reverse Repo / Corporate Debt Repo	0.61%	IT	0.00%	Net Receivables/Payables	-0.20%	Grand Total	100.00%
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(i) Load Structure	<table border="1"> <tr> <td>Entry Load</td> <td>Not Applicable</td> </tr> <tr> <td>Exit Load # (as a % of Applicable NAV)</td> <td>< 12 months - 1% >= 12 months - Nil</td> </tr> </table> <p>-If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.</p> <p>#Applicable for investments made through normal purchase and SIP/STP/SWP transactions.</p> <p>Note: No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa.</p>		Entry Load	Not Applicable	Exit Load # (as a % of Applicable NAV)	< 12 months - 1% >= 12 months - Nil																																						
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(ii) Actual Expenses for 2022-2023	DIRECT PLAN-0.80% REGULAR Plan- 1.84%																																											

(iii)Recurring Expenses

Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (c) ^	Additional TER as per Regulation 52 (6A) (b) ^
on the first Rs.500 crores of the daily net assets	2.25%	0.05%	0.30%
on the next Rs.250 crores of the daily net assets	2.00%	0.05%	0.30%
on the next Rs.1,250 crores of the daily net assets	1.75%	0.05%	0.30%
on the next Rs.3,000 crores of the daily net assets	1.60%	0.05%	0.30%
on the next Rs.5,000 crores of the daily net assets	1.50%	0.05%	0.30%
On the next Rs. 40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.05%	0.30%
On balance of the assets	1.05%	0.05%	0.30%

Notes to Table:

^ In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may also charge the following to the Scheme of the Fund under Regulation 52 (6A):

- a. Brokerage and transaction costs which are incurred for the purpose of execution of trade 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 and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
- 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - 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.

	<p>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.</p> <p>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</p> <p>Expense Structure for Direct Plan -</p> <p>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.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read Section “FEES and EXPENSES” in the SID.</p>
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
Tax treatment for the Investors (Unit Holders)	Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax implications, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the Scheme.
Daily Net Asset Value (NAV) publication	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same 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 www.amfiindia.com and on www.dspim.com.</p> <p>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the Statement of Additional Information (‘SAI’) available on AMC website i.e. www.dspim.com</p>
For Investor Grievances please contact	<p>Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-200-4499 (toll free), e-mail: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP 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. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfiindia.com for any service required or for resolution of their grievances for their transactions with MFUI.</p>

	<p>For any queries/clarifications/ grievance, investors may send mail to our RTA Computer Age Management Services Limited (CAMS) - https://www.camsonline.com/Investors/Support/Grievances or contact to its Registered Office- Computer Age Management Services Limited, No. 178/10 Kodambakkam High Road, Ground floor, Opp. Hotel Palmgrove, Nungambakk, Chennai, Tamil Nadu 600034.</p>
<p>Unit Holders Information</p>	<p>Account Statements/Allotment Confirmation:</p> <ul style="list-style-type: none"> Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request. Account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: <ul style="list-style-type: none"> I. Investors who do not hold Demat Account <p>Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.</p> <p>[^]Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</p> <ul style="list-style-type: none"> II. Investors who hold Demat Account <p>Consolidated Account Statement^{^^}, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</p> <p>^{^^}Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.</p> <p>Investors are requested to note that for folios which are not included in the consolidated account statement, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement</p>

	<p>will be sent on or before fifteenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.</p> <p>In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holders within 5 business days from the receipt of such request. For more details, please refer the SID.</p> <p>Half yearly portfolio disclosure: In case of unit holders whose email address 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 www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Annual Financial results: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investors who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund www.dspim.com</p>
Direct Plan	<p>W.e.f. January 1, 2013 Direct Plan is introduced under all the Schemes launched prior to January 1, 2013. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit load structure and other terms under Direct Plan will be same as applicable to regular plan of the scheme.</p>
Payment Details	<p>The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>

Listing	The Units are not proposed to be listed on any stock exchange. The Units will however, be available for purchase/sale through the Stock Exchange mechanism/Trading Platforms (MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE) or any other recognised stock exchange trading platform). Please refer to instructions for details on ‘Trading in Units through Stock Exchange mechanism’ mentioned in SID
Stamp Duty	<p>Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including IDCW reinvestment) to the unit holders would be reduced to that extent.</p>
Risk-o-Meter	<p>In accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> 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. <p>Further, the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</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 subject to applicable Terms & 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 https://mfcentral.com/ 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>
Nomination for Mutual Fund Unit Holders	<p>Pursuant to the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 dated June 15, 2022 read with SEBI Circular no. SEBI/HO/IMD/IMD-I DOF1/P/CIR/2022/105 July 29, 2022 with respect to nomination for unitholders, the following shall be considered:</p> <p>1. New Investors: Investors who are subscribing to units of DSP Mutual Fund 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).</p> <ol style="list-style-type: none"> a. In case of physical option: The forms shall carry the wet signature of all the unit holder(s). b. In case of online option: <ol style="list-style-type: none"> (1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or (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>On or after October 01, 2022, 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>2. Existing Unitholders:</p> <p>The existing individual unitholders of DSP Mutual Fund shall provide the nomination/ opting out of nomination duly signed in physical form or through online modes on or before September 30, 2023, failing which the folios shall be frozen for debits.</p>
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COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Focus Fund	The primary investment objective of the Scheme is to generate long-term capital growth from a portfolio of equity and equity-related securities including equity derivatives. The portfolio will consist of multi cap companies by market capitalisation. The Scheme will hold equity and equity-related securities including equity derivatives, of upto 30 companies. The Scheme may also invest in debt and money market securities, for defensive considerations and/or for managing liquidity requirements. There is no assurance that the investment objective of the Scheme will be realized	(a) Equity & equity related instruments: 65% - 100% (b) Debt and Money Market Securities*: 0% - 35% (c) Units issued by REITs & InvITs: 0% -10% *Debt and money market instruments will include investments in securitised debt.	10388	59867	331.20	1,386.51
DSP Flexi Cap Fund	The primary investment objective of the Scheme is to seek to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. There is no assurance that the investment objective of the Scheme will be realized.	Equity and equity related securities: 65% - 100% *Debt and Money Market Securities: 0% - 35% *Debt securities /instruments are deemed to include securitised debts.	55181	253244	1,066.49	6,504.71
DSP India T.I.G.E.R Fund (The Infrastructure Growth and Economic Reforms Fund)	The primary investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by	Equity and equity related securities of Companies whose fundamentals and future growth could be influenced by the ongoing process of economic reforms and/or Infrastructure development theme: 80% - 100% Equity and Equity related securities of	8622	87368	211.78	1,619.98

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	the Government and/or from continuing investments in infrastructure, both by the public and private sector. There is no assurance that the investment objective of the Scheme will be realized.	other Companies: 0% - 20% Debt, securitized debt and Money Market Securities: 0% - 20% Units of REITs and InvITs: 0%-10%				
DSP Natural Resources and New Energy Fund	<p>The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in equity and equity related securities of companies domiciled in India whose predominant economic activity is in the: discovery, development, production, or distribution of natural resources, viz., energy, mining etc.; alternative energy and energy technology sectors, with emphasis given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies.</p> <p>The Scheme will also invest a certain portion of its corpus in the equity and equity related securities of companies domiciled overseas, which are principally engaged in the discovery, development, production or distribution of natural resources and alternative energy and/or the units/shares of BlackRock Global Funds - Sustainable Energy Fund, BlackRock Global Funds - World Energy Fund and similar other overseas mutual fund schemes. There is no assurance that the investment objective of</p>	<p>Equity and Equity related Securities of companies domiciled in India, and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy : 65% - 100%</p> <p>(a) Equity and Equity related Securities of companies domiciled overseas and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy.</p> <p>(b) Units/shares of (i) BGF - SEF (ii) BGF - WEF and (iii) Similar other overseas mutual fund schemes: 0% - 35%</p> <p>Debt and Money Market Securities: 0% - 20%</p>	42721	35209	275.62	401.59

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	the Scheme will be realized.					
DSP Equity Opportunities Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large and midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	<p>1(a) Equity & equity related instruments of large cap companies#: 35%-65%</p> <p>1(b) Equity & equity related instruments of mid cap companies\$: 35%-65%</p> <p>1(c) Investment in other equity and equity related instruments: 0%-30%</p> <p>2. Debt* and Money Market Securities: 0%-30%</p> <p>3. Units of REITs and InvITs: 0%-10%</p> <p>#1st - 100th company in terms of full market capitalization would be considered as large cap companies.</p> <p>§101st - 250th company in terms of full market capitalization would be considered as midcap companies.</p> <p>*Debt securities/instruments are deemed to include securitized debts.</p>	37308	225991	1,131.66	5,935.06
DSP Mid Cap Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	<p>1(a) Equity & equity related instruments of mid cap companies#: 65%-100%</p> <p>1(b) Other equity & equity related instruments: 0%-35%</p> <p>2. Debt and Money Market Securities*: 0%-35%</p> <p>3. Units issued by REITs & InvITs: 0%-10%</p> <p>*Debt and money market instruments will include</p>	117541	554826	2,209.73	10,701.52

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		investments in securitised debt. #101 st - 250 th company in terms of full market capitalization would be considered as midcap companies.				
DSP Tax Saver Fund	An open ended equity linked savings Scheme, whose primary investment objective is to seek to generate medium to long-term capital appreciation from a diversified portfolio that is substantially constituted of equity and equity related securities of corporates, and to enable investors avail of a deduction from total income, as permitted under the Income Tax Act, 1961 from time to time. There is no assurance that the investment objective of the Scheme will be realized	Equity and equity related securities: 80% - 100% of which Investments in ADRs, GDRs and foreign equity securities: 0% - 20% Debt, securitised debt* and money market securities: 0% - 20% *Exposure to securitized debt will not exceed 10% of the net assets of the Scheme	312044	655532	2,373.62	7,828.63
DSP Top 100 Equity Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized.	1(a) Equity & equity related instruments of large cap companies# - 80% - 100% 1(b) Investment in other equity and equity related instruments - 0% - 20% 2. Debt* and Money Market Securities - 0% - 20% Units of REITs and InvITs - 0% - 10% #1st-100 th company in terms of full market capitalization would be considered as large cap companies. *Debt securities/instruments are deemed to include securitized debts.	17493	111074	273.92	2,324.24

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Small Cap Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of small cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	<p>1(a) Equity & equity related instruments of small cap companies#: 65% - 100%</p> <p>1(b) Other equity & equity related instruments which are in the top 250 stocks by market capitalization: 0% - 35%</p> <p>2. Debt* and Money Market Securities: 0% - 35%</p> <p>3. Units issued by REITs & InvITs: 0% - 10%</p> <p>#251st company onwards in terms of full market capitalization would be considered as small cap companies.</p> <p>*Debt instruments may include securitised debt upto 10% of the net assets of the Scheme.</p>	96739	343885	1,979.81	6,897.35
DSP Equity Savings Fund	<p>The investment objective of the Scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized.</p>	<p>Under normal circumstances, when adequate arbitrage opportunities are available and accessible in the cash and derivative market segment, the asset allocation of the Scheme will be as follows:</p> <p>A. Equity & Equity related instruments including derivatives: 65%- 75%</p> <p>A1. Of which cash-futures arbitrage*: 10%-55%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :10% - 35%</p> <p>C. Units issued by REITs & InvITs: 0% -10%</p>	2079	7833	199.50	336.73

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		<p>When adequate arbitrage opportunities are not available and accessible in the cash and derivative market segment (Defensive Consideration), the asset allocation of the Scheme will be as follows:</p> <p>A. Equity & Equity related instruments including derivatives: 55%- 65%</p> <p>A1. Of which cash-futures arbitrage*: 0%-45%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :25% - 60%</p> <p>C. Units issued by REITs & InvITs: 0% -10%</p> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives ^Refers to only net long equity exposures aimed to gain from potential capital appreciation and thus is a directional equity exposure which will not be hedged.</p>				
DSP Equity & Bond Fund	<p>The primary investment objective of the Scheme is to seek to generate long term capital appreciation and current income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities).</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity and equity related securities: 65% - 75%</p> <p>Fixed income securities (Debt, securitized debt and money market securities): 25% - 35%</p>	19758	157874	532.62	6,654.71

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Dynamic Asset Allocation Fund	<p>The investment objective of the Scheme is to seek capital appreciation by managing the asset allocation between equity and fixed income securities. The Scheme will dynamically manage the asset allocation between equity and fixed income. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation.</p> <p>The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in fixed income securities and by using arbitrage and other derivative strategies. However, there can be no assurance that the investment objective of the scheme will be realized.</p>	<p>A. Equity & Equity related instruments Including derivatives: 65% - 100%</p> <p>B. Debt and money market instruments: 0%-35%</p>	11795	56558	465.57	3,122.35
DSP Arbitrage Fund	<p>The investment objective of the Scheme is to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative market. Investments may also be made in debt & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.</p>	<p>Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. #: 65% - 100%</p> <p>Debt, Money market instruments: 0-35%</p>	1517	3627	698.76	323.56
DSP Healthcare Fund	<p>The primary investment objective of the scheme is to seek to generate consistent returns by predominantly investing in equity and equity related securities of</p>	<p>A. Equity and equity related securities of pharmaceutical and healthcare companies: 80% - 100%</p>	32972	55807	305.45	896.63

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	pharmaceutical and healthcare companies. However, there can be no assurance that the investment objective of the scheme will be realized.	B. Equity and Equity related securities of other: 0% - 20% Companies C. Debt, securitized debt and Money Market Securities: 0% - 20% Units issued by REITs & InvITs: 0% - 10%				
DSP Quant Fund	The investment objective of the Scheme is to deliver superior returns as compared to the underlying benchmark over the medium to long term through investing in equity and equity related securities. The portfolio of stocks will be selected, weighed and rebalanced using stock screeners, factor based scoring and an optimization formula which aims to enhance portfolio exposures to factors representing 'good investing principles' such as growth, value and quality within risk constraints. However, there can be no assurance that the investment objective of the scheme will be realized.	A. Equity & Equity related instruments including derivatives: 95%-100% B. Debt and money market instruments: 0%- 5% C. Units issued by REITs & InvITs: 0%- 5%	15325	22455	644.47	557.12
DSP Value Fund	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities which are currently undervalued. However, there is no assurance that the investment objective of the scheme will be realized.	Equity & Equity related instruments including derivatives: 65%- 100% Debt, securitized debt* and money market instruments: 0%-35% Units issued by REITs & InvITs: 0%-10% *Exposure to securitized debt will not exceed 10% of the net assets of the Scheme. §The Scheme may invest up to 35% of its total assets in foreign securities.	8720	23570	181.07	406.90

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

Date: April 30, 2023

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

Head Office	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021.
Agra	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16, Sanjay Place, Agra – 282002.
Ahmedabad	3rd EYE ONE, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G. Road, Panchvati, Ahmedabad - 380006.
Andheri	NATRAJ, Office No. 302, 3rd Floor, Plot No – 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai – 400069.
Bangalore	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001.
Bhopal	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
Bhubneshwar	Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneshwar - 751001.
Chandigarh	SCO 2471 – 72, 1st Floor, Sector 22 – C, Chandigarh - 160022.
Chennai	Raheja Towers, 7th Floor, Office No. 712, Alpha Wing of Block 'A', Anna Salai, Mount Road, Chennai, Tamil Nadu – 600002
Coimbatore	A.M.I. Midtown, Office No. 25A4, 3rd Floor, D.B. Road, R.S. Puram, Coimbatore - 641002.
Dehradun	NCR Plaza, Ground floor, Office No. G 12/A, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun – 248001.
Goa	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, M.G. Road, Panjim, Goa - 403001
Guwahati	Bibekananda Complex, Office No. 3, 2nd Floor, Near ABC Bus Stop, G S Road, Guwahati - 781005.
Hyderabad	RVR Towers, Office No. 1-B, 1st Floor, Door No.6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082
Indore	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B I Indore Head Office, Indore - 452001.
Jaipur	Green House, Office No. 308, 3rd Floor, Ashok Marg, Jaipur - 302001
Jamshedpur	Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001.
Jodhpur	LOTUS Tower, Block No E, 1st Floor, Plot No 238, Sardarpura, 3rd B Road, Opposite Gandhi Maidan, Jodhpur - 342003
Kanpur	KAN Chambers, Office No. 701 & 702, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Kochi - 682011.
Kolkata	Legacy Building, 4th Floor, Office no. 41B, 25A Shakespeare Sarani, Kolkata - 700017.
Lucknow	Capital House, 3rd Floor, 2, Tilak Marg, Hazratganj, Lucknow - 226001.
Ludhiana	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141001.
Mangalore	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
Nashik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nashik - 422002.
New Delhi	Narian Manzil , 219 to 224, 2nd Floor, 23 Barakhamba Road, New Delhi - 110011
Patna	Dumraon Place, L309 & L310, 3rd Floor, Frazer Road, Patna 800001.
Pune	City Mall, 1st Floor, Office No. 109 (B&C) University Square, University Road, Pune-411007.
Raipur	Raheja Towers, Office No. SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001
Rajkot	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
Ranchi	Shrilok Complex, Office No 106 to 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834001.
Surat	International Trade Centre (ITC), B-Wing, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
Trivandrum	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Thiruvananthapuram – 695004.
Vadodara	Naman House, 1st Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390007.
Vapi	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvasa Road, Vapi - 396195.
Varanasi	Arihant Complex, 7th Floor, D-64/127, C-H, Sigra, Varanasi - 221010
Vizag	VRC complex, Office No. 304B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam – 530016.

CAMS Investor Service Centres and Transaction Points

Agartala	Nibedita, 1st floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura west,799001
Agra	No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002
Ahmedabad	111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006
Ahmednagar	CAMS SERVICE CENTER,Office No.3. 1st Floor,Shree Parvati,Plot No. 1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003
Ajmer	AMC No. 423/30 Near Church, Brahampuri, Opp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001
Akola	Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001
Aligarh	City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001
Allahabad	30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001
Alleppey	Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala.688001
Alwar	256A, Scheme No:1.Arya Nagar,Alwar,Rajasthan,301001
Amaravati	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601
Ambala	CAMS SERVICE CENTRE,SCO 48-49,Ground Floor,opp peer, Bal Bhawan Road, Near HDFC Bank,Ambala City, Haryana - 134 003
Amritsar	CAMS SERVICE CENTER,3rd Floor,Bearing Unit No-313,Mukut House,Amritsar-143001
Anand	101, A.P. Tower,B/H, Sardhar Gunj,Next to Nathwani Chambers,AnandGujarat388001
Anantapur	AGVR Arcade, 2nd Floor, Plot No.37 (Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
Andheri	CAMS Pvt Ltd,No.351,Icon,501,5 th Floor,Western Express Highway,Andheri East,Mumbai-400069
Ankleshwar	Shop No - F -56, First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002
Asansol	Block – G 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303
Aurangabad	CAMS SERVICE CENTRE,2nd Floor,Block No.D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001
Balasore	B C Sen Road,Balasore,Orissa,756001
Ballari	CAMS SERVICE CENTER,No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102
Bangalore	Trade Centre, 1st Floor45, Dikensen Road (Next to Manipal Centre),Bangalore,Karnataka,560042
Bangalore(Wilson Garden)	CAMS SERVICE CENTER,First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden,Bangalore-560027
Bankura	1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal, PIN – 722101
Bareilly	CAMS SERVICE CENTER,F-62-63,2nd Floor,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001
Basti	CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor, JAMIA COMLEX STATION ROAD, BASTI PIN - 272002
Belgaum	CAMS SERVICE CENTRE,Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006
Berhampur	CAMS SERVICE CENTER,Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch,Berhampur-760002
Bhagalpur	CAMS SERVICE CENTRE,Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001
Bharuch	CAMS SERVICE CENTRE,A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road,Bharuch-392001
Bhatinda	2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001
Bhavnagar	501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001
Bhilai	CAMS SERVICE CENTRE,1 st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020
Bhilwara	C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan)
Bhopal	Plot no 10, 2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011
Bhubaneswar	Plot No -111,Varaha Complex Building3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001
Bhuj	CAMS SERVICE CENTRE,Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001
Bhusawal (Jalgaon TP)	3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road,Bhusawal,Maharashtra,425201
Bikaner	Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner. 334001
Bilaspur	CAMS SERVICE CENTRE,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001
Bokaro	Mazzanine FloorF-4, City Centre, Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004
Borivali	501 – TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092
Burdwan	No. 399 G T Road, Basement, Building Name Talk of the town, Burdwan, Westbengal – 713101
Calicut	29/97G 2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016
Chandigarh	Deepak Tower, SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017
Chennai	Ground Floor No.178/10,Kodambakkam High Road, Opp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034
Chennai-Satelite ISC	No.158,Rayala Tower-1,Anna salai,Chennai-600002
Chhindwara	CAMS SERVICE CENTER,2nd Floor,Parasia Road,Near Surya Lodge,Sood Complex,Above Nagpur CT Scan, Chhindwara,MadhyaPradesh 480001
Chittorgarh	3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001
Cochin	CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016
Coimbatore	CAMS SERVICE CENTRE,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002
Coochbehar	Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near – Banik Decorators PO & Dist , Cooch Behar, West Bengal, Pin 736101
Cuttack	Near Indian Overseas BankCantonment Road,Mata Math,Cuttack,Orissa,753001
Darbhanga	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.
Davangere	13, 1st Floor,Akkamahadevi Samaj ComplexChurch Road,P.J.Extension,Davangere,Karnataka,577002
Dehradun	204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001
Deoghar	S S M Jalan RoadGround floorOpp. Hotel Ashoke, Caster Town,Deoghar,Jharkhand,814112
Dhanbad	Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001
Dharmapuri	16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri, Tamilnadu 636701
Dhule	House No 3140, Opp Liberty Furniture,Jamnala Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001
Dibrugarh	CAMS SERVICE CENTER,Amba Complex,Ground Floor,H S Road,Dibrugarh-786001
Durgapur	CAMS SERVICE CENTRE,Plot No.3601,Nazrul Sarani,City Centre,Durgapur-713216
Erode	197, Seshaiyer Complex,Agraharam Street,Erode, Tamilnadu,638001
Faizabad	CAMS SERVICE CENTRE,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001

Faridabad	B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001
Gandhidham	CAMS SERVICE CENTER, Shyam Sadan, First Floor, Plot No. 120, Sector 1/A, Gandhidham-370201
Gaya	CAMS SERVICE CENTER, North Bisar Tank, Upper Ground Floor, Near-I.M.A. Hall, Gaya-823001
Ghatkopar	CAMS SERVICE CENTRE, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077
Ghaziabad	CAMS SERVICE CENTER, 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002
Goa	CAMS SERVICE CENTER, Office No. 103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001
Gondal (Parent Rajkot)	A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311
Gorakhpur	CAMS SERVICE CENTRE, Shop No 5 & 6, 3rd Floor, Cross Road The mall A D Tiraha, bank Road, Gorakhpur-273001
Gulbarga	Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101
Guntur	CAMS SERVICE CENTER, Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002
Gurgaon	SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001
Guwahati	CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No. 1, Rehabari, Guwahati-781008
Gwalior	G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior Madhya Pradesh-474002
Haldia	MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia – 721602
Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139
Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand – 249408
Hazaribag	Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301
Himmatnagar	D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001
Hisar	CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001
Hoshiarpur	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001
Hosur	CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110
Hubli	No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road, Hubli, Karnataka, 580029
Indore	101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001
Jabalpur	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001
Jaipur	R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001
Jalandhar	CAMS SERVICE CENTER, 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001
Jalgaon	Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon, Maharashtra, 425001
Jalna	Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203
Jammu	JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004
Jamnagar	207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001
Jamshedpur	Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001
Janakpuri	Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058
Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001
Jhansi	No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001
Jodhpur	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003
Junagadh	"Aastha Plus", 202-A, 2nd Floor Sardarbag Road, Nr. Alkapuri Opp. Zansi Rani Statue, Junagadh Gujarat-362001
Kadapa	Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001
Kakinada	CAMS SERVICE CENTRE D No.25-4-29, 1st floor, Kommireddy vari street Beside Warf Road, Opp swathi medicals, Kakinada-533001
Kalyani	A – 1/50, Block A Kalyani, Dt - Nadia, West Bengal, PIN- 741235
Kannur	Room No.PP. 14/435 Casa Marina Shopping Centre Talap, Kannur, Kerala, 670004
Kanpur	First Floor 106 to 108 City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001
Karimnagar	HN0.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001
Karnal	No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001
Karur	126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu, 639002
Katni	1st Floor, Gurunank dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501
Khammam	Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001
Kharagpur	CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305
Kolhapur	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001
Kolkata	CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071
Kolkata-CC (Central)	Cams Collection Centre, 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001
Kollam	CAMS SERVICE CENTRE, Uthram Chambers (Ground Floor), Thamarakulam, Kollam-691006
Kota	B-33 'Kalyan Bhawan', Near Triangle Park, Vallabh Nagar, Kota, Rajasthan, 324007
Kottayam	CAMS SERVICE CENTER, 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam P O, Kottayam-686501
Kukatpally	CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kukatpally, Hyderabad-500072
Kumbakonam	No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Kurnool	CAMS SERVICE CENTRE, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001
Lucknow	CAMS SERVICE CENTER, Office No. 107, 1st Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow-226001
Ludhiana	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002
Madurai	Shop No 3 2nd Floor Surya Towers, No 272/273 Goodshed Street, Madurai – 625001
Malda	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbengal 732101
Mangalore	No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003
Manipal	CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104
Mapusa (Parent ISC : Goa)	CAMS COLLECTION CENTRE, Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507
Margao	CAMS SERVICE CENTRE, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601
Mathura	159/160 Vikas Bazar Mathura Uttarpradesh-281001
Meerut	108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002

Mehsana	1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002
Moga	CAMS SERVICE CENTRE,No.9, New Town,Opp.Jaswal Hotel,Daman Building,Moga-142001
Moradabad	H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001
Mumbai	Rajabhadur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023
Muzaffarpur	Brahman Toi,DurgasthanGola Road,Muzaffarpur,Bihar,842001
Mysore	No.1, 1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram,Mysore,Karnataka,570009
Nadiad	F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat, 387001
Nagpur	145 ,Lendra, Behind Indusind Bank, New Ramdaspath,Nagpur,Maharashtra,440010
Namakkal	156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001
Nasik	CASM SERVICE CENTRE 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride,Sharanpur Road,Nasik-422002
Navsari	CAMS Service Centre,214-215,2nd floor, Shivani Park,Opp.Shankheswar Complex,Kaliawadi,Navsari -396445,Gujarat
Nellore	97/56, I Floor, Immadisetty TowersRanganayakulapet Road, Santhapet,Nellore,AndhraPradesh,524001
New Delhi	401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001
Noida	CAMS SERVICE CENTER,Commercial Shop No. GF10 & GF38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18,Noifs - 201301
Palakkad	10 / 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001
Palanpur	CAMS SERVICE CENTER,Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001
Panipat	SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103
Patiala	CAMS SERVICE CENTRE.No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001
Patna	G-3, Ground Floor,OM ComplexNear Saket Tower, SP Verma Road,Patna,Bihar,800001
Pitampura	CAMS SERVICE CENTRE,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034
Pondicherry	S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001
Pune	,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital, Karvenagar , Pune-411052
Rae Bareli	17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001
Raipur	HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004
Rajahmundry	Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101
Rajapalayam	No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu-626117
Rajkot	Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001
Ranchi	4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayal,Ranchi,Jharkhand,834001
Ratlam	Dafria & Co.No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001
Ratnagiri	,Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Palki 1/2,Nachane Municiple Aat,Arogya Mandir,Nachane Link Road,At,Post,Tal.Ratnagiri Dist.Ratnagiri-415612
Rohtak	CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001
Roorkee	22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667
Rourkela	CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012
Sagar	Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002
Saharanpur	I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001
Salem	No.2, I Floor Vivekananda Street,New Fairlands,Salem, Tamilnadu,636016
Sambalpur	C/o Raj Tibrewal & Associates, Opp. Town High School,Sansarak Sambalpur,Orissa,768001
Sangli	Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416
Satara	117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002
Secunderabad (Hyderabad)	208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500003
Shahjahanpur	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001
Shimla	I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001
Shimoga	No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201
Siliguri	CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001
Sirsa	Ground Floor of CA Deepak Gupta, ,M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055
Sitapur	Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001
Solan	1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212
Solapur	Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001
Sri Ganganagar	18 L Block Sri Ganganagar,Rajasthan,335001
Srikakulam	Door No 4—4-96,First Floor.Vijaya Ganapathi Temple Back Side,Nanubala Street ,Srikakulam, AndhraPradesh 532001
Sultanpur	967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001
Surat	CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate, Ring Road,Surat-395002
Surendranagar	Shop No. 12,M.D. Residency,Swastik Cross Road,Surendranagar - 363001
Tambaram	CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045
Thane	CAMS SERVICE CENTER,Dev Corpora, 1st Floor,Office No.102,Cadbury Junction,Eastern Express Way, Thane-400601
Thiruvalla	CAMS SERVICE CENTER,1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105
Tinsukia	Bhawal Complex Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Dist Tinsukia, Assam - 786 125
Tirunelveli	CAMS SERVICE CENTRE,No.F4,Magnam Surakasa Apatments,Tiruvananthapuram Road,Tirunelveli-627002
Tirupati	Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501, AndhraPradesh
Tirupur	1(1), Binny Compound,II Street,Kumaran Road,Tirupur, Tamilnadu,641601
Trichur	Room No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001
Trichy	No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018
Trivandrum	R S Complex,Opp of LIC Building, Pattom PO, Trivandrum,Kerala,695004
Tuticorin	4B/A16, Mangal Mall Complex, Ground Floor,Mani Nagar,TuticorinTamilnadu-628003
Udaipur	CAMS SERVICE CENTRE.No.32,Ahinsapuri,Fatehpura Circle, Near Bal Bhawan School, Udaipur-313001
Ujjain	Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010

Vadodara	103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007
Valsad	3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001
Vapi	208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195
Varanasi	Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010
Vasco (Parent Goa)	No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank, Vasco, Goa, 403802
Vashi	CAMS SERVICE CENTRE, BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705
Vellore	CAMS SERVICE CENTRE, AKT Complex, 2nd Floor, No. 1, 3, New Sankaranpalayam Road Tolgate, Vellore-632001
Vijayawada	40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010
Visakhapatnam (Vizag)	CAMS Service Center, Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH
Warangal	Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001
Yamuna Nagar	124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001
Yavatmal	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001

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 and MFUI at www.mfuiindia.com and will be updated from time to time.

AGARTALA	Krishna Nagar Advisor Chowmuhani (Ground Floor) Agartala 799001
AGARTALA	Old RMS Chowmuhani Mantri Bari Road, 1st Floor, Near Traffic Point Tripura (West) Agartala 799001
AGRA	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002
AGRA	House No. 17/2/4, 2nd Floor Deepak Wasan Plaza Behind Hotel Holiday INN Sanjay Place Agra 282002
AHMEDABAD	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006
AHMEDABAD	Office No. 401, on 4th Floor ABC-I, Off. C.G. Road Ahmedabad 380009
AJMER	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001
AJMER	302 3rd Floor Ajmer Auto Building, Opposite City Power House Jaipur Road Ajmer 305001
AKOLA	Opp. R L T Science College Civil Lines Akola 444001
AKOLA	Yamuna Tarang Complex Shop No 30 Ground Floor, Opp Radhakrishna Talkies N.H. No- 06 Murtizapur Road Akola 444004
ALIGARH	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001
ALIGARH	Sebti Complex Centre Point Aligarh 202001
ALLAHABAD	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001
ALLAHABAD	Saroj Bhawan Patrika Marg Civil Lines Allahabad 211001
ALLEPPEY	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001
ALWAR	256 A Scheme 1 Arya Nagar Alwar 301001
ALWAR	Office Number 137, First Floor Jai Complex Road No.2 Alwar 301001
AMARAVATI	81 Gulsham Tower Near Panchsheel Amaravati 444601
AMARAVATI	Shop No. 21 2nd Floor Gulshan Tower, Near Panchsheel Talkies Jaistambh Square Amaravati 444601
AMBALA	Opposite Peer Bal Bhawan Road Ambala 134003
AMBALA	6349, 2nd Floor, Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001
AMRITSAR	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001
AMRITSAR	SCO 5, 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
ANAND	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001
ANAND	B-42 Vaibhav Commercial Center Nr TVS Down Town Show Room Grid Char Rasta Anand 380001
ANANTAPUR	AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
ANANTAPUR	13/4, Vishnupriya Complex, Beside SBI Bank Near Tower Clock Anantapur 515001
ANKLESHWAR	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002
ASANSOL	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303
ASANSOL	112/N, G T Road Bhanga Pachil Asansol 713303
AURANGABAD	2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank Aurangabad 431001
AURANGABAD	Shop no B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
AZAMGARH	House No. 290, Ground Floor Civil lines, Near Sahara Office Azamgarh 276001
BALASORE	B C Sen Road Balasore 756001
BALASORE	1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasore 756001
BANGALORE	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042

BANGALORE	No 35, Puttanna Road Basavanagudi Bangalore 560004
BANKURA	Plot nos- 80/1/A, Natunchati Mahala, 3rd floor Ward no-24, Opposite P.C Chandra Bankura 722101
BAREILLY	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001
BAREILLY	1ST FLOOR REAR SIDEA -SQUARE BUILDING 54-CIVIL LINES Ayub Khan Chauraha Bareilly 243001
BEGUSARAI	C/o Dr Hazari Prasad Sahu, Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117
BELGAUM	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006
BELGAUM	No 101, CTS NO 1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
BELLARY	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101
BELLARY	GROUND FLOOR,3RD OFFICE NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE Bellary 583103
BERHAMPUR	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002
BERHAMPUR	Opp –Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur 760001
BHAGALPUR	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001
BHAGALPUR	2nd Floor, Chandralok Complex Near Ghanta Ghar Bhagalpur 812001
BHARUCH	123 Nexus business Hub Near Gangotri Hotel B/s Rajeshwari Petroleum Makampur Road Bharuch 392001
BHATINDA	2907 GH GT Road Near Zila Parishad Bhatinda 151001
BHATINDA	MCB -Z-3-01043, 2nd Floor Goniana Roda, Opp: Nippon India MF Near Hanuman Chowk, GT Road Bhatinda 151001
BHAVNAGAR	305-306 Sterling Point Waghawadi Road Opp. HDFC Bank Bhavnagar 364002
BHAVNAGAR	303, Sterling Point Waghawadi Road Bhavnagar 364001
BHILAI	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020
BHILAI	Office No.2, 1st Floor Plot No 9/6 Nehru Nagar- East Bhilai 490020
BHILWARA	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001
BHILWARA	Office No. 14 B, Prem Bhawan Pur Road Gandhi Nagar Near CanaraBank Bhilwara 311001
BHOPAL	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011
BHOPAL	SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital zone-2 M P nagar Bhopal 462011
BHUBANESWAR	Plot No- 501/1741/1846 Premises No-203, 2nd Floor Kharvel Nagar Unit 3 Bhubaneswar 751001
BHUBANESWAR	A/181 Back Side of Shivam Honda Show Room Saheed Nagar Bhubaneswar 751007
BHUJ	Office No. 4-5, First Floor RTO Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle Bhuj 370001
BIKANER	Shop No F 4 & 5 Bothra Compex Modern Market Bikaner 334001
BIKANER	70-71 2nd Floor Dr.Chahar Building Panchsati Circle, Sadul Ganj Bikaner 334001
BILASPUR	Beside HDFC Bank Link Road Bilaspur 495001
BILASPUR	ANANDAM PLAZA Shop.No. 306; 3rd Floor Vyapar Vihar Main Road Bilaspur 495001
BOKARO	Mazzanine Floor F-4 City Centre Bokaro Steel City Bokaro 827004
BOKARO	B-1 1st Floor City Centre Sector- 4 Near Sona Chandi Jewellers Bokaro 827004
BURDWAN	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101
BURDWAN	Saluja Complex, 846, Laxmipur G. T. Road Burdwan 713101
CALICUT	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016
CALICUT	Second Floor, Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
CHANDIGARH	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017
CHANDIGARH	SCO 2469-70 Sector 22-C Chandigarh 160022
CHENNAI	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034
CHENNAI	9th Floor, Capital Towers 180, Kodambakkam High Road Nungambakkam Chennai 600034
CHINSURAH	96, Doctors Lane Hooghly Dt Chinsurah 712101
COCHIN	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016
COCHIN	Ali Arcade 1st Floor, Near Atlantis Junction Kizhavana Road Panampilly Nagar Ernakulam 682036
COIMBATORE	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002
COIMBATORE	3rd Floor Jaya Enclave 1057 Avinashi Road Coimbatore 641018
CUTTACK	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001
CUTTACK	SHOP NO-45,2ND FLOOR NETAJI SUBAS BOSE ARCADE (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS Cuttack 753001

DARBHANGA	2nd Floor, Raj Complex Near Poor Home Darbhanga 846004
DAVANGERE	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002
DAVANGERE	D.No 162/6 , 1st Floor, 3rd Main P J Extension, Davangere taluk Davangere Mandal Davangere 577002
DEHRADUN	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001
DEHRADUN	Shop No-809/799 , Street No-2 A,Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun 248001
DEOGHAR	S S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112
DEORIA	K. K. Plaza, Above Apurwa Sweets Civil Lines Road Deoria 274001
DHANBAD	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001
DHANBAD	208 New Market 2nd Floor, Katras Road Bank More Dhanbad 826001
DHULE	Ground Floor Ideal Laundry Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
DURGAPUR	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216
DURGAPUR	Mwav-16 Bengal Ambuja 2nd Floor City Centre 16 Dt Burdwan Durgapur 713216
ELURU	D.No:23B-5-93/1 Savithri Complex Near Dr.Prabhavathi Hospital Edaravari Street, R.R.Pet Eluru 534002
ERODE	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001
ERODE	No 38/1,Sathy Road,(VCTV Main Road) Sorna Krishna Complex,Ground Floor Erode 638003
FARIDABAD	B-49 First Floor Nehru Ground Behind Anupam Sweet House Nit Faridabad 121001
FARIDABAD	A-2B 1st Floor Nehru Ground NIT Faridabad 121001
FEROZEPUR	The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
GANDHIDHAM	Shop No: 12 Shree Ambica Arcade Plot No: 300 Ward 12. Opp. CG High School Near HDFC Bank Gandhidham 3 Gandhidham 370201
GANDHINAGAR	123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011
GAYA	Property No. 711045129 Ground Floor, Hotel Skylark Swaraipuri Road Gaya 823001
GHAZIABAD	B-11, LGF RDC Rajnagar Ghaziabad 201002
GHAZIABAD	FF - 31 Konark Building Rajnagar Ghaziabad 201001
GHAZIPUR	House No. 148/19 Mahua bagh Ghazipur 233001
GONDA	H No 782, Shiv Sadan, ITI Road Near Raghukul Vidyapeeth Civil lines Gonda 271001
GORAKHPUR	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001
GORAKHPUR	Shop No 8-9, 4th Floor Cross Road The Mall Bank Road Gorakpur 273001
GULBARGA	H NO 2-231,Krishna Complex 2nd Floor Opp. Municipal corporation Office Jagat Station Main Road Gulbarga 585105
GUNTUR	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002
GUNTUR	2nd Shutter, 1st Floor,Hno. 6-14-48 14/2 Lane.,Arundal Pet Guntur 522002
GURGAON	Unit No-115, 1st Floor, VipulAgora Building Sector 28 Mehrauli Gurgaon Road, Chakkar Pur Gurgaon 122001
GURGAON	2nd Floor, Vipul Agora M. G. Road Gurgaon 122001
GUWAHATI	A.K. Azad Road Rehabari Guwahati 781008
GUWAHATI	Ganapati Enclave, 4th Floor Opposite Bora service Ullubari Guwahati 781007
GWALIOR	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office Gwalior 474002
GWALIOR	City Centre Near Axis Bank Gwalior 474011
HALDWANI	Shop No 5 KMVN Shopping Complex Haldwani 263139
HARIDWAR	Shop No - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
HASSAN	SAS NO: 490, HEMADRI ARCADE 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan 573201
HAZARIBAG	Municipal Market Annanda Chowk Hazaribag 825301
HISAR	12 Opp. Bank of Baroda Red Square Market Hisar 125001
HISSAR	Shop No. 20, Ground Floor, R D City Centre Railway Road Hisar 125001
HOSHIARPUR	Unit # SF-6,The Mall Complex,2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
HUBLI	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029
HUBLI	R R Mahalaxmi Mansion Above INDUSIND Bank, 2nd Floor Desai Cross, Pinto Road Hubballi 580029
HYDERABAD	No:303, Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
HYDERABAD	KARVY SELENIUM, Plot No. 31 & 32, Tower B Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli Nanakramguda, Serlingampally Mandal Hyderabad 500032
INDORE	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001

INDORE	101, Diamond Trade Center 3-4 Diamond Colony New Palasia Above khurana Bakery Indore 452001
JABALPUR	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001
JABALPUR	2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur 482001
JAIPUR	R-7 Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station Jaipur 302001
JAIPUR	Office Number 101, 1st Floor, Okay Plus Tower Next to Kalyan Jewellers Government Hostel Circle, Ajmer Road Jaipur 302001
JALANDHAR	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001
JALANDHAR	Office No 7, 3rd Floor City Square building E-H197 Civil Lines Jalandhar 144001
JALGAON	70 Navipeth Opp. Old Bus Stand Jalgaon 425001
JALGAON	3rd floor,269 JAEE Plaza Baliram Peth near Kishore Agencies Jalgaon 425001
JALNA	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203
JALPAIGURI	D B C Road Opp Nirala Hotel Jalpaiguri 735101
JAMMU	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004
JAMMU	1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004
JAMNAGAR	207 Manek Centre P N Marg Jamnagar 361001
JAMNAGAR	131 Madhav Piazza Opp SBI Bank Nr Lal Bungalow Jamnagar 361001
JAMSHEDPUR	Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001
JAMSHEDPUR	Madhukunj, 3rd Floor Q Road, Sakchi, Bistupur East Singhbhum Jamshedpur 831001
JHANSI	372/18 D, 1st Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001
JHANSI	1st Floor, Puja Tower Near 48 Chambers ELITE Crossing Jhansi 284001
JODHPUR	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003
JODHPUR	Shop No. 6, GANG TOWER, G Floor OPPOSITE ARORA MOTER SERVICE CENTRE NEAR BOMBAY MOTER CIRCLE Jodhpur 342003
JUNAGADH	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr.Alkapuri Opp. Zansi Rani Statue Junagadh 362001
JUNAGADH	Shop No. 201 2nd Floor V-ARCADE Complex Near vanzari chowk M.G. Road Junagadh 362001
KADAPA	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001
KAKINADA	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001
KALYANI	A-1/50 Block Akalyani Dist Nadia Kalyani 741235
KANNUR	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004
KANNUR	2nd Floor Global Village Bank Road Kannur 670001
KANPUR	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001
KANPUR	15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
KARIMNAGAR	H.No.7-1-257 Upstairs S.B.H Mankammathota Karimnagar 505001
KARIMNAGAR	2nd Shutter, HNo. 7-2-607 Sri Matha Complex Mankammathota Karimnagar 505001
KARNAL	3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal 132001
KARUR	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002
KARUR	No 88/11, BB plaza NRMP street K S Mess Back side Karur 639002
KHARAGPUR	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301
KHARAGPUR	Holding No 254/220, SBI BUILDING Malancha Road Ward No.16 PO: Kharagpur Kharagpur 721304
KOLHAPUR	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001
KOLHAPUR	605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
KOLKATA	Saket Building 44 Park Street 2nd Floor Kolkata 700 016
KOLKATA	2/1,Russel Street 4thFloor Kankaria Centre Kolkata-700001
KOLLAM	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006
KOLLAM	Sree Vigneswara Bhavan Shastri Junction Kadapakada Kollam 691001
KOTA	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007
KOTA	D-8, SHRI RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL GUMANPUR Kota 324007
KOTTAYAM	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001
KOTTAYAM	1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
KUMBAKONAM	Jailani Complex 47 Mutt Street Kumbakonam 612001

KURNOOL	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B Second Floor, Skanda Shopping Mall Old Chad Talkies, Vaddageri, 39th Ward Kurnool 518001
KURNOOL	Shop No.47 2nd Floor S komda Shoping mall Kurnool 518001
LUCKNOW	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001
LUCKNOW	1st Floor, A A Complex Thaper House 5 Park Road, Hazratganj Lucknow 226001
LUDHIANA	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Virdis Lab), Sarabha Nagar, Pulli Pakhowal Road P.O. Model Town Ludhiana 141002
LUDHIANA	SCO 122 2nd Floor Above HDFC Mutual fund Feroze Gandhi Market Ludhiana 141001
MADURAI	Shop No 3 2nd Floor, Suriya Towers 272/273 – Goodshed Street Madurai 625001
MADURAI	No. G-16/17, AR Plaza 1st floor, North Veli Street Madurai 625001
MALDA	Ram Krishna Pally Ground Floor English Bazar Malda 732101
MANDI	House No. 99/11, 3rd Floor Opposite GSS Boy School School Bazar Mandi 175001
MANGALORE	No. G4 & G5 Inland Monarch Opp. Karnataka Bank Kadri Main Road Kadri Mangalore 575003
MANGALORE	Mahendra Arcade Opp Court Road Karangal Padi Mangalore 575003
MARGAO	Virinkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601
MARGAO	SHOP NO 21, OSIA MALL, 1ST FLOOR NEAR KTC BUS STAND SGDPA MARKET COMPLEX Margao 403601
MATHURA	Shop No. 9, Ground Floor, Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
MEERUT	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002
MEERUT	Shop No:- 111, First Floor Shivam Plaza, Near Canara Bank Opposite Eves Petrol Pump Meerut 250001
MEHSANA	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002
MEHSANA	FF-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana 384002
MIRZAPUR	Triveni Campus Near SBI Life Ratanganj Mirzapur 231001
MOGA	1st Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
MORADABAD	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001
MORADABAD	Chadha Complex G. M. D. Road Near Tadi Khana, Chowk Moradabad 244001
MORENA	House No. HIG 959, Near Court Front of Dr. Lal Lab Old Housing Board Colony Morena 476001
MUMBAI	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West Mumbai - 400 092
MUMBAI	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069
MUMBAI	Rajabhadur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023
MUMBAI	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077
MUMBAI	Shop No. 1, Ground Floor Dipti Jyothi Co Op Hsg Soc, Near MTNL Office P M Road, Vileparle East Mumbai 400057
MUMBAI	6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange) Next to Union Bank, Fort Mumbai 400001
MUMBAI	Gomati Smuti, Ground Floor Jambli Gully, Near Railway Station Borivali (West) Mumbai 400092
Mumbai	Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W),421301
MUZAFFARPUR	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001
MUZAFFARPUR	First Floor, Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
MYSORE	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009
MYSORE	NO 2924, 2ND FLOOR, 1ST MAIN 5TH CROSS SARASWATHI PURAM Mysore 570009
NADIAD	311-3rd Floor City Center Near Paras Cinema Nadiad 387001
NAGERCOIL	45 East Car Street 1st Floor Nagercoil 629001
NAGPUR	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010
NAGPUR	Plot No 2/1 House No 102/1, Mangaldeep Appartment Opp Khandelwal Jewelers Mata Mandir Road, Dharampath Nagpur 440010
NANDED	Shop No.4 Santakripa Market G G Road Opp.Bank of India Nanded 431601
NASIK	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005
NASIK	F-1 Suyojit Sankul Sharanpur Road Nasik 422002
NAVI MUMBAI	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705
NAVSARI	16 1st Floor Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari 396445
NAVSARI	103 , 1st Floor Landmark Mall Near Sayaji Library Navsari 396445
NELLORE	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001
NEW DELHI	7-E 4th Floor, Deen Dayaal Research Institute Bldg Swamiram Tirath Nagar, Jhandewalan Extn Near Videocon Tower New Delhi 110055
NEW DELHI	305 New Delhi House 27 Barakhamba Road New Delhi 110001

NOIDA	C-81 First Floor Sector 2 Noida 201301
NOIDA	F - 21 Sector-18 Noida 201301
PALAKKAD	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001
PALAKKAD	No: 20 & 21 Metro Complex H.P.O.Road Palakkad 678001
PANIPAT	SCO 83-84 1st Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103
PANIPAT	Shop No. 20, 1st Floor BMK Market Behind HIVE Hotel G.T. Road Panipat 132103
PANJIM	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001
PANJIM	H. No: T-9, T-10 Affran plaza 3rd Floor Near Don Bosco High School Panjim - 403001
PATHANKOT	2nd Floor, Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
PATIALA	35 New Lal Bagh Colony Patiala 147001
PATIALA	B- 17/423, Lower Mall Patiala Opp Modi College Patiala 147001
PATNA	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001
PATNA	3A 3rd Floor Anand Tower Exhibition Road Opp ICICI Bank Patna 800001 Phone : 0612-2323066
PONDICHERRY	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001
PONDICHERRY	No 122(10b) Muthumariamman koil street Pondicherry 605001
PUNE	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052
PUNE	Office # 207-210, second floor Kamla Arcade JM Road Opposite Balgandharva Shivaji Nagar Pune 411005
RAIPUR	HIG C-23 Sector 1 Devendra Nagar Raipur 492004
RAIPUR	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER FAFADIH CHOWK JAIL ROAD Raipur 492001
RAJAHMUNDRY	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101
RAJAHMUNDRY	D.No. 46-23-10/A, Tirumala Arcade 2nd floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Rajahmundry 533103
RAJKOT	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001
RAJKOT	302, Metro Plaza Near Moti Tanki Chowk Rajkot 360001 Phone : 0281-6545888
RANCHI	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001
RANCHI	Room No 307 3rd Floor Commerce Tower Beside Mahabir Tower Ranchi 834001
RENUKOOT	C/o Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
REWA	In Front of Teerth Memorial Hospital University Road Rewa 486001
ROHTAK	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001
ROHTAK	Office No 61, First Floor, Ashoka Plaza Delhi Road Rohtak 124001
ROORKEE	Shree Ashadeep Complex 16,Tyagi Dairy Road Near Income Tax Office Roorkee 247667
ROURKELA	1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001
ROURKELA	2nd Floor, Main Road UDIT NAGAR SUNDARGARH Rourekla 769012
SAGAR	II Floor, Above Shiva Kanch Mandir 5 Civil Lines Sagar 470002
SAHARANPUR	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001
SALEM	No.2 I Floor Vivekananda Street New Fairlands Salem 636016
SALEM	No.6 NS Complex Omalur main road Salem 636009
SAMBALPUR	Opp. Town High School Sansarak Sambalpur 768001
SAMBALPUR	First Floor; Shop No. 219 SAHEJ PLAZA Golebazar Sambalpur 768001
SANGLI	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416
SATARA	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002
SATNA	1st Floor Gopal Complex Near Bus Stand Rewa Road Satna 485001
SECUNDERABAD	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003
SHILLONG	Annex Mani Bhawan Lower Thana Road Near R K M LP School Shillong 793001
SHIMLA	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001
SHIMLA	1st Floor, Hills View Complex Near Tara Hall Shimla 171001
SHIMOGA	Near Gutti Nursing Home Kuvempu Road Shimoga 577201
SHIMOGA	JAYARAMA NILAYA 2nd Cross MISSION COMPOUND Shimoga 577201
SHIVPURI	A. B. Road In Front of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551

SIKAR	First Floor Super Tower Behind Ram Mandir Near Taparya Bagichi Sikar 332001
SILCHAR	N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
SILIGURI	17B Swamiji Sarani Siliguri 734001
SILIGURI	Nanak Complex Sevoke Road Siliguri 734001
SITAPUR	12/12-A Sura Complex Arya Nagar Opp Mal Godam Sitapur 261001
SOLAN	Disha Complex, 1St Floor Above Axis Bank Rajgarh Road Solan 173212
SOLAPUR	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001
SOLAPUR	Shop No 106. Krishna complex 477 Dakshin Kasaba Datta Chowk Solapur 413007
SONEPAT	2nd floor, DP Tower Model Town, Near Subhash Chowk Sonapat 131001
SRI GANGANAGAR	18 L Block Sri Ganganagar 335001
SRI GANGANAGAR	Shop No. 5, Opposite Bihani Petrol Pump Near Baba Ramdev Mandir, NH - 15 Sri Ganganagar 335001
SULTANPUR	1st Floor, Ramashanker Market Civil Line Sultanpur 228001
SURAT	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002
SURAT	G-5 Empire State Building Nr Udhna Darwaja Ring Road Surat 395002
THANE	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601
THANE	Room No. 302, 3rd Floor Ganga Prasad, Near RBL Bank Ltd Ram Maruti Cross Road, Naupada Thane 400602
THIRUVALLA	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105
THIRUVALLA	2nd Floor Erinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
THRISSUR	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001
THRISSUR	4th Floor, Crown Tower Shakthan Nagar Opp: Head Post Office Thrissur 680001
TIRUNELVELI	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001
TIRUNELVELI	55/18 Jeney Building S N Road Near Aravind Eye Hospital Tirunelveli 627001
TIRUPATHI	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501
TIRUPATHI	Shop No:18-1-421/f1, CITY Center K.T.Road Airtel Backside office Tirupathi 517501
TIRUPUR	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601
TRICHY	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018
TRICHY	No 23C/1 E V R road Near Vekkaliyaman Kalyana Mandapam Putthur Trichy 620017
TRIVANDRUM	R S Complex Opposite of LIC Buildings Pattom P O Trivandrum 695004
TRIVANDRUM	1st FLOOR , MARVEL BUILDING Opp: SL ELECTRICALS UPPALAM ROAD STATUE PO Trivandrum 695001
TUTICORIN	4 B A34 A37 Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
UDAIPUR	Shree Kalyanam, 50, Tagore Nagar Sector - 4, Hiranmagri Udaipur 313001
UDAIPUR	Shop No. 202, 2nd Floor business centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
UJJAIN	Heritage Shop No. 227,87 Vishvavidhyalaya Marg Station Road Near ICICI bank Above Vishal Megha Mar Ujjain 456001
VADODARA	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007
VADODARA	1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
VALSAD	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001
VALSAD	406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
VAPI	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195
VAPI	A-8, First Floor, Solitaire Business Centre OPP DCB BANK , GIDC CHAR RASTA SILVASSA ROAD Vapi 396191
VARANASI	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010
VARANASI	D-64/132 KA , 2nd Floor Anant Complex Sagra Varanasi 221010
VASHI	Vashi Plaza,Shop no. 324 C Wing 1ST Floor Sector 17 Vashi, Mumbai 400705
VELLORE	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001
VELLORE	No 2/19,1st floor Vellore city centre Anna salai Vellore 632001
VIJAYAWADA	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010
VIJAYAWADA	HNo26-23, 1st Floor, Sundarammastreet GandhiNagar Krishna Vijayawada 520010
VISAKHAPATNAM	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016
VISAKHAPATNAM	48-10-40, Ground Floor Surya Ratna Arcade, Srinagar Beside Taj Hotel Lodge Visakhapatnam 530016

WARANGAL	A.B.K Mall Near Old Bus Depot Road F-7 1st Floor Ramnagar, Hanamkonda Warangal 506001
WARANGAL	Shop No22 , ,Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
YAMUNA NAGAR	124 B/R Model Town Yamuna Nagar 135001
YAMUNA NAGAR	B-V, 185/A, 2nd Floor, Jagdhari Road Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar 135001

For updated list, please visit www.dspim.com and www.camsonline.com.

**For more information on DSP Mutual Fund Visit www.dspim.com
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**

DSP MUTUAL FUND

KEY INFORMATION MEMORANDUM

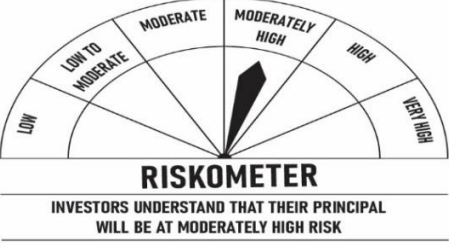
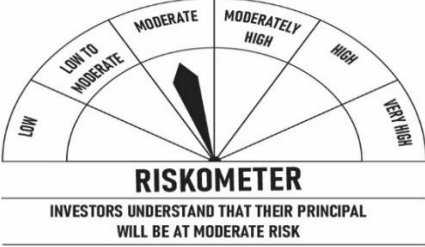
DSP EQUITY SAVINGS FUND

An open ended scheme investing in equity, arbitrage and debt

This Scheme is suitable for investor who are seeking*

- Long term capital growth and income
- Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments

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

Riskometer#	
Scheme	Benchmark Nifty Equity Savings Index
	

(# For latest Riskometers, investors may refer on the website of the Fund viz. www.dspim.com)

Continuous Offer of Units at NAV based prices

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.dspim.com.

The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated April 30, 2023.

Name of Scheme	DSP Equity Savings Fund																																																						
Type of Scheme	An open ended scheme investing in equity, arbitrage and debt																																																						
Scheme Code	DSPM/O/H/ESF/15/09/0030																																																						
Investment Objective	<p>The investment objective of the Scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized.</p>																																																						
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, when adequate arbitrage opportunities are available and accessible in the cash and derivative market segment, the asset allocation of the Scheme will be as follows:</p> <p>Table 1:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>A. Equity & Equity related instruments including derivatives</td> <td>65%</td> <td>75%</td> <td>Very High</td> </tr> <tr> <td>A1. Of which cash-futures arbitrage*</td> <td>10%</td> <td>55%</td> <td>Low to Moderate</td> </tr> <tr> <td>A2. Of which net long equity exposure^</td> <td>20%</td> <td>55%</td> <td>Very High</td> </tr> <tr> <td>B. Debt and money market instruments</td> <td>10%</td> <td>35%</td> <td>Low to Moderate</td> </tr> <tr> <td>C. Units issued by REITs & InvITs</td> <td>0%</td> <td>10%</td> <td>Very High</td> </tr> </tbody> </table> <p>When adequate arbitrage opportunities are not available and accessible in the cash and derivative market segment (Defensive Consideration), the asset allocation of the Scheme will be as follows:</p> <p>Table 2:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>A. Equity & Equity related instruments including derivatives</td> <td>55%</td> <td>65%</td> <td>Very High</td> </tr> <tr> <td>A1. Of which cash-futures arbitrage*</td> <td>0%</td> <td>45%</td> <td>Low to Moderate</td> </tr> <tr> <td>A2. Of which net long equity exposure^</td> <td>20%</td> <td>55%</td> <td>Very High</td> </tr> <tr> <td>B. Debt and money market instruments</td> <td>25%</td> <td>60%</td> <td>Low to Moderate</td> </tr> <tr> <td>C. Units issued by REITs & InvITs</td> <td>0%</td> <td>10%</td> <td>Very High</td> </tr> </tbody> </table> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	A. Equity & Equity related instruments including derivatives	65%	75%	Very High	A1. Of which cash-futures arbitrage*	10%	55%	Low to Moderate	A2. Of which net long equity exposure^	20%	55%	Very High	B. Debt and money market instruments	10%	35%	Low to Moderate	C. Units issued by REITs & InvITs	0%	10%	Very High	Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	A. Equity & Equity related instruments including derivatives	55%	65%	Very High	A1. Of which cash-futures arbitrage*	0%	45%	Low to Moderate	A2. Of which net long equity exposure^	20%	55%	Very High	B. Debt and money market instruments	25%	60%	Low to Moderate	C. Units issued by REITs & InvITs	0%	10%	Very High
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^Refers to only net long equity exposures aimed to gain from potential capital appreciation and thus is a directional equity exposure which will not be hedged

The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.

The scheme may also invest in derivatives instruments to the extent of 80% of the Net Assets as permitted vide SEBI Circular no. DNPD/Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNPD/ Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNPD/ Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as may be issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.

The Scheme can take exposure upto 20% of its net assets in stock lending. The Scheme shall also not lend more than 5% of its net assets to any counter party.

Under normal circumstances the Scheme shall not have an exposure of more than 25% of its net assets in foreign assets/securities, subject to applicable regulatory limits.

Investment in Securitized Debt could be upto 20% of the Net Assets under the Scheme.

The Scheme may enter into short selling transactions in accordance with the framework relating to short selling specified by SEBI. The Scheme may also participate in repo of money market and corporate debt securities.

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in equity linked debentures.

Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171 /07 dated April 16, 2007, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019:

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.

	<p>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.</p> <p>The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.</p> <p>Portfolio Rebalancing:</p> <p><u>a. Action with respect to passive breaches in light of SEBI circular dated March 30, 2022 (For Table 1):</u></p> <p>As per the SEBI circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 and the clarifications/ guidelines issued by AMFI/ SEBI from time to time, the Scheme shall rebalance the portfolio in case of any passive deviation (occurrence of instances not arising out of omission and commission of AMCs), to the asset allocation. Such rebalancing shall be done within 30 business days from the date of occurrence of deviation. 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.</p> <p><u>b. Action with respect to breaches on defensive consideration in light of SEBI circular dated March 04, 2021 (for Table 1 & 2):</u></p> <p>In addition to above, SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021 allows scheme to alter the asset allocation for a short term period on defensive considerations. In such a case, the Scheme shall rebalance the portfolio within 30 calendar days from the date of occurrence of such deviation. The intention being at all times to protect the interests of the Unit Holders.</p> <p>However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>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.</p>
<p>Investment Strategy</p>	<p>The primary objective of the scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme’s assets in equity and equity related instruments.</p> <p>Investment Strategy for Equity Investments</p> <p>The scheme aims to provide long term capital growth by investing in a well-diversified portfolio of equity and equity related securities. The fund manager proposes to concentrate on business and economic fundamentals driven by in-depth research techniques and employing the full potential of the research team at the AMC. The stock selection process proposed to be adopted is generally a bottom-up approach seeking to identify companies with long term sustainable competitive advantage (as this is one of the key factors responsible for withstanding competitive pressures and does not allow rivals to eat up any excess profits earned by a successful business). The fund would also use a top down discipline for risk control by ensuring representation of companies from select sectors.</p>

In a scenario where Equity markets are attractive, the Scheme would exploit such opportunities with increased equity participation.

In a scenario where equity markets are expensive, the Scheme would reduce the equity participation and actively use arbitrage and cash to hedge the portfolio and generate low volatility returns.

Investment Strategy for Debt Investments

The Fund Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated debt securities which the Fund Manager believes to be of equivalent quality. In the case of unrated debt securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.

The securities mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placements, rights offers or through negotiated deals.

Subject to the limits indicated above, the Fund may invest a part of the portfolio in securities issued and guaranteed by State and Central Governments. The Fund may also invest in Securities of issuers supported by Government of India or State Governments subject to such securities satisfying the criteria relating to rating etc.

Investment Strategy for Arbitrage Opportunities

The market provides opportunities to the investor to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities. Implied cost of carry and spreads across the spot, futures and options markets can potentially lead to profitable arbitrage opportunities. The Scheme would carry out arbitrage strategies, which would entail taking offsetting positions in the various markets simultaneously. The arbitrage strategy can also be on account of buy-back of shares announced by a company and/or differences in prices between two exchanges/markets. In this case the arbitrage strategy will not include an offsetting derivatives transaction.

The Investment Manager will use a disciplined quantitative analysis while accessing arbitrage opportunities. The Investment Manager will have an effective risk monitoring and control process to ensure adherence to regulatory guidelines and limits. As arbitrage opportunities are dependent on ensuing market conditions, there will be a part of the portfolio, which will be invested in debt securities and money market securities. This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme.

Enable writing of call options under a covered call strategy:

Enable scheme to write call options under a covered call strategy in accordance with SEBI (Mutual Funds) Regulations, 1996 and SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/17 dated January 16, 2019-

Benefits of Writing of Call Option Under a Covered Call Strategy-

A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a

	<p>person holds a long position in an asset and writes (sells) call options on that same asset.</p> <p>The strategy offers the following benefits:</p> <ol style="list-style-type: none"> 1) Generating additional returns in the form of option premium in a range bound market. 2) Down side protection to the extent of premium collected - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option. <p>Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction.</p> <p>Illustration I - Covered Call strategy using stock call options:</p> <p>A fund manager holds equity stock of ABC Ltd. for Rs. 1000 and he sells a call option on the same stock at a strike price of Rs. 1100. Further, it is assumed that the scheme has earned a premium of Rs. 50 and the fund manager is of the opinion that the stock price will not exceed Rs. 1100, during the expiry period of the option.</p> <p>Scenario 1: Stock price exceeds as 1100</p> <p>The call option will get exercised and the fund manager will sell the stock to settle his obligation on the call at Rs. 1100 (earning a return of 10% on the stock purchase price). Also, since the scheme has earned a premium of Rs. 50, this has reduced the purchase cost of the stock Rs. 1000 - Rs. 50 - Rs 950. Hence, the Net Gain - Rs. 150 (Rs 100 stock appreciation + Rs 50 call option premium). However, please note that in a scenario where the stock once reaches Rs. 1300, investment in long only equity would be more beneficial than a covered call strategy as the net gain under the covered call strategy would be Rs. 150, against a net gain of Rs. 300 under a pure long only equity strategy.</p> <p>Illustration II: Stock prices stays below Rs.1100</p> <p>The call option will not get exercised and will expire worthless. The premium earned on call option will generate alpha for the scheme. Hence, the Net Gain is Rs. 50. The Fund manager can also choose to cover the call at any point for loss/profit depending upon his risk assessment and as per regulatory provisions.</p> <p>For detailed investment strategy refer SID of the scheme.</p>
<p>Risk Profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below:</p> <ol style="list-style-type: none"> 1. Risks associated with the Scheme’s Arbitrage Strategy 2. Risk associated with investment in equity and equity related instruments 3. Risks Associated With Investment in Debt Securities and Money Market Instruments: (i) Credit Risk & Market Risk (ii) Term Structure of Interest Rates (TSIR) Risk (iii) Rating Migration Risk (iv) Re-investment Risk (v) Risk from zero coupon securities 4. Market Liquidity Risk 5. Risk associated with investments in repo of corporate debt securities 6. Risks associated with investments in Securitised Assets 6. Liquidity Risk on account of unlisted securities 7. Risks Associated With Transaction in Units Through Stock Exchange Mechanism 8. Risk associated with Equity Oriented Schemes 9. Risks Associated With Trading In Derivatives 10. Risks associated with Securities Lending & Borrowing and Short Selling 10. Risks associated with Real Estate Investment Trust (‘REIT’) & Infrastructure Investment Trust (‘InvIT’) 11. Risks associated with Overseas Investments 12. Risk Factors Associated with Imperfect Hedging using Interest Rate Futures 13. Risk factors

associated with investments in Perpetual Debt Instrument (PDI) 14. Risks of Writing of Call Option Under a Covered Call Strategy. Please read the SID carefully for details on risk factors before investment.	
Risk	Risk mitigants / management strategy
Risks associated with Scheme's Arbitrage strategy	<ul style="list-style-type: none"> • Liquidity Risk: However the Scheme will aim at taking exposure only into liquid stocks/derivatives where there will be minimal risk to square off the transaction. The fund will ensure this by analyzing historical data of volume and open interest. • Market Risk: The Scheme will endeavour to cover or square off the positions as soon as possible and maintain a net market neutral position. • Opportunities Risk: In absence of profitable arbitrage opportunities available in the market, the Scheme may predominantly invest in cash, short term debt and money market securities.
Market Liquidity Risk for Equity and Fixed Income securities	The liquidity risk will be managed and/or and/or sought to be addressed predominantly by investing predominantly in a portfolio of securities which have high secondary market liquidity.
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.
Term Structure of Interest Rates (TSIR) Risk	The Investment Manager will endeavour that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.
Rating Migration Risk	The endeavour is to invest in high grade/quality securities. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should address company-specific issues.
Re-investment Risk	The Investment Manager will endeavour that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.
Risk associated with Derivatives	Equity derivatives have been used actively and we envisage this Scheme will also use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeased as only exchange traded equity derivatives are permitted.

		<p>The guidelines issued by SEBI / RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.</p> <p>For performance, portfolio and regulatory limits for derivatives, there is an established daily monitoring process undertaken by the RQA team. As limits could be breached because of changes in the open interest, which is a function of marketwide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the limit specified.</p>
	Risk associated with investment in equity and equity related instruments	<p>The Investment Manager endeavors to invest in companies, where adequate due diligence has been performed by the Investment Manager. As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one to one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p>
	Risk associated with investments in repo of corporate debt securities	<p>The Investment Manager will endeavor to manage counterparty risk in corporate debt repos only with counterparties having strong credit profiles. These could include SEBI regulated mutual funds, RBI regulated Banks, Non-Banking Finance Companies, Primary Dealers and IRDA regulated Insurance companies. Corporates for whom credit limits have been assigned are eligible counterparties. These corporates should have a minimum investment grade credit rating. For new counterparties, approval from Head - Risk will be taken and an assessment will be done by the Risk & Quantitative Analysis team. The collateral risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities, where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.</p>
	Risks associated with Securities Lending & Borrowing and Short Selling	<p>Securities Lending and Borrowing (“SLB”) is an exchange traded product in India, with trades done on order matching platforms setup by the clearing corporation/house of recognized stock exchanges. In accordance with SEBI guidelines, there is a robust risk management system and safeguards exercised by the clearing corporation/house, which also guarantee financial settlement hence eliminating counterparty risk on borrowers.</p>

		<p>The Scheme may participate as a lender in the SLB market and lend securities held in the portfolio for earning fees from such lending to enhance revenue of the Scheme. The key risk to the Scheme is creation of temporary illiquidity due to the inability to sell such lent securities, till the time such securities are returned on the contractual settlement date or on exercise of early recall.</p> <p>The Scheme may enter into short selling transactions in accordance with the guidelines prescribed by SEBI. The key risk to the Scheme is increase in the price of such securities, requiring the Scheme to purchase the securities sold short to cover the position even at unreasonable prices resulting in a loss to the Scheme.</p>
	<p>Risks associated with Real Estate Investment Trust ('REIT') & Infrastructure Investment Trust ('InvIT')</p>	<p>The Investment Manager endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by the Investment Manager. The Investment Manager also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.</p>
	<p>Risks associated with Overseas Investments</p>	<p>The portfolio is predominantly in INR denominated securities. Should there be investments in ADRs/GDRs of Indian companies or foreign securities, the investment process of the fund manager will ensure that a comprehensive company specific due diligence is performed.</p>
<p>Plans and Options</p>	<p>Plans:</p> <ul style="list-style-type: none"> • Regular Plan • Direct Plan <p>Options available under both Plans:</p> <ul style="list-style-type: none"> • Growth (Option A) * • Income Distribution cum Capital Withdrawal option (IDCW) (Option B) <ul style="list-style-type: none"> – Payout of Income Distribution cum Capital Withdrawal option (IDCW) – Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW) • Monthly Income Distribution cum Capital Withdrawal option (IDCW)^ (Option C) <ul style="list-style-type: none"> – Payout of Income Distribution cum Capital Withdrawal option (IDCW) – Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW) • Quarterly Income Distribution cum Capital Withdrawal option (IDCW)^ (Option D) <ul style="list-style-type: none"> – Payout of Income Distribution cum Capital Withdrawal option (IDCW) – Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW) <p>* default option</p> <p>^All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in above mentioned options offered by the scheme shall be suspended with effect from April 1, 2021.</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 realized gains.

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 codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Applicable NAV

(a) Purchase and Switch-in	
Particulars	Applicable NAV
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.
Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of subsequent Business Day shall be applicable
(b) Redemption /Switch-out	

Particulars	Applicable NAV
Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.	NAV of the same day
Where the application is received after 3.00 p.m.	NAV of the next Business Day.

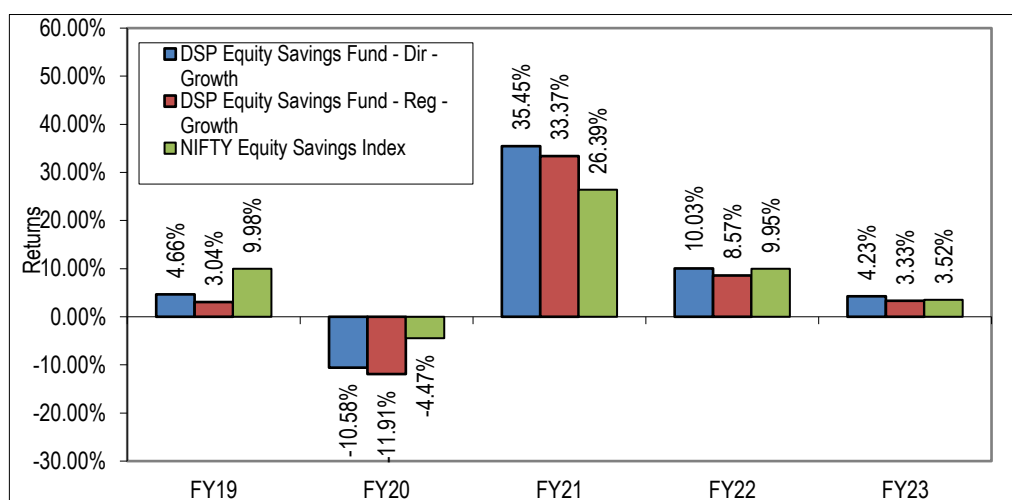
When the application is received on a non-business day, it will be treated as if received on next business day.

All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.

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, Systematic Investment Plans (SIP) /Systematic Transfer Plans (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.

Further it is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. Unit holders are requested to note that application for redemption/switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, redemption or switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.

	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.
Minimum Application Amount /Number of Units(Purchase and Additional purchase)	Rs. 100/- and any amount thereafter. Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.
Minimum Application Amount/Number of Units for Repurchase/Redemption	Not Applicable
Minimum installment for SIP	Rs. 100/- and any amount thereafter.
Minimum installment for SWP/STP	Rs. 100/- and any amount thereafter. SWP and STP facilities are not available for transactions carried out through the stock exchange mechanism.
Dispatch of Repurchase (Redemption) Request	Within 3 working days of the acceptance of the redemption request at any of the authorised centres of DSP Mutual Fund.
Benchmark Index	Nifty Equity Savings Index
IDCW Policy	The Trustee reserves the right to declare a IDCW and the actual distribution thereof and the frequency of distribution are entirely at the discretion of the Trustee. For more details refer the SID of the Scheme.
Name & tenure of the Fund Manager	Mr. Abhishek Singh, 40 Years - Equity Portion Tenure: 1 Year 11 months (Managing the Scheme from May, 2021) Mr. Jay Kothari, 42 Years- Dedicated fund manager for overseas investments Tenure - 5 Years and 1 month (Managing the Scheme since March 2018) Mr. Kedar Karnik, 42 Years- Tenure- 1 Year 8 Months (Managing the scheme since July 2021)
Name of the Trustee Company	DSP Trustee Private Limited
Performance of the Scheme	The Regular Plan and Direct Plan will have a common portfolio, however, their returns are expected to vary in line with the specified expense ratio under the relevant Plan.

(a) Absolute Returns

Returns are computed from the Date of Allotment/1st April, as the case may be, to 31st March of the respective financial year.

(b) Compounded Annualised Returns as of March 31, 2023:

Period	DSP Equity Savings Fund - Regular Plan - Growth	NIFTY Equity Savings Index	DSP Equity Savings Fund - Direct Plan - Growth	NIFTY Equity Savings Index
Last 1 Year	3.33%	3.52%	4.23%	3.52%
Last 3 Year	14.38%	12.89%	15.82%	12.89%
Last 5 Year	6.30%	8.59%	7.75%	8.59%
Since Inception	7.53%	9.08%	9.00%	9.08%
Nav/ Index value	16.6400	4,858.00	18.2940	4,858.00
Date of allotment	28-March-2016			

Note: As per the SEBI standards for performance reporting, the “since inception” returns are calculated on Rs. 10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment. The “Returns” shown are for the growth option. **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.**

Disclosure as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016:

SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)

Top 10 Holdings issuer wise (As on March 31, 2023)	% of Scheme
Government of India	14.90%
Axis Bank Limited	7.48%
Housing Development Finance Corporation Limited	5.59%
Canara Bank	4.53%
ICICI Bank Limited	3.85%
Powergrid Infrastructure Investment Trust	2.93%
India Grid Trust	2.52%
Cipla Limited	2.03%
HCL Technologies Limited	1.93%

	Power Grid Corporation of India Limited	1.77%																																														
	<p>Link to the scheme's latest monthly portfolio holding: https://dspim.com/about-us/mandatory-disclosure/top-10-and-sector-allocation</p> <p>SECTOR ALLOCATION</p> <p>Sector wise break up (As on March 31, 2023)</p> <table border="1"> <thead> <tr> <th>Sector</th> <th>% of Scheme</th> </tr> </thead> <tbody> <tr> <td>FINANCIAL SERVICES</td> <td>25.90%</td> </tr> <tr> <td>G-Sec</td> <td>14.90%</td> </tr> <tr> <td>POWER</td> <td>7.22%</td> </tr> <tr> <td>Healthcare</td> <td>6.56%</td> </tr> <tr> <td>Information Technology</td> <td>3.29%</td> </tr> <tr> <td>Automobile and Auto Components</td> <td>2.26%</td> </tr> <tr> <td>CHEMICALS</td> <td>2.19%</td> </tr> <tr> <td>Fast Moving Consumer Goods</td> <td>1.75%</td> </tr> <tr> <td>TREPS / Reverse Repo / Corporate Debt Repo</td> <td>1.37%</td> </tr> <tr> <td>Consumer Durables</td> <td>1.25%</td> </tr> <tr> <td>Oil, Gas & Consumable Fuels</td> <td>0.98%</td> </tr> <tr> <td>SERVICES</td> <td>0.61%</td> </tr> <tr> <td>INDEX OPTION</td> <td>0.13%</td> </tr> <tr> <td>CONSUMER SERVICES</td> <td>0.00%</td> </tr> <tr> <td>TEXTILES</td> <td>0.00%</td> </tr> <tr> <td>Telecommunication</td> <td>0.00%</td> </tr> <tr> <td>Realty</td> <td>0.00%</td> </tr> <tr> <td>Construction Materials</td> <td>-0.01%</td> </tr> <tr> <td>MEDIA, ENTERTAINMENT & PUBLICATION</td> <td>-0.01%</td> </tr> <tr> <td>Metals & Mining</td> <td>-0.02%</td> </tr> <tr> <td>Net Receivables/Payables</td> <td>31.64%</td> </tr> <tr> <td>Grand Total</td> <td>100.00%</td> </tr> </tbody> </table> <p>Portfolio Turnover Ratio: 4.44 times</p>		Sector	% of Scheme	FINANCIAL SERVICES	25.90%	G-Sec	14.90%	POWER	7.22%	Healthcare	6.56%	Information Technology	3.29%	Automobile and Auto Components	2.26%	CHEMICALS	2.19%	Fast Moving Consumer Goods	1.75%	TREPS / Reverse Repo / Corporate Debt Repo	1.37%	Consumer Durables	1.25%	Oil, Gas & Consumable Fuels	0.98%	SERVICES	0.61%	INDEX OPTION	0.13%	CONSUMER SERVICES	0.00%	TEXTILES	0.00%	Telecommunication	0.00%	Realty	0.00%	Construction Materials	-0.01%	MEDIA, ENTERTAINMENT & PUBLICATION	-0.01%	Metals & Mining	-0.02%	Net Receivables/Payables	31.64%	Grand Total	100.00%
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(ii) Actual Expenses for 2022-2023	<p>DIRECT PLAN- 0.54%</p> <p>REGULAR PLAN- 1.43%</p>																																															

(iii) Recurring Expenses	Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (c)^	Additional TER as per Regulation 52 (6A) (b)^
	on the first Rs.500 crores of the daily net assets	2.25%	0.05%	0.30%
	on the next Rs.250 crores of the daily net assets	2.00%	0.05%	0.30%
	on the next Rs.1,250 crores of the daily net assets	1.75%	0.05%	0.30%
	on the next Rs.3,000 crores of the daily net assets	1.60%	0.05%	0.30%
	on the next Rs.5,000 crores of the daily net assets	1.50%	0.05%	0.30%
	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.05%	0.30%
	On balance of the assets	1.05%	0.05%	0.30%

Notes to Table 1:
^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may also charge the following to the Scheme of the Fund under Regulation 52 (6A):

- a. Brokerage and transaction costs which are incurred for the purpose of execution of trade 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 and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.
- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

	<p>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.</p> <p>* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investors.”</p> <p>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.</p> <p>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.</p> <p>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</p> <p>Expense Structure for Direct Plan - .</p> <p>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.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read Section “FEES and EXPENSES” in the SID.</p>
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
Tax treatment for the Investors (Unit Holders)	Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax implications, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the Scheme.
Daily Net Asset Value (NAV) Publication	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same 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 www.amfiindia.com and on www.dspim.com.</p>

	<p>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the Statement of Additional Information ('SAI') available on AMC website i.e. www.dspim.com</p>
<p>For Investor Grievances please contact</p>	<p>Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-200-4499 (toll free), e-mail: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP 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. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfindia.com for any service required or for resolution of their grievances for their transactions with MFUI.</p> <p>For any queries/clarifications/ grievance, investors may send mail to our RTA Computer Age Management Services Limited (CAMS) - https://www.camsonline.com/Investors/Support/Grievances or contact to its Registered Office- Computer Age Management Services Limited, No. 178/10 Kodambakkam High Road, Ground floor, Opp. Hotel Palmgrove, Nungambakk, Chennai, Tamil Nadu 600034.</p>
<p>Unit Holders Information</p>	<p>Account Statements/Allotment Confirmation:</p> <ul style="list-style-type: none"> Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request. Account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: <ul style="list-style-type: none"> I. Investors who do not hold Demat Account <p>Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.</p> <p>[^]Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</p> <ul style="list-style-type: none"> II. Investors who hold Demat Account <p>Consolidated Account Statement^{^^}, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 15th</p>

day of the succeeding month to the investors in whose folios transactions have taken place during that month.

Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.

In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.

^^Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.

Investors are requested to note that for folios which are not included in the consolidated account statement, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before fifteenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.

In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holders within 5 business days from the receipt of such request. For more details, please refer the SID.

Half yearly portfolio disclosure: 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 www.amfiindia.com and website of AMC viz. www.dspim.com 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.

Annual Financial results: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's 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 unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.

Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on

	<p>physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p>
Direct Plan	<p>W.e.f. January 1, 2013 Direct Plan is introduced under all the Schemes launched prior to January 1, 2013. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit load structure and other terms under Direct Plan will be same as applicable to regular plan of the scheme.</p>
Payment Details	<p>The cheque or demand draft should be drawn in favour of the ‘Scheme Name’, as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>
Listing	<p>The Units are not proposed to be listed on any stock exchange. The Units will however, be available for purchase/sale through the Stock Exchange mechanism/Trading Platforms (MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE) or any other recognised stock exchange trading platform). Please refer to instructions for details on ‘Trading in Units through Stock Exchange mechanism’ mentioned in SID.</p>
Stamp Duty	<p>Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including IDCW reinvestment) to the unit holders would be reduced to that extent.</p>
Risk-o-Meter	<p>In accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> risk-o-meter of the scheme wherever the performance of the scheme is disclosed. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. <p>Further, the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p>

<p>Facility to transact in units of the Schemes through MFCentral</p>	<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 subject to applicable Terms & 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 https://mfcentral.com/ 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 the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 dated June 15, 2022 read with SEBI Circular no. SEBI/HO/IMD/IMD-I DOF1/P/CIR/2022/105 July 29, 2022 with respect to nomination for unitholders, the following shall be considered:</p> <p>1. New Investors: Investors who are subscribing to units of DSP Mutual Fund 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).</p> <p>a. In case of physical option: The forms shall carry the wet signature of all the unit holder(s).</p> <p>b. In case of online option: (1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or (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>On or after October 01, 2022, 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>2. Existing Unitholders: The existing individual unitholders of DSP Mutual Fund shall provide the nomination/ opting out of nomination duly signed in physical form or through online modes on or before September 30, 2023, failing which the folios shall be frozen for debits.</p>

COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Focus Fund	The primary investment objective of the Scheme is to generate long-term capital growth from a portfolio of equity and equity-related securities including equity derivatives. The portfolio will consist of multi cap companies by market capitalisation. The Scheme will hold equity and equity-related securities including equity derivatives, of upto 30 companies. The Scheme may also invest in debt and money market securities, for defensive considerations and/or for managing liquidity requirements. There is no assurance that the investment objective of the Scheme will be realized	(a) Equity & equity related instruments: 65% - 100% (b) Debt and Money Market Securities*: 0% - 35% (c) Units issued by REITs & InvITs: 0% -10% *Debt and money market instruments will include investments in securitised debt.	10388	59867	331.20	1,386.51
DSP Flexi Cap Fund	The primary investment objective of the Scheme is to seek to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. There is no assurance that the investment objective of the Scheme will be realized.	Equity and equity related securities: 65% - 100% *Debt and Money Market Securities: 0% - 35% *Debt securities /instruments are deemed to include securitised debts.	55181	253244	1,066.49	6,504.71
DSP India T.I.G.E.R Fund (The Infrastructure Growth and Economic Reforms Fund)	The primary investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of corporates, which could benefit from structural changes	Equity and equity related securities of Companies whose fundamentals and future growth could be influenced by the ongoing process of economic reforms and/or Infrastructure development theme: 80% - 100%	8622	87368	211.78	1,619.98

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	brought about by continuing liberalization in economic policies by the Government and/or from continuing investments in infrastructure, both by the public and private sector. There is no assurance that the investment objective of the Scheme will be realized.	Equity and Equity related securities of other Companies: 0% - 20% Debt, securitized debt and Money Market Securities: 0% - 20% Units of REITs and InvITs: 0%-10%				
DSP Natural Resources and New Energy Fund	The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in equity and equity related securities of companies domiciled in India whose predominant economic activity is in the: discovery, development, production, or distribution of natural resources, viz., energy, mining etc.; alternative energy and energy technology sectors, with emphasis given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies. The Scheme will also invest a certain portion of its corpus in the equity and equity related securities of companies domiciled overseas, which are principally engaged in the discovery, development, production or distribution of natural resources and alternative energy and/or the units/shares of BlackRock Global Funds - Sustainable Energy Fund, BlackRock Global Funds - World	Equity and Equity related Securities of companies domiciled in India, and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy : 65% - 100% (a) Equity and Equity related Securities of companies domiciled overseas and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy. (b) Units/shares of (i) BGF - SEF (ii) BGF - WEF and (iii) Similar other overseas mutual fund schemes: 0% - 35% Debt and Money Market Securities: 0% - 20%	42721	35209	275.62	401.59

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	Energy Fund and similar other overseas mutual fund schemes. There is no assurance that the investment objective of the Scheme will be realized.					
DSP Equity Opportunities Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large and midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	<p>1(a) Equity & equity related instruments of large cap companies#: 35%-65%</p> <p>1(b) Equity & equity related instruments of mid cap companies\$: 35%-65%</p> <p>1(c) Investment in other equity and equity related instruments: 0%-30%</p> <p>2. Debt* and Money Market Securities: 0%-30%</p> <p>3. Units of REITs and InvITs: 0%-10%</p> <p>#1st - 100th company in terms of full market capitalization would be considered as large cap companies.</p> <p>§101st - 250th company in terms of full market capitalization would be considered as midcap companies.</p> <p>*Debt securities/instruments are deemed to include securitized debts.</p>	37308	225991	1,131.66	5,935.06
DSP Mid Cap Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of midcap companies. From time to time, the fund manager will also seek participation in other	<p>1(a) Equity & equity related instruments of mid cap companies#: 65%-100%</p> <p>1(b) Other equity & equity related instruments: 0%-35%</p> <p>2. Debt and Money Market Securities*: 0%-35%</p>	117541	554826	2,209.73	10,701.52

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	<p>3. Units issued by REITs & InvITs: 0%-10%</p> <p>*Debt and money market instruments will include investments in securitised debt.</p> <p>#101st - 250th company in terms of full market capitalization would be considered as midcap companies.</p>				
DSP Tax Saver Fund	An open ended equity linked savings Scheme, whose primary investment objective is to seek to generate medium to long-term capital appreciation from a diversified portfolio that is substantially constituted of equity and equity related securities of corporates, and to enable investors avail of a deduction from total income, as permitted under the Income Tax Act, 1961 from time to time. There is no assurance that the investment objective of the Scheme will be realized	<p>Equity and equity related securities: 80% - 100%</p> <p>of which Investments in ADRs, GDRs and foreign equity securities: 0% - 20%</p> <p>Debt, securitised debt* and money market securities: 0% - 20%</p> <p>*Exposure to securitized debt will not exceed 10% of the net assets of the Scheme</p>	312044	655532	2,373.62	7,828.63
DSP Top 100 Equity Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment	<p>1(a) Equity & equity related instruments of large cap companies# - 80% - 100%</p> <p>1(b) Investment in other equity and equity related instruments - 0% - 20%</p> <p>2. Debt* and Money Market Securities - 0% - 20%</p> <p>Units of REITs and InvITs - 0% - 10%</p>	17493	111074	273.92	2,324.24

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	objective of the Scheme will be realized.	#1st-100 th company in terms of full market capitalization would be considered as large cap companies. *Debt securities/instruments are deemed to include securitized debts.				
DSP Small Cap Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of small cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	1(a) Equity & equity related instruments of small cap companies#: 65% - 100% 1(b) Other equity & equity related instruments which are in the top 250 stocks by market capitalization: 0% - 35% 2. Debt* and Money Market Securities: 0% - 35% 3. Units issued by REITs & InvITs: 0% - 10% #251 st company onwards in terms of full market capitalization would be considered as small cap companies. *Debt instruments may include securitised debt upto 10% of the net assets of the Scheme.	96739	343885	1,979.81	6,897.35
DSP Equity Savings Fund	The investment objective of the Scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.	Under normal circumstances, when adequate arbitrage opportunities are available and accessible in the cash and derivative market segment, the asset allocation of the Scheme will be as follows: A. Equity & Equity related instruments including derivatives: 65%- 75%	2079	7833	199.50	336.73

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	However, there can be no assurance that the investment objective of the scheme will be realized.	<p>A1. Of which cash-futures arbitrage*: 10%-55%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :10% - 35%</p> <p>C. Units issued by REITs & InvITs: 0% -10%</p> <p>When adequate arbitrage opportunities are not available and accessible in the cash and derivative market segment (Defensive Consideration), the asset allocation of the Scheme will be as follows:</p> <p>A. Equity & Equity related instruments including derivatives: 55%- 65%</p> <p>A1. Of which cash-futures arbitrage*: 0%-45%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :25% - 60%</p> <p>C. Units issued by REITs & InvITs: 0% -10%</p> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives ^Refers to only net long equity exposures aimed to gain from potential capital appreciation and thus is a directional equity</p>				

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		exposure which will not be hedged.				
DSP Equity & Bond Fund	The primary investment objective of the Scheme is to seek to generate long term capital appreciation and current income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). There is no assurance that the investment objective of the Scheme will be realized.	Equity and equity related securities: 65% - 75% Fixed income securities (Debt, securitized debt and money market securities): 25% - 35%	19758	157874	532.62	6,654.71
DSP Dynamic Asset Allocation Fund	The investment objective of the Scheme is to seek capital appreciation by managing the asset allocation between equity and fixed income securities. The Scheme will dynamically manage the asset allocation between equity and fixed income. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation. The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in fixed income securities and by using arbitrage and other derivative strategies. However, there can be no assurance that the investment objective of the scheme will be realized.	A. Equity & Equity related instruments Including derivatives: 65% - 100% B. Debt and money market instruments: 0%-35%	11795	56558	465.57	3,122.35

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Arbitrage Fund	The investment objective of the Scheme is to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative market. Investments may also be made in debt & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. #: 65% - 100% Debt, Money market instruments: 0-35%	1517	3627	698.76	323.56
DSP Healthcare Fund	The primary investment objective of the scheme is to seek to generate consistent returns by predominantly investing in equity and equity related securities of pharmaceutical and healthcare companies. However, there can be no assurance that the investment objective of the scheme will be realized.	A. Equity and equity related securities of pharmaceutical and healthcare companies: 80% - 100% B. Equity and Equity related securities of other: 0% - 20% Companies C. Debt, securitized debt and Money Market Securities: 0% - 20% Units issued by REITs & InvITs: 0% - 10%	32972	55807	305.45	896.63
DSP Quant Fund	The investment objective of the Scheme is to deliver superior returns as compared to the underlying benchmark over the medium to long term through investing in equity and equity related securities. The portfolio of stocks will be selected, weighed and rebalanced using stock screeners, factor based scoring and an optimization formula which aims to enhance portfolio exposures to factors representing 'good investing principles' such as growth, value and	A. Equity & Equity related instruments including derivatives: 95%-100% B. Debt and money market instruments: 0%- 5% C. Units issued by REITs & InvITs: 0%- 5%	15325	22455	644.47	557.12

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	quality within risk constraints. However, there can be no assurance that the investment objective of the scheme will be realized.					
DSP Value Fund	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities which are currently undervalued. However, there is no assurance that the investment objective of the scheme will be realized.	Equity & Equity related instruments including derivatives: 65%- 100% Debt, securitized debt* and money market instruments: 0%-35% Units issued by REITs & InvITs: 0%-10% *Exposure to securitized debt will not exceed 10% of the net assets of the Scheme. \$The Scheme may invest up to 35% of its total assets in foreign securities.	8720	23570	181.07	406.90

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

Date: April 30, 2023

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

Head Office	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021.
Agra	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16, Sanjay Place, Agra – 282002.
Ahmedabad	3rd EYE ONE, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G. Road, Panchvati, Ahmedabad - 380006.
Andheri	NATRAJ, Office No. 302, 3rd Floor, Plot No – 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai – 400069.
Bangalore	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001.
Bhopal	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
Bhubneshwar	Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneshwar - 751001.
Chandigarh	SCO 2471 – 72, 1st Floor, Sector 22 – C, Chandigarh - 160022.
Chennai	Raheja Towers, 7th Floor, Office No. 712, Alpha Wing of Block 'A', Anna Salai, Mount Road, Chennai, Tamil Nadu – 600002
Coimbatore	A.M.I. Midtown, Office No. 25A4, 3rd Floor, D.B. Road, R.S. Puram, Coimbatore - 641002.
Dehradun	NCR Plaza, Ground floor, Office No. G 12/A, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun – 248001.
Goa	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, M.G. Road, Panjim, Goa - 403001
Guwahati	Bibekananda Complex, Office No. 3, 2nd Floor, Near ABC Bus Stop, G S Road, Guwahati - 781005.
Hyderabad	RVR Towers, Office No. 1-B, 1st Floor, Door No.6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082
Indore	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B I Indore Head Office, Indore - 452001.
Jaipur	Green House, Office No. 308, 3rd Floor, Ashok Marg, Jaipur - 302001
Jamshedpur	Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001.
Jodhpur	LOTUS Tower, Block No E, 1st Floor, Plot No 238, Sardarpura, 3rd B Road, Opposite Gandhi Maidan, Jodhpur - 342003
Kanpur	KAN Chambers, Office No. 701 & 702, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Kochi - 682011.
Kolkata	Legacy Building, 4th Floor, Office no. 41B, 25A Shakespeare Sarani, Kolkata - 700017.
Lucknow	Capital House, 3rd Floor, 2, Tilak Marg, Hazratganj, Lucknow - 226001.
Ludhiana	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141001.
Mangalore	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
Nashik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nashik - 422002.
New Delhi	Narian Manzil , 219 to 224, 2nd Floor, 23 Barakhamba Road, New Delhi - 110011
Patna	Dumraon Place, L309 & L310, 3rd Floor, Frazer Road, Patna 800001.
Pune	City Mall, 1st Floor, Office No. 109 (B&C) University Square, University Road, Pune-411007.
Raipur	Raheja Towers, Office No. SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001
Rajkot	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
Ranchi	Shrilok Complex, Office No 106 to 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834001.
Surat	International Trade Centre (ITC), B-Wing, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
Trivandrum	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Thiruvananthapuram – 695004.
Vadodara	Naman House, 1st Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390007.
Vapi	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvasa Road, Vapi - 396195.
Varanasi	Arihant Complex, 7th Floor, D-64/127, C-H, Sigra, Varanasi - 221010
Vizag	VRC complex, Office No. 304B, 47-15-14/15, Rajjee Nagar, Dwaraka Nagar, Visakhapatnam – 530016.

CAMS Investor Service Centres and Transaction Points

Agartala	Nibedita, 1st floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura west,799001
Agra	No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002
Ahmedabad	111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006
Ahmednagar	CAMS SERVICE CENTER, Office No.3. 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar-414003
Ajmer	AMC No. 423/30 Near Church, Brahmपुरi, Opp T B Hospital, Jaipur Road, Ajmer, Rajasthan, 305001
Akola	Opp. RLT Science College Civil Lines, Akola, Maharashtra, 444001
Aligarh	City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001
Allahabad	30/2, A&B, Civil Lines Station Besides , Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001
Alleppey	Doctor's Tower Building, Door No. 14/2562, 1st floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala.688001
Alwar	256A, Scheme No:1 Arya Nagar, Alwar, Rajasthan, 301001
Amaravati	81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601
Ambala	CAMS SERVICE CENTRE, SCO 48-49, Ground Floor, opp peer, Bal Bhawan Road, Near HDFC Bank, Ambala City, Haryana - 134 003
Amritsar	CAMS SERVICE CENTER, 3rd Floor, Bearing Unit No-313, Mukut House, Amritsar-143001
Anand	101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand Gujarat 388001
Anantapur	AGVR Arcade, 2nd Floor, Plot No.37 (Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
Andheri	CAMS Pvt Ltd, No.351, Icon, 501, 5 th Floor, Western Express Highway, Andheri East, Mumbai-400069
Ankleshwar	Shop No - F -56, First Floor, Omkar Complex Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar, Gujarat, 393002
Asansol	Block – G 1st Floor, P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303
Aurangabad	CAMS SERVICE CENTRE, 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp.HDFC Bank, Aurangabad-431001
Balasore	B C Sen Road, Balasore, Orissa, 756001
Ballari	CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar, Ballari-583102
Bangalore	Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka, 560042
Bangalore(Wilson Garden)	CAMS SERVICE CENTER, First Floor, No. 17/1, -(272) 12Th Cross Road, Wilson Garden, Bangalore-560027
Bankura	1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal, PIN – 722101
Bareilly	CAMS SERVICE CENTER, F-62-63, 2nd Floor, Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001
Basti	CAMS C/O RAJESH MAHADEV & CO SHOP NO 3, 1st Floor, JAMIA COMLEX STATION ROAD, BASTI PIN - 272002
Belgaum	CAMS SERVICE CENTRE, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum-590006
Berhampur	CAMS SERVICE CENTER, Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur-760002
Bhagalpur	CAMS SERVICE CENTRE, Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001
Bharuch	CAMS SERVICE CENTRE, A-111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch-392001
Bhatinda	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab, 151001
Bhavnagar	501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001
Bhilai	CAMS SERVICE CENTRE, 1 st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai-490020
Bhilwara	C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan)
Bhopal	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh 462011
Bhubaneswar	Plot No -111, Varaha Complex Building 3rd Floor, Station Square, Kharvel Nagar, Unit 3-Bhubaneswar-Orissa-751001
Bhuj	CAMS SERVICE CENTRE, Office No.4-5, First Floor, RTO Relocation Commercial Complex-B, Opp. Fire Station, Near RTO Circle, Bhuj-Kutch-370001
Bhusawal (Jalgaon TP)	3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra, 425201
Bikaner	Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner. 334001
Bilaspur	CAMS SERVICE CENTRE, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur(C.G)-495001
Bokaro	Mazzanine Floor F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand, 827004
Borivali	501 – TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092
Burdwan	No. 399 G T Road, Basement, Building Name Talk of the town, Burdwan, Westbengal – 713101
Calicut	29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut Kerala-673016
Chandigarh	Deepak Tower, SCO 154-155, 1st Floor-Sector 17-Chandigarh-Punjab-160017
Chennai	Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam-Chennai-Tamilnadu-600034
Chennai-Satelite ISC	No.158, Rayala Tower-1, Anna salai, Chennai-600002
Chhindwara	CAMS SERVICE CENTER, 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh 480001
Chittorgarh	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan 312001
Cochin	CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016
Coimbatore	CAMS SERVICE CENTRE, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore-641002
Coochbehar	Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near – Banik Decorators PO & Dist , Cooch Behar, West Bengal, Pin 736101
Cuttack	Near Indian Overseas Bank Cantonment Road, Mata Math, Cuttack, Orissa, 753001
Darbhanga	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.
Davangere	13, 1st Floor, Akkamahadevi Samaj Complex Church Road, P.J.Extension, Davangere, Karnataka, 577002
Dehradun	204/121 Nari Shilp Mandir Marg (1st Floor) Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001
Deoghar	S S M Jalan Road Ground floor Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand, 814112
Dhanbad	Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand, 826001
Dharmapuri	16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu 636701
Dhule	House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule, Maharashtra 424001
Dibrugarh	CAMS SERVICE CENTER, Amba Complex, Ground Floor, H S Road, Dibrugarh-786001
Durgapur	CAMS SERVICE CENTRE, Plot No.3601, Nazrul Sarani, City Centre, Durgapur-713216
Erode	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu, 638001
Faizabad	CAMS SERVICE CENTRE, 1/13/196 A, Civil Lines, Behind Tripati Hotel, Faizabad, Uttarpradesh-224001

Faridabad	B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001
Gandhidham	CAMS SERVICE CENTER, Shyam Sadan, First Floor, Plot No. 120, Sector 1/A, Gandhidham-370201
Gaya	CAMS SERVICE CENTER, North Bisar Tank, Upper Ground Floor, Near-I.M.A. Hall, Gaya-823001
Ghatkopar	CAMS SERVICE CENTRE, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077
Ghaziabad	CAMS SERVICE CENTER, 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002
Goa	CAMS SERVICE CENTER, Office No. 103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001
Gondal (Parent Rajkot)	A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311
Gorakhpur	CAMS SERVICE CENTRE, Shop No 5 & 6, 3rd Floor, Cross Road The mall A D Tiraha, bank Road, Gorakhpur-273001
Gulbarga	Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101
Guntur	CAMS SERVICE CENTER, Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002
Gurgaon	SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001
Guwahati	CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No. 1, Rehabari, Guwahati-781008
Gwalior	G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior Madhya Pradesh-474002
Haldia	MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia – 721602
Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139
Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand – 249408
Hazaribag	Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301
Himmatnagar	D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001
Hisar	CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001
Hoshiarpur	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001
Hosur	CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110
Hubli	No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road, Hubli, Karnataka, 580029
Indore	101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001
Jabalpur	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001
Jaipur	R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001
Jalandhar	CAMS SERVICE CENTER, 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001
Jalgaon	Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon, Maharashtra, 425001
Jalna	Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203
Jammu	JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004
Jamnagar	207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001
Jamshedpur	Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001
Janakpuri	Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058
Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001
Jhansi	No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001
Jodhpur	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003
Junagadh	"Aastha Plus", 202-A, 2nd Floor Sardarbag, Near. Alkapuri Opp. Zansi Rani Statue, Junagadh Gujarat-362001
Kadapa	Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001
Kakinada	CAMS SERVICE CENTRE D No.25-4-29, 1st floor, Kommireddy vari street Beside Warf Road, Opp swathi medicals, Kakinada-533001
Kalyani	A – 1/50, Block A Kalyani, Dt - Nadia, West Bengal, PIN- 741235
Kannur	Room No.PP. 14/435 Casa Marina Shopping Centre Talap, Kannur, Kerala, 670004
Kanpur	First Floor 106 to 108 City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001
Karimnagar	HN0.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001
Karnal	No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001
Karur	126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu, 639002
Katni	1st Floor, Gurunank dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501
Khammam	Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001
Kharagpur	CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305
Kolhapur	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001
Kolkata	CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071
Kolkata-CC (Central)	Cams Collection Centre, 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001
Kollam	CAMS SERVICE CENTRE, Uthram Chambers (Ground Floor), Thamarakulam, Kollam-691006
Kota	B-33 'Kalyan Bhawan', Near Triangle Park, Vallabh Nagar, Kota, Rajasthan, 324007
Kottayam	CAMS SERVICE CENTER, 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam P O, Kottayam-686501
Kukatpally	CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kukatpally, Hyderabad-500072
Kumbakonam	No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Kurnool	CAMS SERVICE CENTRE, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001
Lucknow	CAMS SERVICE CENTER, Office No. 107, 1st Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow-226001
Ludhiana	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002
Madurai	Shop No 3 2nd Floor Surya Towers, No 272/273 Goodshed Street, Madurai – 625001
Malda	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbengal 732101
Mangalore	No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003
Manipal	CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104
Mapusa (Parent ISC : Goa)	CAMS COLLECTION CENTRE, Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507
Margao	CAMS SERVICE CENTRE, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601
Mathura	159/160 Vikas Bazar Mathura Uttarpradesh-281001
Meerut	108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002

Mehsana	1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002
Moga	CAMS SERVICE CENTRE,No.9, New Town,Opp.Jaswal Hotel,Daman Building,Moga-142001
Moradabad	H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001
Mumbai	Rajabhadur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023
Muzaffarpur	Brahman Toi,DurgasthanGola Road,Muzaffarpur,Bihar,842001
Mysore	No.1, 1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram,Mysore,Karnataka,570009
Nadiad	F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat, 387001
Nagpur	145 ,Lendra, Behind Indusind Bank, New Ramdaspath,Nagpur,Maharashtra,440010
Namakkal	156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001
Nasik	CASM SERVICE CENTRE 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride,Sharanpur Road,Nasik-422002
Navsari	CAMS Service Centre,214-215,2nd floor, Shivani Park,Opp.Shankheswar Complex,Kaliawadi,Navsari -396445,Gujarat
Nellore	97/56, I Floor, Immadisetty TowersRanganayakulapet Road, Santhapet,Nellore,AndhraPradesh,524001
New Delhi	401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001
Noida	CAMS SERVICE CENTER,Commercial Shop No. GF10 & GF38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18,Noifs - 201301
Palakkad	10/ 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001
Palanpur	CAMS SERVICE CENTER,Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001
Panipat	SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103
Patiala	CAMS SERVICE CENTRE.No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001
Patna	G-3, Ground Floor,OM ComplexNear Saket Tower, SP Verma Road,Patna,Bihar,800001
Pitampura	CAMS SERVICE CENTRE,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034
Pondicherry	S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001
Pune	,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital, Karvenagar , Pune-411052
Rae Bareli	17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001
Raipur	HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004
Rajahmundry	Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101
Rajapalayam	No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu-626117
Rajkot	Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001
Ranchi	4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayal,Ranchi,Jharkhand,834001
Ratlam	Dafria & Co.No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001
Ratnagiri	,Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Palki 1/2,Nachane Municiple Aat,Arogya Mandir,Nachane Link Road,At,Post,Tal.Ratnagiri Dist.Ratnagiri-415612
Rohtak	CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001
Roorkee	22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667
Rourkela	CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012
Sagar	Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002
Saharanpur	I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001
Salem	No.2, I Floor Vivekananda Street,New Fairlands,Salem, Tamilnadu,636016
Sambalpur	C/o Raj Tibrewal & Associates, Opp. Town High School,Sansarak Sambalpur,Orissa,768001
Sangli	Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416
Satara	117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002
Secunderabad (Hyderabad)	208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500003
Shahjahanpur	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001
Shimla	I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001
Shimoga	No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201
Siliguri	CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001
Sirsa	Ground Floor of CA Deepak Gupta, ,M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055
Sitapur	Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001
Solan	1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212
Solapur	Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001
Sri Ganganagar	18 L Block Sri Ganganagar,Rajasthan,335001
Srikakulam	Door No 4—4-96,First Floor.Vijaya Ganapathi Temple Back Side,Nanubala Street ,Srikakulam, AndhraPradesh 532001
Sultanpur	967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001
Surat	CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate, Ring Road,Surat-395002
Surendranagar	Shop No. 12,M.D. Residency,Swastik Cross Road,Surendranagar - 363001
Tambaram	CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045
Thane	CAMS SERVICE CENTER,Dev Corpora, 1st Floor,Office No.102,Cadbury Junction,Eastern Express Way, Thane-400601
Thiruvalla	CAMS SERVICE CENTER,1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105
Tinsukia	Bhawal Complex Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Dist Tinsukia, Assam - 786 125
Tirunelveli	CAMS SERVICE CENTRE,No.F4,Magnam Surakasa Apatments,Tiruvananthapuram Road,Tirunelveli-627002
Tirupati	Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501, AndhraPradesh
Tirupur	1(1), Binny Compound,II Street,Kumaran Road,Tirupur, Tamilnadu,641601
Trichur	Room No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001
Trichy	No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018
Trivandrum	R S Complex,Opp of LIC Building, Pattom PO, Trivandrum,Kerala,695004
Tuticorin	4B/A16, Mangal Mall Complex, Ground Floor,Mani Nagar,TuticorinTamilnadu-628003
Udaipur	CAMS SERVICE CENTRE.No.32,Ahinsapuri,Fatehpura Circle, Near Bal Bhawan School, Udaipur-313001
Ujjain	Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010

Vadodara	103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007
Valsad	3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001
Vapi	208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195
Varanasi	Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010
Vasco (Parent Goa)	No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank, Vasco, Goa, 403802
Vashi	CAMS SERVICE CENTRE, BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705
Vellore	CAMS SERVICE CENTRE, AKT Complex, 2nd Floor, No. 1, 3, New Sankaranpalayam Road Tolgate, Vellore-632001
Vijayawada	40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010
Visakhapatnam (Vizag)	CAMS Service Center, Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH
Warangal	Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001
Yamuna Nagar	124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001
Yavatmal	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001

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 and MFUI at www.mfuiindia.com and will be updated from time to time.

AGARTALA	Krishna Nagar Advisor Chowmuhani (Ground Floor) Agartala 799001
AGARTALA	Old RMS Chowmuhani Mantri Bari Road, 1st Floor, Near Traffic Point Tripura (West) Agartala 799001
AGRA	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002
AGRA	House No. 17/2/4, 2nd Floor Deepak Wasan Plaza Behind Hotel Holiday INN Sanjay Place Agra 282002
AHMEDABAD	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006
AHMEDABAD	Office No. 401, on 4th Floor ABC-I, Off. C.G. Road Ahmedabad 380009
AJMER	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001
AJMER	302 3rd Floor Ajmer Auto Building, Opposite City Power House Jaipur Road Ajmer 305001
AKOLA	Opp. R L T Science College Civil Lines Akola 444001
AKOLA	Yamuna Tarang Complex Shop No 30 Ground Floor, Opp Radhakrishna Talkies N.H. No- 06 Murtizapur Road Akola 444004
ALIGARH	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001
ALIGARH	Sebti Complex Centre Point Aligarh 202001
ALLAHABAD	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001
ALLAHABAD	Saroj Bhawan Patrika Marg Civil Lines Allahabad 211001
ALLEPPEY	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001
ALWAR	256 A Scheme 1 Arya Nagar Alwar 301001
ALWAR	Office Number 137, First Floor Jai Complex Road No.2 Alwar 301001
AMARAVATI	81 Gulsham Tower Near Panchsheel Amaravati 444601
AMARAVATI	Shop No. 21 2nd Floor Gulshan Tower, Near Panchsheel Talkies Jaistambh Square Amaravati 444601
AMBALA	Opposite Peer Bal Bhawan Road Ambala 134003
AMBALA	6349, 2nd Floor, Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001
AMRITSAR	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001
AMRITSAR	SCO 5, 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
ANAND	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001
ANAND	B-42 Vaibhav Commercial Center Nr TVS Down Town Show Room Grid Char Rasta Anand 380001
ANANTAPUR	AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
ANANTAPUR	13/4, Vishnupriya Complex, Beside SBI Bank Near Tower Clock Anantapur 515001
ANKLESHWAR	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002
ASANSOL	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303
ASANSOL	112/N, G T Road Bhanga Pachil Asansol 713303
AURANGABAD	2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank Aurangabad 431001
AURANGABAD	Shop no B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
AZAMGARH	House No. 290, Ground Floor Civil lines, Near Sahara Office Azamgarh 276001
BALASORE	B C Sen Road Balasore 756001
BALASORE	1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasore 756001
BANGALORE	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042

BANGALORE	No 35, Puttanna Road Basavanagudi Bangalore 560004
BANKURA	Plot nos- 80/1/A, Natunchati Mahala, 3rd floor Ward no-24, Opposite P.C Chandra Bankura 722101
BAREILLY	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001
BAREILLY	1ST FLOOR REAR SIDEA -SQUARE BUILDING 54-CIVIL LINES Ayub Khan Chauraha Bareilly 243001
BEGUSARAI	C/o Dr Hazari Prasad Sahu, Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117
BELGAUM	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006
BELGAUM	No 101, CTS NO 1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
BELLARY	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101
BELLARY	GROUND FLOOR,3RD OFFICE NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE Bellary 583103
BERHAMPUR	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002
BERHAMPUR	Opp –Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur 760001
BHAGALPUR	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001
BHAGALPUR	2nd Floor, Chandralok Complex Near Ghanta Ghar Bhagalpur 812001
BHARUCH	123 Nexus business Hub Near Gangotri Hotel B/s Rajeshwari Petroleum Makampur Road Bharuch 392001
BHATINDA	2907 GH GT Road Near Zila Parishad Bhatinda 151001
BHATINDA	MCB -Z-3-01043, 2nd Floor Goniana Roda, Opp: Nippon India MF Near Hanuman Chowk, GT Road Bhatinda 151001
BHAVNAGAR	305-306 Sterling Point Waghawadi Road Opp. HDFC Bank Bhavnagar 364002
BHAVNAGAR	303, Sterling Point Waghawadi Road Bhavnagar 364001
BHILAI	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020
BHILAI	Office No.2, 1st Floor Plot No 9/6 Nehru Nagar- East Bhilai 490020
BHILWARA	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001
BHILWARA	Office No. 14 B, Prem Bhawan Pur Road Gandhi Nagar Near CanaraBank Bhilwara 311001
BHOPAL	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011
BHOPAL	SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital zone-2 M P nagar Bhopal 462011
BHUBANESWAR	Plot No- 501/1741/1846 Premises No-203, 2nd Floor Kharvel Nagar Unit 3 Bhubaneswar 751001
BHUBANESWAR	A/181 Back Side of Shivam Honda Show Room Saheed Nagar Bhubaneswar 751007
BHUJ	Office No. 4-5, First Floor RTO Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle Bhuj 370001
BIKANER	Shop No F 4 & 5 Bothra Compex Modern Market Bikaner 334001
BIKANER	70-71 2nd Floor Dr.Chahar Building Panchsati Circle, Sadul Ganj Bikaner 334001
BILASPUR	Beside HDFC Bank Link Road Bilaspur 495001
BILASPUR	ANANDAM PLAZA Shop.No. 306; 3rd Floor Vyapar Vihar Main Road Bilaspur 495001
BOKARO	Mazzanine Floor F-4 City Centre Bokaro Steel City Bokaro 827004
BOKARO	B-1 1st Floor City Centre Sector- 4 Near Sona Chandi Jewellers Bokaro 827004
BURDWAN	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101
BURDWAN	Saluja Complex, 846, Laxmipur G. T. Road Burdwan 713101
CALICUT	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016
CALICUT	Second Floor, Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
CHANDIGARH	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017
CHANDIGARH	SCO 2469-70 Sector 22-C Chandigarh 160022
CHENNAI	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034
CHENNAI	9th Floor, Capital Towers 180, Kodambakkam High Road Nungambakkam Chennai 600034
CHINSURAH	96, Doctors Lane Hooghly Dt Chinsurah 712101
COCHIN	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016
COCHIN	Ali Arcade 1st Floor, Near Atlantis Junction Kizhavana Road Panampilly Nagar Ernakulam 682036
COIMBATORE	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002
COIMBATORE	3rd Floor Jaya Enclave 1057 Avinashi Road Coimbatore 641018
CUTTACK	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001
CUTTACK	SHOP NO-45, 2ND FLOOR NETAJI SUBAS BOSE ARCADE (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS Cuttack 753001

DARBHANGA	2nd Floor, Raj Complex Near Poor Home Darbhanga 846004
DAVANGERE	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002
DAVANGERE	D.No 162/6 , 1st Floor, 3rd Main P J Extension, Davangere taluk Davangere Mandal Davangere 577002
DEHRADUN	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001
DEHRADUN	Shop No-809/799 , Street No-2 A,Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun 248001
DEOGHAR	S S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112
DEORIA	K. K. Plaza, Above Apurwa Sweets Civil Lines Road Deoria 274001
DHANBAD	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001
DHANBAD	208 New Market 2nd Floor, Katras Road Bank More Dhanbad 826001
DHULE	Ground Floor Ideal Laundry Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
DURGAPUR	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216
DURGAPUR	Mwav-16 Bengal Ambuja 2nd Floor City Centre 16 Dt Burdwan Durgapur 713216
ELURU	D.No:23B-5-93/1 Savithri Complex Near Dr.Prabhavathi Hospital Edaravari Street, R.R.Pet Eluru 534002
ERODE	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001
ERODE	No 38/1,Sathy Road,(VCTV Main Road) Sorna Krishna Complex,Ground Floor Erode 638003
FARIDABAD	B-49 First Floor Nehru Ground Behind Anupam Sweet House Nit Faridabad 121001
FARIDABAD	A-2B 1st Floor Nehru Ground NIT Faridabad 121001
FEROZEPUR	The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
GANDHIDHAM	Shop No: 12 Shree Ambica Arcade Plot No: 300 Ward 12. Opp. CG High School Near HDFC Bank Gandhidham 3 Gandhidham 370201
GANDHINAGAR	123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011
GAYA	Property No. 711045129 Ground Floor, Hotel Skylark Swaraipuri Road Gaya 823001
GHAZIABAD	B-11, LGF RDC Rajnagar Ghaziabad 201002
GHAZIABAD	FF - 31 Konark Building Rajnagar Ghaziabad 201001
GHAZIPUR	House No. 148/19 Mahua bagh Ghazipur 233001
GONDA	H No 782, Shiv Sadan, ITI Road Near Raghukul Vidyapeeth Civil lines Gonda 271001
GORAKHPUR	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001
GORAKHPUR	Shop No 8-9, 4th Floor Cross Road The Mall Bank Road Gorakpur 273001
GULBARGA	H NO 2-231,Krishna Complex 2nd Floor Opp. Municipal corporation Office Jagat Station Main Road Gulbarga 585105
GUNTUR	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002
GUNTUR	2nd Shutter, 1st Floor,Hno. 6-14-48 14/2 Lane.,Arundal Pet Guntur 522002
GURGAON	Unit No-115, 1st Floor, VipulAgora Building Sector 28 Mehrauli Gurgaon Road, Chakkar Pur Gurgaon 122001
GURGAON	2nd Floor, Vipul Agora M. G. Road Gurgaon 122001
GUWAHATI	A.K. Azad Road Rehabari Guwahati 781008
GUWAHATI	Ganapati Enclave, 4th Floor Opposite Bora service Ullubari Guwahati 781007
GWALIOR	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office Gwalior 474002
GWALIOR	City Centre Near Axis Bank Gwalior 474011
HALDWANI	Shop No 5 KMVN Shopping Complex Haldwani 263139
HARIDWAR	Shop No - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
HASSAN	SAS NO: 490, HEMADRI ARCADE 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan 573201
HAZARIBAG	Municipal Market Annanda Chowk Hazaribag 825301
HISAR	12 Opp. Bank of Baroda Red Square Market Hisar 125001
HISSAR	Shop No. 20, Ground Floor, R D City Centre Railway Road Hisar 125001
HOSHIARPUR	Unit # SF-6,The Mall Complex,2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
HUBLI	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029
HUBLI	R R Mahalaxmi Mansion Above INDUSIND Bank, 2nd Floor Desai Cross, Pinto Road Hubballi 580029
HYDERABAD	No:303, Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
HYDERABAD	KARVY SELENIUM, Plot No. 31 & 32, Tower B Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli Nanakramguda, Serlingampally Mandal Hyderabad 500032
INDORE	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001

INDORE	101, Diamond Trade Center 3-4 Diamond Colony New Palasia Above khurana Bakery Indore 452001
JABALPUR	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001
JABALPUR	2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur 482001
JAIPUR	R-7 Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station Jaipur 302001
JAIPUR	Office Number 101, 1st Floor, Okay Plus Tower Next to Kalyan Jewellers Government Hostel Circle, Ajmer Road Jaipur 302001
JALANDHAR	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001
JALANDHAR	Office No 7, 3rd Floor City Square building E-H197 Civil Lines Jalandhar 144001
JALGAON	70 Navipeth Opp. Old Bus Stand Jalgaon 425001
JALGAON	3rd floor,269 JAEE Plaza Baliram Peth near Kishore Agencies Jalgaon 425001
JALNA	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203
JALPAIGURI	D B C Road Opp Nirala Hotel Jalpaiguri 735101
JAMMU	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004
JAMMU	1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004
JAMNAGAR	207 Manek Centre P N Marg Jamnagar 361001
JAMNAGAR	131 Madhav Piazza Opp SBI Bank Nr Lal Bungalow Jamnagar 361001
JAMSHEDPUR	Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001
JAMSHEDPUR	Madhukunj, 3rd Floor Q Road, Sakchi, Bistupur East Singhbhum Jamshedpur 831001
JHANSI	372/18 D, 1st Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001
JHANSI	1st Floor, Puja Tower Near 48 Chambers ELITE Crossing Jhansi 284001
JODHPUR	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003
JODHPUR	Shop No. 6, GANG TOWER, G Floor OPPOSITE ARORA MOTER SERVICE CENTRE NEAR BOMBAY MOTER CIRCLE Jodhpur 342003
JUNAGADH	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr.Alkapuri Opp. Zansi Rani Statue Junagadh 362001
JUNAGADH	Shop No. 201 2nd Floor V-ARCADE Complex Near vanzari chowk M.G. Road Junagadh 362001
KADAPA	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001
KAKINADA	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001
KALYANI	A-1/50 Block Akalyani Dist Nadia Kalyani 741235
KANNUR	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004
KANNUR	2nd Floor Global Village Bank Road Kannur 670001
KANPUR	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001
KANPUR	15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
KARIMNAGAR	H.No.7-1-257 Upstairs S.B.H Mankammathota Karimnagar 505001
KARIMNAGAR	2nd Shutter, HNo. 7-2-607 Sri Matha Complex Mankammathota Karimnagar 505001
KARNAL	3 Randhir Colony Near Doctor J.C.Bathla Hospital Kamal 132001
KARUR	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002
KARUR	No 88/11, BB plaza NRMP street K S Mess Back side Karur 639002
KHARAGPUR	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301
KHARAGPUR	Holding No 254/220, SBI BUILDING Malancha Road Ward No.16 PO: Kharagpur Kharagpur 721304
KOLHAPUR	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001
KOLHAPUR	605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
KOLKATA	Saket Building 44 Park Street 2nd Floor Kolkata 700 016
KOLKATA	2/1,Russel Street 4thFloor Kankaria Centre Kolkata-700001
KOLLAM	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006
KOLLAM	Sree Vigneswara Bhavan Shastri Junction Kadapakada Kollam 691001
KOTA	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007
KOTA	D-8, SHRI RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL GUMANPUR Kota 324007
KOTTAYAM	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001
KOTTAYAM	1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
KUMBAKONAM	Jailani Complex 47 Mutt Street Kumbakonam 612001

KURNOOL	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B Second Floor, Skanda Shopping Mall Old Chad Talkies, Vaddageri, 39th Ward Kurnool 518001
KURNOOL	Shop No.47 2nd Floor S komda Shopping mall Kurnool 518001
LUCKNOW	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001
LUCKNOW	1st Floor, A A Complex Thaper House 5 Park Road, Hazratganj Lucknow 226001
LUDHIANA	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Virdis Lab), Sarabha Nagar, Pulli Pakhowal Road P.O. Model Town Ludhiana 141002
LUDHIANA	SCO 122 2nd Floor Above HDFC Mutual fund Feroze Gandhi Market Ludhiana 141001
MADURAI	Shop No 3 2nd Floor, Suriya Towers 272/273 – Goodshed Street Madurai 625001
MADURAI	No. G-16/17, AR Plaza 1st floor, North Veli Street Madurai 625001
MALDA	Ram Krishna Pally Ground Floor English Bazar Malda 732101
MANDI	House No. 99/11, 3rd Floor Opposite GSS Boy School School Bazar Mandi 175001
MANGALORE	No. G4 & G5 Inland Monarch Opp. Karnataka Bank Kadri Main Road Kadri Mangalore 575003
MANGALORE	Mahendra Arcade Opp Court Road Karangal Padi Mangalore 575003
MARGAO	Virinkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601
MARGAO	SHOP NO 21, OSIA MALL, 1ST FLOOR NEAR KTC BUS STAND SGDPA MARKET COMPLEX Margao 403601
MATHURA	Shop No. 9, Ground Floor, Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
MEERUT	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002
MEERUT	Shop No:- 111, First Floor Shivam Plaza, Near Canara Bank Opposite Eves Petrol Pump Meerut 250001
MEHSANA	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002
MEHSANA	FF-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana 384002
MIRZAPUR	Triveni Campus Near SBI Life Ratanganj Mirzapur 231001
MOGA	1st Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
MORADABAD	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001
MORADABAD	Chadha Complex G. M. D. Road Near Tadi Khana, Chowk Moradabad 244001
MORENA	House No. HIG 959, Near Court Front of Dr. Lal Lab Old Housing Board Colony Morena 476001
MUMBAI	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuvandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West Mumbai - 400 092
MUMBAI	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069
MUMBAI	Rajabhadur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023
MUMBAI	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077
MUMBAI	Shop No. 1, Ground Floor Dipti Jyothi Co Op Hsg Soc, Near MTNL Office P M Road, Vileparle East Mumbai 400057
MUMBAI	6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange) Next to Union Bank, Fort Mumbai 400001
MUMBAI	Gomati Smuti, Ground Floor Jambli Gully, Near Railway Station Borivali (West) Mumbai 400092
Mumbai	Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W),421301
MUZAFFARPUR	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001
MUZAFFARPUR	First Floor, Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
MYSORE	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009
MYSORE	NO 2924, 2ND FLOOR, 1ST MAIN 5TH CROSS SARASWATHI PURAM Mysore 570009
NADIAD	311-3rd Floor City Center Near Paras Cinema Nadiad 387001
NAGERCOIL	45 East Car Street 1st Floor Nagercoil 629001
NAGPUR	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010
NAGPUR	Plot No 2/1 House No 102/1, Mangaldeep Appartment Opp Khandelwal Jewelers Mata Mandir Road, Dharampath Nagpur 440010
NANDED	Shop No.4 Santakripa Market G G Road Opp.Bank of India Nanded 431601
NASIK	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005
NASIK	F-1 Suyojit Sankul Sharanpur Road Nasik 422002
NAVI MUMBAI	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705
NAVSARI	16 1st Floor Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari 396445
NAVSARI	103 , 1st Floor Landmark Mall Near Sayaji Library Navsari 396445
NELLORE	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001
NEW DELHI	7-E 4th Floor, Deen Dayaal Research Institute Bldg Swamiram Tirath Nagar, Jhandewalan Extn Near Videocon Tower New Delhi 110055
NEW DELHI	305 New Delhi House 27 Barakhamba Road New Delhi 110001

NOIDA	C-81 First Floor Sector 2 Noida 201301
NOIDA	F - 21 Sector-18 Noida 201301
PALAKKAD	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001
PALAKKAD	No: 20 & 21 Metro Complex H.P.O.Road Palakkad 678001
PANIPAT	SCO 83-84 1st Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103
PANIPAT	Shop No. 20, 1st Floor BMK Market Behind HIVE Hotel G.T. Road Panipat 132103
PANJIM	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001
PANJIM	H. No: T-9, T-10 Affran plaza 3rd Floor Near Don Bosco High School Panjim - 403001
PATHANKOT	2nd Floor, Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
PATIALA	35 New Lal Bagh Colony Patiala 147001
PATIALA	B- 17/423, Lower Mall Patiala Opp Modi College Patiala 147001
PATNA	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001
PATNA	3A 3rd Floor Anand Tower Exhibition Road Opp ICICI Bank Patna 800001 Phone : 0612-2323066
PONDICHERRY	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001
PONDICHERRY	No 122(10b) Muthumariamman koil street Pondicherry 605001
PUNE	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052
PUNE	Office # 207-210, second floor Kamla Arcade JM Road Opposite Balgandharva Shivaji Nagar Pune 411005
RAIPUR	HIG C-23 Sector 1 Devendra Nagar Raipur 492004
RAIPUR	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER FAFADIH CHOWK JAIL ROAD Raipur 492001
RAJAHMUNDRY	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101
RAJAHMUNDRY	D.No. 46-23-10/A, Tirumala Arcade 2nd floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Rajahmundry 533103
RAJKOT	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001
RAJKOT	302, Metro Plaza Near Moti Tanki Chowk Rajkot 360001 Phone : 0281-6545888
RANCHI	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001
RANCHI	Room No 307 3rd Floor Commerce Tower Beside Mahabir Tower Ranchi 834001
RENUKOOT	C/o Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
REWA	In Front of Teerth Memorial Hospital University Road Rewa 486001
ROHTAK	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001
ROHTAK	Office No 61, First Floor, Ashoka Plaza Delhi Road Rohtak 124001
ROORKEE	Shree Ashadeep Complex 16,Tyagi Dairy Road Near Income Tax Office Roorkee 247667
ROURKELA	1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001
ROURKELA	2nd Floor, Main Road UDIT NAGAR SUNDARGARH Rourekla 769012
SAGAR	II Floor, Above Shiva Kanch Mandir 5 Civil Lines Sagar 470002
SAHARANPUR	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001
SALEM	No.2 I Floor Vivekananda Street New Fairlands Salem 636016
SALEM	No.6 NS Complex Omalur main road Salem 636009
SAMBALPUR	Opp. Town High School Sansarak Sambalpur 768001
SAMBALPUR	First Floor; Shop No. 219 SAHEJ PLAZA Golebazar Sambalpur 768001
SANGLI	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416
SATARA	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002
SATNA	1st Floor Gopal Complex Near Bus Stand Rewa Road Satna 485001
SECUNDERABAD	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003
SHILLONG	Annex Mani Bhawan Lower Thana Road Near R K M LP School Shillong 793001
SHIMLA	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001
SHIMLA	1st Floor, Hills View Complex Near Tara Hall Shimla 171001
SHIMOGA	Near Gutti Nursing Home Kuvempu Road Shimoga 577201
SHIMOGA	JAYARAMA NILAYA 2nd Cross MISSION COMPOUND Shimoga 577201
SHIVPURI	A. B. Road In Front of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551

SIKAR	First Floor Super Tower Behind Ram Mandir Near Taparya Bagichi Sikar 332001
SILCHAR	N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
SILIGURI	17B Swamiji Sarani Siliguri 734001
SILIGURI	Nanak Complex Sevoke Road Siliguri 734001
SITAPUR	12/12-A Sura Complex Arya Nagar Opp Mal Godam Sitapur 261001
SOLAN	Disha Complex, 1St Floor Above Axis Bank Rajgarh Road Solan 173212
SOLAPUR	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001
SOLAPUR	Shop No 106. Krishna complex 477 Dakshin Kasaba Datta Chowk Solapur 413007
SONEPAT	2nd floor, DP Tower Model Town, Near Subhash Chowk Sonapat 131001
SRI GANGANAGAR	18 L Block Sri Ganganagar 335001
SRI GANGANAGAR	Shop No. 5, Opposite Bihani Petrol Pump Near Baba Ramdev Mandir, NH - 15 Sri Ganganagar 335001
SULTANPUR	1st Floor, Ramashanker Market Civil Line Sultanpur 228001
SURAT	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002
SURAT	G-5 Empire State Building Nr Udhna Darwaja Ring Road Surat 395002
THANE	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601
THANE	Room No. 302, 3rd Floor Ganga Prasad, Near RBL Bank Ltd Ram Maruti Cross Road, Naupada Thane 400602
THIRUVALLA	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105
THIRUVALLA	2nd Floor Erinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
THRISSUR	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001
THRISSUR	4th Floor, Crown Tower Shakthan Nagar Opp: Head Post Office Thrissur 680001
TIRUNELVELI	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001
TIRUNELVELI	55/18 Jeney Building S N Road Near Aravind Eye Hospital Tirunelveli 627001
TIRUPATHI	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501
TIRUPATHI	Shop No:18-1-421/f1, CITY Center K.T.Road Airtel Backside office Tirupathi 517501
TIRUPUR	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601
TRICHY	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018
TRICHY	No 23C/1 E V R road Near Vekkaliyaman Kalyana Mandapam Putthur Trichy 620017
TRIVANDRUM	R S Complex Opposite of LIC Buildings Pattom P O Trivandrum 695004
TRIVANDRUM	1st FLOOR , MARVEL BUILDING Opp: SL ELECTRICALS UPPALAM ROAD STATUE PO Trivandrum 695001
TUTICORIN	4 B A34 A37 Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
UDAIPUR	Shree Kalyanam, 50, Tagore Nagar Sector - 4, Hiranmagri Udaipur 313001
UDAIPUR	Shop No. 202, 2nd Floor business centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
UJJAIN	Heritage Shop No. 227,87 Vishvavidhyalaya Marg Station Road Near ICICI bank Above Vishal Megha Mar Ujjain 456001
VADODARA	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007
VADODARA	1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
VALSAD	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001
VALSAD	406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
VAPI	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195
VAPI	A-8, First Floor, Solitaire Business Centre OPP DCB BANK , GIDC CHAR RASTA SILVASSA ROAD Vapi 396191
VARANASI	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010
VARANASI	D-64/132 KA , 2nd Floor Anant Complex Sagra Varanasi 221010
VASHI	Vashi Plaza,Shop no. 324 C Wing 1ST Floor Sector 17 Vashi, Mumbai 400705
VELLORE	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001
VELLORE	No 2/19,1st floor Vellore city centre Anna salai Vellore 632001
VIJAYAWADA	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010
VIJAYAWADA	HNo26-23, 1st Floor, Sundarammastreet GandhiNagar Krishna Vijayawada 520010
VISAKHAPATNAM	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016
VISAKHAPATNAM	48-10-40, Ground Floor Surya Ratna Arcade, Srinagar Beside Taj Hotel Lodge Visakhapatnam 530016

WARANGAL	A.B.K Mall Near Old Bus Depot Road F-7 1st Floor Ramnagar, Hanamkonda Warangal 506001
WARANGAL	Shop No22 , ,Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
YAMUNA NAGAR	124 B/R Model Town Yamuna Nagar 135001
YAMUNA NAGAR	B-V, 185/A, 2nd Floor, Jagdhari Road Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar 135001

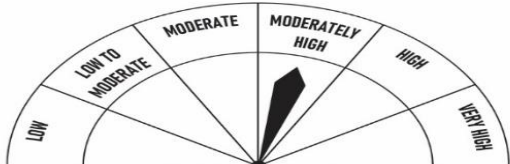
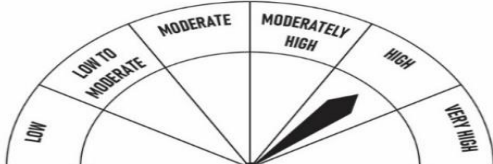
For updated list, please visit www.dspim.com and www.camsonline.com.

**For more information on DSP Mutual Fund Visit www.dspim.com
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**

KEY INFORMATION MEMORANDUM

DSP Dynamic Asset Allocation Fund

An open ended dynamic asset allocation fund

<p>This scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long-term capital growth Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments <p>* Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>	
RISKOMETER#	
Scheme	Benchmark CRISIL Hybrid 50+50 - Moderate Index
 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center; font-size: small;">INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	 <p style="text-align: center;">RISKOMETER</p> <p style="text-align: center; font-size: small;">INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK</p>

(# For latest Riskometers, investors may refer on the website of the Fund viz. www.dspim.com)

Continuous Offer of Units at NAV based prices

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.dspim.com.

The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated April 30, 2023

Name of Scheme	DSP Dynamic Asset Allocation Fund																
Type of Scheme	An open ended dynamic asset allocation fund																
Scheme Code	DSPM/O/H/DAA/13/10/0026																
Investment Objective	<p>The investment objective of the Scheme is to seek capital appreciation by managing the asset allocation between equity and fixed income securities. The Scheme will dynamically manage the asset allocation between equity and fixed income. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation.</p> <p>The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in fixed income securities and by using arbitrage and other derivative strategies.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized.</p>																
Asset Allocation Pattern of the scheme	<p>Under normal circumstances, the asset allocation will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocation (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>A. Equity & Equity related instruments including derivatives</td> <td>65</td> <td>100</td> <td>Medium to High</td> </tr> <tr> <td>B. Debt and money market instruments</td> <td>0</td> <td>35</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.</p> <p>The scheme may also invest in derivatives instruments to the extent of 80% of the Net Assets as permitted vide SEBI Circular no. DNP/ Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/ Cir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/ Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017. The Scheme may use fixed income derivative instruments, subject to the guidelines as may be issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p> <p>The Scheme can take exposure upto 20% of its net assets in stock lending. The Scheme will enter into securities lending in accordance with the framework specified by SEBI in this regard.</p> <p>Investment in Securitised Debt could be upto 20% of the Net Assets under the Scheme.</p> <p>The Scheme may also participate in repo of money market and corporate debt securities.</p> <p>The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.</p> <p>The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in foreign securities. The Scheme will not invest in equity linked debentures.</p> <p>Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171 /07 dated April 16, 2007, SEBI/</p>			Instruments	Indicative allocation (% of total assets)		Risk Profile	Minimum	Maximum	A. Equity & Equity related instruments including derivatives	65	100	Medium to High	B. Debt and money market instruments	0	35	Low to Medium
Instruments	Indicative allocation (% of total assets)		Risk Profile														
	Minimum	Maximum															
A. Equity & Equity related instruments including derivatives	65	100	Medium to High														
B. Debt and money market instruments	0	35	Low to Medium														

	<p>HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019:</p> <ol style="list-style-type: none"> 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. <p>The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.</p> <p>Portfolio Rebalancing:</p> <p>a. Action with respect to passive breaches in light of SEBI circular dated March 30, 2022:</p> <p>As per the SEBI circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 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.</p> <p>b. Action with respect to breaches arising due to defensive consideration in light of SEBI circular dated March 04, 2021:</p> <p>In addition to above, SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, asset allocation pattern can be altered for a short term period on defensive considerations.</p> <p>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.</p>
<p>Investment Strategy</p>	<p>The key value proposition of the Scheme is to provide an asset allocation overlay to investors. The Scheme will dynamically manage the asset allocation between equity and fixed income. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation.</p> <p>The valuation factor that would be used for determining the equity allocation is the average of P/E and P/B allocation.</p> <p>Average percentile score of the two will be considered for deciding the final equity allocation.</p> <p>Post that the model will also have an overlay of momentum (determined by 50DMA and 200 DMA) which will add an additional 10% to the equity allocation if the markets are in momentum.</p>

For the momentum filter, Nifty 50 values will be compared with 50 DMA and 200 DMA values:

- I. If the Nifty 50 is greater than both 50 DMA and 200 DMA, then it is regarded as an entry signal for momentum
- II. If the Nifty 50 is greater than any of the two, then it is a signal for Continuation.
- III. If Nifty is less than both 50DMA and 200 DMA, then it is an exit signal
- IV. If signal is Entry or Continuation, then 10% is added to equity allocation with a capping to 90% and if signal is exit, then keep the equity allocation as it is.

Based on the bands mentioned in the below table equity allocation will be calculated:

Lower Range	Higher Range	Equity allocation*
0%	10%	90%
10%	20%	90%
20%	30%	80%
30%	40%	70%
40%	50%	60%
50%	60%	50%
60%	70%	40%
70%	80%	30%
80%	90%	20%
90%	100%	20%

*unhedged equity exposure (exposure to equity shares alone without a corresponding equity derivative exposure)

The model takes the average of last 30 days of equity allocation and rounds it to the nearest tenths.

Since both the parameters will be ranked on a percentile basis everyday as compared to its history, the model places equal emphasis on new data.

The primary objective of the scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. For detailed investment strategy refer SID.

Risk Profile of the scheme

Scheme specific risk factors are summarised below:

1. Risks associated with the Scheme's Arbitrage Strategy
2. Risks associated with investing in equity and equity-related securities
3. Risks Associated with Investment in Debt Securities and Money Market Instruments
4. Market Liquidity Risk
5. Risk associated with investments in repo of corporate debt securities
6. Risks associated with investments in Securitised Assets
7. Risks associated with pool characteristics
8. Liquidity Risk on account of unlisted securities
9. Risks Associated with Trading in Derivatives
10. Risks associated with Securities Lending & Borrowing and Short Selling
11. Risks Associated with Transaction in Units Through Stock Exchange Mechanism
12. Risk factors associated with investments in Perpetual Debt Instrument (PDI).

Mutual Fund Units involve investment risks including the possible loss of principal. **Please read the SID carefully for details on risk factors before investment.**

Risk Management Strategies

Risk	Risk mitigants / management strategy
Risks associated with Scheme's	<ul style="list-style-type: none"> • Liquidity Risk: However, the Scheme will aim at taking exposure only into liquid stocks/derivatives where there will be minimal risk to

	Arbitrage strategy	<p>square off the transaction. The Scheme will ensure this by analyzing historical data of volume and open interest.</p> <ul style="list-style-type: none"> • Market Risk: The Scheme will endeavour to cover or square off the positions as soon as possible and maintain a net market neutral position. • Opportunities Risk: In absence of profitable arbitrage opportunities available in the market, the Scheme may predominantly invest in cash, short term debt and money market securities.
	Market Liquidity Risk for Equity and Fixed Income securities	The liquidity risk will be managed and/or sought to be addressed predominantly by investing predominantly in a portfolio of securities which have high secondary market liquidity
	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
	Term Structure of Interest Rates (TSIR) Risk	The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions.
	Rating Migration Risk	The endeavour is to invest in high grade/quality securities. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should address company-specific issues.
	Re-investment Risk	The Investment Manager will endeavour that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.
	Risk associated with Derivatives	<p>Equity derivatives have been used actively and we envisage this Scheme will also use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeased as only exchange traded equity derivatives are permitted.</p> <p>The guidelines issued by SEBI / RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.</p> <p>For performance, portfolio and regulatory limits for derivatives, there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which is a function of marketwide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the limit specified.</p>
	Risk associated with investment in equity and equity related instruments	The Investment Manager endeavors to invest in companies, where adequate due diligence has been performed by the Investment Manager. As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one to one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth,

		capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.																																				
	Risk associated with investments in repo of corporate debt securities	The Investment Manager will endeavor to manage counterparty risk in corporate debt repos by dealing only with counterparties having strong credit profiles. These could include SEBI regulated mutual funds, RBI regulated Banks, Non-Banking Finance Companies, Primary Dealers and IRDA regulated Insurance companies. Corporates for whom credit limits have been assigned are eligible counterparties. These corporates should have a minimum investment grade credit rating. For new counterparties, approval from Head - Risk will be taken and an assessment will be done by the Risk & Quantitative Analysis team. The collateral risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities, where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.																																				
	Risks associated with Securities Lending & Borrowing and Short Selling	At present, there is no significant activity in the Securities Borrowing and Lending market. The Mutual Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any such transactions.																																				
Plans and options	<p>Plans:</p> <ul style="list-style-type: none"> • Regular Plan • Direct Plan <p>Options available under both plans:</p> <ul style="list-style-type: none"> • Growth (Option A) * • Monthly Income Distribution cum Capital Withdrawal ('IDCW') (Option B) <ul style="list-style-type: none"> – Payout Income Distribution cum Capital Withdrawal ('IDCW') – Reinvest Income Distribution cum Capital Withdrawal ('IDCW') <p>* default Option</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 realized gains.</p> <p>Processing of Application Form/Transaction Request: The below table summarizes the procedures which would be adopted while processing application form/transaction request by the AMC.</p> <table border="1"> <thead> <tr> <th>Sr No.</th> <th>AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request</th> <th>Plan as selected in the application form/transaction request</th> <th>Transaction shall be processed and Units shall be allotted under</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table>		Sr No.	AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/transaction request	Transaction shall be processed and Units shall be allotted under	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.	
Applicable NAV	(a) Purchase and Switch-in	
	Particulars	Applicable NAV
	Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable
	Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.
	Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase/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) Redemption and Switch-out	
	Particulars	Applicable NAV
	Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.	NAV of the same day
	Where the application is received after 3.00 p.m.	NAV of the next Business Day.
	<p>When the application is received on a non-business day, it will be treated as if received on next business day.</p> <p>All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.</p> <ol style="list-style-type: none"> 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, Systematic Investment Plans (SIP) /Systematic Transfer Plans (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). 	

	<p>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.</p> <p>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.</p> <p>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.</p> <p>10. Investors are advised to make use of digital/electronic payment to transfer the funds to the scheme's bank account.</p> <p>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. Further it is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. Unit holders are requested to note that application for redemption/switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, redemption or switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.</p> <p>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p>
Minimum Application Amount (Purchase and Additional Purchase)	<p>Rs. 100/- and any amount thereafter.</p> <p>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.</p>
Minimum Application Amount/Number of Units for Repurchase/Redemption	Not Applicable
Minimum installment for Systematic Investment Plan (SIP)	Rs. 100/- and any amount thereafter
Minimum installment for Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP)	<p>Rs. 100/- and any amount thereafter</p> <p>SWP and STP facilities are not available for transactions carried out through the stock exchange mechanism.</p>
Dispatch of Repurchase	Within 3 working days of the acceptance of the redemption request at any of the authorized centres of DSP Mutual Fund.

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Benchmark Index	CRISIL Hybrid 50+50 - Moderate Index																																																											
Income Distribution Cum Capital Withdrawal ('IDCW') Policy	The Trustee reserves the right to declare a IDCW and the actual distribution thereof and the frequency of distribution are entirely at the discretion of the Trustee. For more details refer the SID of the Scheme																																																											
Name & tenure of the Fund Manager	Mr. Atul Bhole, 43 Years; Tenure: 5 Years and 2 Months (Managing the scheme from February 2018) Mr. Laukik Bagwe, 46 Years; Tenure: Tenure: 1 Year 8 Months (Managing the scheme since July 2021) Mr. Dhaval Gada, 36 Years, Tenure: 7 Months (Managing the scheme since September 2022)																																																											
Name of the Trustee Company	DSP Trustee Private Limited																																																											
Performance of the Scheme	<p>(a) Absolute Returns</p> <p>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.</p> <table border="1"> <caption>Annual Returns (%)</caption> <thead> <tr> <th>Year</th> <th>DSP Dynamic Asset Allocation Fund - Dir - Growth</th> <th>DSP Dynamic Asset Allocation Fund - Reg - Growth</th> <th>CRISIL Hybrid 50+50 - Moderate Index</th> </tr> </thead> <tbody> <tr> <td>FY19</td> <td>7.75%</td> <td>6.01%</td> <td>9.68%</td> </tr> <tr> <td>FY20</td> <td>-4.46%</td> <td>-6.03%</td> <td>-7.30%</td> </tr> <tr> <td>FY21</td> <td>32.76%</td> <td>30.67%</td> <td>39.21%</td> </tr> <tr> <td>FY22</td> <td>7.36%</td> <td>5.96%</td> <td>12.77%</td> </tr> <tr> <td>FY23</td> <td>1.43%</td> <td>0.20%</td> <td>1.82%</td> </tr> </tbody> </table> <p>Returns are for Growth option of the Scheme and are computed from the Date of Allotment/1st April, as the case may be, to 31st March of the respective financial year.</p> <p>(b) Compounded Annualised Returns as of March 31, 2023</p> <table border="1"> <thead> <tr> <th>Period</th> <th>DSP Dynamic Asset Allocation Fund - Regular Plan - Growth</th> <th>CRISIL Hybrid 50+50 - Moderate Index</th> <th>DSP Dynamic Asset Allocation Fund - Direct Plan - Growth</th> <th>CRISIL Hybrid 50+50 - Moderate Index</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year</td> <td>0.20%</td> <td>1.82%</td> <td>1.43%</td> <td>1.82%</td> </tr> <tr> <td>Last 3 Year</td> <td>11.53%</td> <td>16.92%</td> <td>13.07%</td> <td>16.92%</td> </tr> <tr> <td>Last 5 Year</td> <td>6.67%</td> <td>10.18%</td> <td>8.26%</td> <td>10.18%</td> </tr> <tr> <td>Since Inception</td> <td>7.65%</td> <td>11.79%</td> <td>8.93%</td> <td>11.79%</td> </tr> <tr> <td>Nav/ Index value</td> <td>19.6270</td> <td>11,191.49</td> <td>21.8740</td> <td>11,191.49</td> </tr> <tr> <td>Date of allotment</td> <td colspan="4">6-Feb-14</td> </tr> </tbody> </table>	Year	DSP Dynamic Asset Allocation Fund - Dir - Growth	DSP Dynamic Asset Allocation Fund - Reg - Growth	CRISIL Hybrid 50+50 - Moderate Index	FY19	7.75%	6.01%	9.68%	FY20	-4.46%	-6.03%	-7.30%	FY21	32.76%	30.67%	39.21%	FY22	7.36%	5.96%	12.77%	FY23	1.43%	0.20%	1.82%	Period	DSP Dynamic Asset Allocation Fund - Regular Plan - Growth	CRISIL Hybrid 50+50 - Moderate Index	DSP Dynamic Asset Allocation Fund - Direct Plan - Growth	CRISIL Hybrid 50+50 - Moderate Index	Last 1 Year	0.20%	1.82%	1.43%	1.82%	Last 3 Year	11.53%	16.92%	13.07%	16.92%	Last 5 Year	6.67%	10.18%	8.26%	10.18%	Since Inception	7.65%	11.79%	8.93%	11.79%	Nav/ Index value	19.6270	11,191.49	21.8740	11,191.49	Date of allotment	6-Feb-14			
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Note: As per the SEBI standards for performance reporting, the “since inception” returns are calculated on Rs. 10/- invested at inception. For this purpose, the inception date is deemed to be the date of allotment. The “Returns” shown are for the growth option. **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.

Disclosure as per SEBI circular SEBI/HO/IMD/DF 2/CIR/P/2016/4 2 dated March 18, 2016:

SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)

Top 10 Holdings issuer wise as on March 31, 2023	% of Scheme
Government of India	12.05%
Bajaj Finance Limited	4.59%
National Bank for Agriculture and Rural Development	4.13%
Small Industries Development Bank of India	3.90%
HDFC Bank Limited	2.38%
ICICI Bank Limited	2.26%
Kotak Mahindra Prime Limited	2.15%
LIC Housing Finance Limited	2.13%
REC Limited	2.00%
Alkem Laboratories Limited	1.95%

Link to the scheme’s latest monthly portfolio holding:

<https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>

SECTOR ALLOCATION:

Sector wise break up (As on March 31, 2023)

Sector	% of Scheme
FINANCIAL SERVICES	30.61%
G-Sec	10.73%
Automobile and Auto Components	5.30%
Capital Goods	5.00%
Oil, Gas & Consumable Fuels	3.75%
Consumer Durables	3.27%
Information Technology	3.15%
Fast Moving Consumer Goods	2.99%
Healthcare	2.21%
CONSUMER SERVICES	1.95%
CHEMICALS	1.73%
T-Bill	1.33%
Construction Materials	1.31%
POWER	0.29%
TREPS / Reverse Repo / Corporate Debt Repo	0.00%
Telecommunication	0.00%
TEXTILES	0.00%
Realty	0.00%
Metals & Mining	0.00%
MEDIA, ENTERTAINMENT & PUBLICATION	0.00%
SERVICES	-0.02%
Net Receivables/Payables	26.40%
Grand Total	100.00%

Portfolio Turnover Ratio: 4.29 Times

Expenses of the Scheme

(i) Structure	Load	Entry Load	Not Applicable		
		Exit Load# (as a % of Applicable NAV)	<ul style="list-style-type: none"> If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 12 months from the date of allotment: Nil; If units redeemed or switched out are in excess of the limit within 12 months from the date of allotment: 1%; If units are redeemed or switched out on or after 12 months from the date of allotment: Nil. 		
		#Applicable for investments made through normal purchase and SIP/STP/SWP transactions.			
		Note: No exit load shall be levied In case of switch of investments from Direct Plan to Regular Plan and vice versa.			
(ii) Actual Expenses for 2022-2023		Direct Plan- 0.67% Regular Plan- 1.89%			
(iii) Recurring expenses		Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (c) ^	Additional TER as per Regulation 52 (6A) (b) ^
		on the first Rs.500 crores of the daily net assets	2.25%	0.05%	0.30%
		on the next Rs.250 crores of the daily net assets	2.00%	0.05%	0.30%
		on the next Rs.1,250 crores of the daily net assets	1.75%	0.05%	0.30%
		on the next Rs.3,000 crores of the daily net assets	1.60%	0.05%	0.30%
		on the next Rs.5,000 crores of the daily net assets	1.50%	0.05%	0.30%
		On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.05%	0.30%
		On balance of the assets	1.05%	0.05%	0.30%
<p>Notes to Table 1:</p> <p>^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may also charge the following to the Scheme of the Fund under Regulation 52 (6A):</p> <p>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.</p> <p>It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>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:</p> <p>i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;</p>					

	<p>ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher. Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.</p> <p>* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investors.”</p> <p>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.</p> <p>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.</p> <p>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</p> <p>Expense Structure for Direct Plan - .</p> <p>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.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- FEES and EXPENSES” in the SID.</p>
Waiver of Load for Direct Applications	Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes. Therefore, the procedure for waiver of load for direct applications is no longer applicable.
Tax treatment for the Investors (Unit Holders)	Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax benefits, each investor is also advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the scheme concerned.
Daily Net Asset Value (NAV) publication	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same Business Day.</p> <p>NAV will be declared on all Business Days. NAV can also be viewed on www.dspim.com and www.amfiindia.com. You can also call us at: 1-800-200-4499. Investor(s)/Unit holder(s) are requested to note that AMC will declare separate NAV under Regular and Direct Plan of the Scheme.</p> <p>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the Statement of Additional Information (‘SAI’) available on AMC website i.e. www.dspim.comwww.dspim.com.</p>
For Investor Grievances please contact	Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-200-4499 (toll free), e-mail: service@dspim.com . Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP Asset Managers Private Limited Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction.

	<p>W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfindia.com for any service required or for resolution of their grievances for their transactions with MFUI.</p> <p>For any queries/clarifications/ grievance, investors may send mail to our RTA Computer Age Management Services Limited (CAMS) - https://www.camsonline.com/Investors/Support/Grievances or contact to its Registered Office- Computer Age Management Services Limited, No. 178/10 Kodambakkam High Road, Ground floor, Opp. Hotel Palmgrove, Nungambakk, Chennai, Tamil Nadu 600034.</p>
<p>Unit Holders Information</p>	<p>Account Statements/Allotment Confirmation:</p> <ul style="list-style-type: none"> • Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request. • Account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: <ul style="list-style-type: none"> I. Investors who do not hold Demat Account <p>Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.</p> <p>[^]Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</p> <ul style="list-style-type: none"> II. Investors who hold Demat Account <p>Consolidated Account Statement^{^^}, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</p> <p>^{^^}Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc.</p>

	<p>(including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.</p> <p>Investors are requested to note that for folios which are not included in the consolidated account statement, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before 15th day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.</p> <p>In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holders within 5 business days from the receipt of such request. For more details, please refer the SID.</p> <p>Half yearly portfolio disclosure: In case of unit holders whose email address 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 www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Annual Financial results: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's 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 unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi. Investors are requested to register their e-mail addresses with Mutual Fund.</p>
Direct Plan	<p>W.e.f. January 1, 2013 Direct Plan is introduced under all the Schemes launched prior to January 1, 2013. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit load structure and other terms under Direct Plan will be same as applicable to regular plan of the scheme.</p>
Payment Details	<p>The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p>

	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.
Listing	The Units are not proposed to be listed on any stock exchange. The Units will however, be available for purchase/sale through the Stock Exchange mechanism/Trading Platforms (MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE) or any other recognised stock exchange trading platform).
Stamp Duty	Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including reinvestment of IDCW) to the unit holders would be reduced to that extent.
Risk-o-Meter	In accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, AMC 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. Further, the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.
Facility to transact in units of the Schemes through MFCentral	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 subject to applicable Terms & 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 https://mfcentral.com/ and a Mobile App in future. DSP Mutual fund designates MFCentral as its Official point of acceptance (DISC - Designated investor Service Centre) with effect from 23 rd September 2021.

Nomination for Mutual Fund Unit Holders	<p>Pursuant to the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 dated June 15, 2022 read with SEBI Circular no. SEBI/HO/IMD/IMD-I DOF1/P/CIR/2022/105 July 29, 2022 with respect to nomination for unitholders, the following shall be considered:</p> <p>1. New Investors: Investors who are subscribing to units of DSP Mutual Fund 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).</p> <p>a. In case of physical option: The forms shall carry the wet signature of all the unit holder(s).</p> <p>b. In case of online option: (1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or (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>On or after October 01, 2022, 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>2. Existing Unitholders: The existing individual unitholders of DSP Mutual Fund shall provide the nomination/ opting out of nomination duly signed in physical form or through online modes on or before September 30, 2023, failing which the folios shall be frozen for debits.</p>
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COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Focus Fund	The primary investment objective of the Scheme is to generate long-term capital growth from a portfolio of equity and equity-related securities including equity derivatives. The portfolio will consist of multi cap companies by market capitalisation. The Scheme will hold equity and equity-related securities including equity derivatives, of upto 30 companies. The Scheme may also invest in debt and money market securities, for defensive considerations and/or for managing liquidity requirements. There is no assurance that the investment objective of the Scheme will be realized	(a) Equity & equity related instruments: 65% - 100% (b) Debt and Money Market Securities*: 0% - 35% (c) Units issued by REITs & InvITs: 0% -10% *Debt and money market instruments will include investments in securitised debt.	10388	59867	331.20	1,386.51

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Flexi Cap Fund	The primary investment objective of the Scheme is to seek to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. There is no assurance that the investment objective of the Scheme will be realized.	Equity and equity related securities: 65% - 100% *Debt and Money Market Securities: 0% - 35% *Debt securities /instruments are deemed to include securitised debts.	55181	253244	1,066.49	6,504.71
DSP India T.I.G.E.R Fund (The Infrastructure Growth and Economic Reforms Fund)	The primary investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by the Government and/or from continuing investments in infrastructure, both by the public and private sector. There is no assurance that the investment objective of the Scheme will be realized.	Equity and equity related securities of Companies whose fundamentals and future growth could be influenced by the ongoing process of economic reforms and/or Infrastructure development theme: 80% - 100% Equity and Equity related securities of other Companies: 0% - 20% Debt, securitized debt and Money Market Securities: 0% - 20% Units of REITs and InvITs: 0%-10%	8622	87368	211.78	1,619.98
DSP Natural Resources and New Energy Fund	The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in equity and equity related securities of companies domiciled in India whose predominant economic activity is in the: discovery, development, production, or distribution of natural resources, viz., energy, mining etc.; alternative energy and energy technology	Equity and Equity related Securities of companies domiciled in India, and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy : 65% - 100% (a) Equity and Equity related Securities of companies domiciled overseas and principally engaged in the discovery,	42721	35209	275.62	401.59

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>sectors, with emphasis given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies.</p> <p>The Scheme will also invest a certain portion of its corpus in the equity and equity related securities of companies domiciled overseas, which are principally engaged in the discovery, development, production or distribution of natural resources and alternative energy and/or the units/shares of BlackRock Global Funds - Sustainable Energy Fund, BlackRock Global Funds - World Energy Fund and similar other overseas mutual fund schemes. There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>development, production or distribution of Natural Resources and Alternative Energy.</p> <p>(b) Units/shares of (i) BGF - SEF (ii) BGF - WEF and (iii) Similar other overseas mutual fund schemes: 0% - 35%</p> <p>Debt and Money Market Securities: 0% - 20%</p>				
DSP Equity Opportunities Fund	<p>The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large and midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized</p>	<p>1(a) Equity & equity related instruments of large cap companies#: 35%-65%</p> <p>1(b) Equity & equity related instruments of mid cap companies\$: 35%-65%</p> <p>1(c) Investment in other equity and equity related instruments: 0%-30%</p> <p>2. Debt* and Money Market Securities: 0%-30%</p> <p>3. Units of REITs and InvITs: 0%-10%</p> <p>#1st - 100th company in terms of full market capitalization would be considered as large cap companies.</p>	37308	225991	1,131.66	5,935.06

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		<p>§101st - 250th company in terms of full market capitalization would be considered as midcap companies.</p> <p>*Debt securities/instruments are deemed to include securitized debts.</p>				
DSP Mid Cap Fund	<p>The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized</p>	<p>1(a) Equity & equity related instruments of mid cap companies#: 65%-100%</p> <p>1(b) Other equity & equity related instruments: 0%-35%</p> <p>2. Debt and Money Market Securities*: 0%-35%</p> <p>3. Units issued by REITs & InvITs: 0%-10%</p> <p>*Debt and money market instruments will include investments in securitised debt.</p> <p>#101st - 250th company in terms of full market capitalization would be considered as midcap companies.</p>	117541	554826	2,209.73	10,701.52
DSP Tax Saver Fund	<p>An open ended equity linked savings Scheme, whose primary investment objective is to seek to generate medium to long-term capital appreciation from a diversified portfolio that is substantially constituted of equity and equity related securities of corporates, and to enable investors avail of a deduction from total income, as permitted under the Income Tax Act, 1961 from time to time. There is no assurance that the investment objective of the Scheme will be realized</p>	<p>Equity and equity related securities: 80% - 100%</p> <p>of which Investments in ADRs, GDRs and foreign equity securities: 0% - 20%</p> <p>Debt, securitised debt* and money market securities: 0% - 20%</p> <p>*Exposure to securitized debt will not exceed 10% of the net assets of the Scheme</p>	312044	655532	2,373.62	7,828.63

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Top 100 Equity Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized.	<p>1(a) Equity & equity related instruments of large cap companies# - 80% - 100%</p> <p>1(b) Investment in other equity and equity related instruments - 0% - 20%</p> <p>2. Debt* and Money Market Securities - 0% - 20%</p> <p>Units of REITs and InvITs - 0% - 10%</p> <p>#1st-100th company in terms of full market capitalization would be considered as large cap companies.</p> <p>*Debt securities/instruments are deemed to include securitized debts.</p>	17493	111074	273.92	2,324.24
DSP Small Cap Fund	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of small cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized	<p>1(a) Equity & equity related instruments of small cap companies#: 65% - 100%</p> <p>1(b) Other equity & equity related instruments which are in the top 250 stocks by market capitalization: 0% - 35%</p> <p>2. Debt* and Money Market Securities: 0% - 35%</p> <p>3. Units issued by REITs & InvITs: 0% - 10%</p> <p>#251st company onwards in terms of full market capitalization would be considered as small cap companies.</p> <p>*Debt instruments may include securitised debt upto 10% of the net assets of the Scheme.</p>	96739	343885	1,979.81	6,897.35

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Equity Savings Fund	<p>The investment objective of the Scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized.</p>	<p>Under normal circumstances, when adequate arbitrage opportunities are available and accessible in the cash and derivative market segment, the asset allocation of the Scheme will be as follows:</p> <p>A. Equity & Equity related instruments including derivatives: 65%- 75%</p> <p>A1. Of which cash-futures arbitrage*: 10%-55%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :10% - 35%</p> <p>C. Units issued by REITs & InvITs: 0% -10%</p> <p>When adequate arbitrage opportunities are not available and accessible in the cash and derivative market segment (Defensive Consideration), the asset allocation of the Scheme will be as follows:</p> <p>A. Equity & Equity related instruments including derivatives: 55%- 65%</p> <p>A1. Of which cash-futures arbitrage*: 0%-45%</p> <p>A2. Of which net long equity exposure^: 20% - 55%</p> <p>B. Debt and money market instruments :25% - 60%</p>	2079	7833	199.50	336.73

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		<p>C. Units issued by REITs & InvITs: 0% -10%</p> <p>*Refers to equity exposure completely hedged with corresponding equity derivatives</p> <p>^Refers to only net long equity exposures aimed to gain from potential capital appreciation and thus is a directional equity exposure which will not be hedged.</p>				
DSP Equity & Bond Fund	<p>The primary investment objective of the Scheme is to seek to generate long term capital appreciation and current income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity and equity related securities: 65% - 75%</p> <p>Fixed income securities (Debt, securitized debt and money market securities): 25% - 35%</p>	19758	157874	532.62	6,654.71
DSP Dynamic Asset Allocation Fund	<p>The investment objective of the Scheme is to seek capital appreciation by managing the asset allocation between equity and fixed income securities. The Scheme will dynamically manage the asset allocation between equity and fixed income. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation.</p> <p>The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in fixed</p>	<p>A. Equity & Equity related instruments Including derivatives: 65% - 100%</p> <p>B. Debt and money market instruments: 0%-35%</p>	11795	56558	465.57	3,122.35

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	income securities and by using arbitrage and other derivative strategies. However, there can be no assurance that the investment objective of the scheme will be realized.					
DSP Arbitrage Fund	The investment objective of the Scheme is to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative market. Investments may also be made in debt & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. #: 65% - 100% Debt, Money market instruments: 0-35%	1517	3627	698.76	323.56
DSP Healthcare Fund	The primary investment objective of the scheme is to seek to generate consistent returns by predominantly investing in equity and equity related securities of pharmaceutical and healthcare companies. However, there can be no assurance that the investment objective of the scheme will be realized.	A. Equity and equity related securities of pharmaceutical and healthcare companies: 80% - 100% B. Equity and Equity related securities of other: 0% - 20% Companies C. Debt, securitized debt and Money Market Securities: 0% - 20% Units issued by REITs & InvITs: 0% - 10%	32972	55807	305.45	896.63
DSP Quant Fund	The investment objective of the Scheme is to deliver superior returns as compared to the underlying benchmark over the medium to long term through investing in equity and equity related securities. The portfolio of stocks will be selected, weighed and rebalanced using stock screeners, factor based scoring and an optimization formula which aims to enhance portfolio exposures to	A. Equity & Equity related instruments including derivatives: 95%-100% B. Debt and money market instruments: 0%- 5% C. Units issued by REITs & InvITs: 0%- 5%	15325	22455	644.47	557.12

Scheme Name	Investment Objective	Allocation	Number of Folios as on March 31, 2023		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	factors representing 'good investing principles' such as growth, value and quality within risk constraints. However, there can be no assurance that the investment objective of the scheme will be realized.					
DSP Value Fund	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities which are currently undervalued. However, there is no assurance that the investment objective of the scheme will be realized.	Equity & Equity related instruments including derivatives: 65%- 100% Debt, securitized debt* and money market instruments: 0%-35% Units issued by REITs & InvITs: 0%-10% *Exposure to securitized debt will not exceed 10% of the net assets of the Scheme. §The Scheme may invest up to 35% of its total assets in foreign securities.	8720	23570	181.07	406.90

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

Date: April 30, 2023

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

Head Office	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021.
Agra	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16, Sanjay Place, Agra – 282002.
Ahmedabad	3rd EYE ONE, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G. Road, Panchvati, Ahmedabad - 380006.
Andheri	NATRAJ, Office No. 302, 3rd Floor, Plot No – 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai – 400069.
Bangalore	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001.
Bhopal	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
Bhubneshwar	Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneshwar - 751001.
Chandigarh	SCO 2471 – 72, 1st Floor, Sector 22 – C, Chandigarh - 160022.
Chennai	Raheja Towers, 7th Floor, Office No. 712, Alpha Wing of Block 'A', Anna Salai, Mount Road, Chennai, Tamil Nadu – 600002
Coimbatore	A.M.I. Midtown, Office No. 25A4, 3rd Floor, D.B. Road, R.S. Puram, Coimbatore - 641002.
Dehradun	NCR Plaza, Ground floor, Office No. G 12/A, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun – 248001.
Goa	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, M.G. Road, Panjim, Goa - 403001
Guwahati	Bibekananda Complex, Office No. 3, 2nd Floor, Near ABC Bus Stop, G S Road, Guwahati - 781005.
Hyderabad	RVR Towers, Office No. 1-B, 1st Floor, Door No.6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082
Indore	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B I Indore Head Office, Indore - 452001.
Jaipur	Green House, Office No. 308, 3rd Floor, Ashok Marg, Jaipur - 302001
Jamshedpur	Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001.
Jodhpur	LOTUS Tower, Block No E, 1st Floor, Plot No 238, Sardarpura, 3rd B Road, Opposite Gandhi Maidan, Jodhpur - 342003
Kanpur	KAN Chambers, Office No. 701 & 702, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Kochi - 682011.
Kolkata	Legacy Building, 4th Floor, Office no. 41B, 25A Shakespeare Sarani, Kolkata - 700017.
Lucknow	Capital House, 3rd Floor, 2, Tilak Marg, Hazratganj, Lucknow - 226001.
Ludhiana	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141001.
Mangalore	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
Nashik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nashik - 422002.
New Delhi	Narian Manzil , 219 to 224, 2nd Floor, 23 Barakhamba Road, New Delhi - 110011
Patna	Dumraon Place, L309 & L310, 3rd Floor, Frazer Road, Patna 800001.
Pune	City Mall, 1st Floor, Office No. 109 (B&C) University Square, University Road, Pune-411007.
Raipur	Raheja Towers, Office No. SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001
Rajkot	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
Ranchi	Shrilok Complex, Office No 106 to 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834001.
Surat	International Trade Centre (ITC), B-Wing, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
Trivandrum	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Thiruvananthapuram – 695004.
Vadodara	Naman House, 1st Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390007.
Vapi	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvasa Road, Vapi - 396195.
Varanasi	Arihant Complex, 7th Floor, D-64/127, C-H, Sigra, Varanasi - 221010
Vizag	VRC complex, Office No. 304B, 47-15-14/15, Rajjee Nagar, Dwaraka Nagar, Visakhapatnam – 530016.

CAMS Investor Service Centres and Transaction Points

Agartala	Nibedita, 1st floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura west,799001
Agra	No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002
Ahmedabad	111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006
Ahmednagar	CAMS SERVICE CENTER,Office No.3. 1st Floor,Shree Parvati,Plot No. 1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003
Ajmer	AMC No. 423/30 Near Church, Brahampuri, Opp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001
Akola	Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001
Aligarh	City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001
Allahabad	30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001
Alleppey	Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala.688001
Alwar	256A, Scheme No:1.Arya Nagar,Alwar,Rajasthan,301001
Amaravati	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601
Ambala	CAMS SERVICE CENTRE,SCO 48-49,Ground Floor,opp peer, Bal Bhawan Road, Near HDFC Bank,Ambala City, Haryana - 134 003
Amritsar	CAMS SERVICE CENTER,3rd Floor,Bearing Unit No-313,Mukut House,Amritsar-143001
Anand	101, A.P. Tower,B/H, Sardhar Gunj,Next to Nathwani Chambers,AnandGujarat388001
Anantapur	AGVR Arcade, 2nd Floor, Plot No.37 (Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
Andheri	CAMS Pvt Ltd,No.351,Icon,501,5 th Floor,Western Express Highway,Andheri East,Mumbai-400069
Ankleshwar	Shop No - F -56, First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002
Asansol	Block – G 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303
Aurangabad	CAMS SERVICE CENTRE,2nd Floor,Block No.D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001
Balasore	B C Sen Road,Balasore,Orissa,756001
Ballari	CAMS SERVICE CENTER,No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102
Bangalore	Trade Centre, 1st Floor45, Dikensen Road (Next to Manipal Centre),Bangalore,Karnataka,560042
Bangalore(Wilson Garden)	CAMS SERVICE CENTER,First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden,Bangalore-560027
Bankura	1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal, PIN – 722101
Bareilly	CAMS SERVICE CENTER,F-62-63,2nd Floor,Bulter Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001
Basti	CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor, JAMIA COMLEX STATION ROAD, BASTI PIN - 272002
Belgaum	CAMS SERVICE CENTRE,Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006
Berhampur	CAMS SERVICE CENTER,Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch,Berhampur-760002
Bhagalpur	CAMS SERVICE CENTRE,Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001
Bharuch	CAMS SERVICE CENTRE,A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road,Bharuch-392001
Bhatinda	2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001
Bhavnagar	501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001
Bhilai	CAMS SERVICE CENTRE, 1 st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020
Bhilwara	C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan)
Bhopal	Plot no 10, 2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011
Bhubaneswar	Plot No -111,Varaha Complex Building3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001
Bhuj	CAMS SERVICE CENTRE,Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001
Bhusawal (Jalgaon TP)	3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road,Bhusawal,Maharashtra,425201
Bikaner	Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner. 334001
Bilaspur	CAMS SERVICE CENTRE,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001
Bokaro	Mazzanine FloorF-4, City Centre, Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004
Borivali	501 – TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092
Burdwan	No. 399 G T Road, Basement, Building Name Talk of the town, Burdwan, Westbengal – 713101
Calicut	29/97G 2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016
Chandigarh	Deepak Tower, SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017
Chennai	Ground Floor No.178/10,Kodambakkam High Road, Opp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034
Chennai-Satelite ISC	No.158,Rayala Tower-1,Anna salai,Chennai-600002
Chhindwara	CAMS SERVICE CENTER,2nd Floor,Parasia Road,Near Surya Lodge,Sood Complex,Above Nagpur CT Scan, Chhindwara,MadhyaPradesh 480001
Chittorgarh	3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001
Cochin	CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016
Coimbatore	CAMS SERVICE CENTRE,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002
Coochbehar	Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near – Banik Decorators PO & Dist , Cooch Behar, West Bengal, Pin 736101
Cuttack	Near Indian Overseas BankCantonment Road,Mata Math,Cuttack,Orissa,753001
Darbhanga	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.
Davangere	13, 1st Floor,Akkamahadevi Samaj ComplexChurch Road,P.J.Extension,Davangere,Karnataka,577002
Dehradun	204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001
Deoghar	S S M Jalan RoadGround floorOpp. Hotel Ashoke, Caster Town,Deoghar,Jharkhand,814112
Dhanbad	Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001
Dharmapuri	16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri, Tamilnadu 636701
Dhule	House No 3140, Opp Liberty Furniture,Jamnala Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001
Dibrugarh	CAMS SERVICE CENTER,Amba Complex,Ground Floor,H S Road,Dibrugarh-786001
Durgapur	CAMS SERVICE CENTRE,Plot No.3601,Nazrul Sarani,City Centre,Durgapur-713216
Erode	197, Seshaiyer Complex,Agraharam Street,Erode, Tamilnadu,638001
Faizabad	CAMS SERVICE CENTRE, 1/13/196 A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001

Faridabad	B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001
Gandhidham	CAMS SERVICE CENTER, Shyam Sadan, First Floor, Plot No. 120, Sector 1/A, Gandhidham-370201
Gaya	CAMS SERVICE CENTER, North Bisar Tank, Upper Ground Floor, Near-I.M.A. Hall, Gaya-823001
Ghatkopar	CAMS SERVICE CENTRE, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077
Ghaziabad	CAMS SERVICE CENTER, 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002
Goa	CAMS SERVICE CENTER, Office No. 103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001
Gondal (Parent Rajkot)	A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311
Gorakhpur	CAMS SERVICE CENTRE, Shop No 5 & 6, 3rd Floor, Cross Road The mall A D Tiraha, bank Road, Gorakhpur-273001
Gulbarga	Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101
Guntur	CAMS SERVICE CENTER, Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002
Gurgaon	SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001
Guwahati	CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No. 1, Rehabari, Guwahati-781008
Gwalior	G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior Madhya Pradesh-474002
Haldia	MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia – 721602
Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139
Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand – 249408
Hazaribag	Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301
Himmatnagar	D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001
Hisar	CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001
Hoshiarpur	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001
Hosur	CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110
Hubli	No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road, Hubli, Karnataka, 580029
Indore	101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001
Jabalpur	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001
Jaipur	R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001
Jalandhar	CAMS SERVICE CENTER, 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001
Jalgaon	Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon, Maharashtra, 425001
Jalna	Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203
Jammu	JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004
Jamnagar	207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001
Jamshedpur	Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001
Janakpuri	Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058
Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001
Jhansi	No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001
Jodhpur	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003
Junagadh	"Aastha Plus", 202-A, 2nd Floor Sardarbag, Near. Alkapuri Opp. Zansi Rani Statue, Junagadh Gujarat-362001
Kadapa	Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001
Kakinada	CAMS SERVICE CENTRE D No.25-4-29, 1st floor, Kommireddy vari street Beside Warf Road, Opp swathi medicals, Kakinada-533001
Kalyani	A – 1/50, Block A Kalyani, Dt - Nadia, West Bengal, PIN- 741235
Kannur	Room No.PP. 14/435 Casa Marina Shopping Centre Talap, Kannur, Kerala, 670004
Kanpur	First Floor 106 to 108 City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001
Karimnagar	HN0.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001
Karnal	No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001
Karur	126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu, 639002
Katni	1st Floor, Gurunank dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501
Khammam	Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001
Kharagpur	CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305
Kolhapur	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001
Kolkata	CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071
Kolkata-CC (Central)	Cams Collection Centre, 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001
Kollam	CAMS SERVICE CENTRE, Uthram Chambers (Ground Floor), Thamarakulam, Kollam-691006
Kota	B-33 'Kalyan Bhawan', Near Triangle Park, Vallabh Nagar, Kota, Rajasthan, 324007
Kottayam	CAMS SERVICE CENTER, 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam P O, Kottayam-686501
Kukatpally	CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kukatpally, Hyderabad-500072
Kumbakonam	No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Kurnool	CAMS SERVICE CENTRE, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001
Lucknow	CAMS SERVICE CENTER, Office No. 107, 1st Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow-226001
Ludhiana	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002
Madurai	Shop No 3 2nd Floor Surya Towers, No 272/273 Goodshed Street, Madurai – 625001
Malda	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbengal 732101
Mangalore	No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003
Manipal	CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104
Mapusa (Parent ISC : Goa)	CAMS COLLECTION CENTRE, Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507
Margao	CAMS SERVICE CENTRE, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601
Mathura	159/160 Vikas Bazar Mathura Uttarpradesh-281001
Meerut	108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002

Mehsana	1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002
Moga	CAMS SERVICE CENTRE,No.9, New Town,Opp.Jaswal Hotel,Daman Building,Moga-142001
Moradabad	H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001
Mumbai	Rajabhadur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023
Muzaffarpur	Brahman Toi,DurgasthanGola Road,Muzaffarpur,Bihar,842001
Mysore	No.1, 1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram,Mysore,Karnataka,570009
Nadiad	F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat, 387001
Nagpur	145 ,Lendra, Behind Indusind Bank, New Ramdaspath,Nagpur,Maharashtra,440010
Namakkal	156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001
Nasik	CASM SERVICE CENTRE 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride,Sharanpur Road,Nasik-422002
Navsari	CAMS Service Centre,214-215,2nd floor, Shivani Park,Opp.Shankheswar Complex,Kaliawadi,Navsari -396445,Gujarat
Nellore	97/56, I Floor, Immadisetty TowersRanganayakulapet Road, Santhapet,Nellore,AndhraPradesh,524001
New Delhi	401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001
Noida	CAMS SERVICE CENTER,Commercial Shop No. GF10 & GF38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18,Noifs - 201301
Palakkad	10 / 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001
Palanpur	CAMS SERVICE CENTER,Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001
Panipat	SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103
Patiala	CAMS SERVICE CENTRE.No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001
Patna	G-3, Ground Floor,OM ComplexNear Saket Tower, SP Verma Road,Patna,Bihar,800001
Pitampura	CAMS SERVICE CENTRE,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034
Pondicherry	S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001
Pune	,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital, Karvenagar , Pune-411052
Rae Bareli	17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001
Raipur	HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004
Rajahmundry	Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101
Rajapalayam	No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu-626117
Rajkot	Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001
Ranchi	4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayal,Ranchi,Jharkhand,834001
Ratlam	Dafria & Co.No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001
Ratnagiri	,Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Palki 1/2,Nachane Munciple Aat,Arogya Mandir,Nachane Link Road,At,Post,Tal.Ratnagiri Dist.Ratnagiri-415612
Rohtak	CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001
Roorkee	22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667
Rourkela	CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012
Sagar	Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002
Saharanpur	I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001
Salem	No.2, I Floor Vivekananda Street,New Fairlands,Salem, Tamilnadu,636016
Sambalpur	C/o Raj Tibrewal & Associates, Opp. Town High School,Sansarak Sambalpur,Orissa,768001
Sangli	Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416
Satara	117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002
Secunderabad (Hyderabad)	208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500003
Shahjahanpur	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001
Shimla	I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001
Shimoga	No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201
Siliguri	CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001
Sirsa	Ground Floor of CA Deepak Gupta, ,M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055
Sitapur	Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001
Solan	1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212
Solapur	Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001
Sri Ganganagar	18 L Block Sri Ganganagar,Rajasthan,335001
Srikakulam	Door No 4—4-96,First Floor.Vijaya Ganapathi Temple Back Side,Nanubala Street ,Srikakulam, AndhraPradesh 532001
Sultanpur	967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001
Surat	CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate, Ring Road, Surat-395002
Surendranagar	Shop No. 12,M.D. Residency,Swastik Cross Road,Surendranagar - 363001
Tambaram	CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045
Thane	CAMS SERVICE CENTER,Dev Corpora, 1st Floor,Office No.102,Cadbury Junction,Eastern Express Way, Thane-400601
Thiruvalla	CAMS SERVICE CENTER,1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105
Tinsukia	Bhawal Complex Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Dist Tinsukia, Assam - 786 125
Tirunelveli	CAMS SERVICE CENTRE,No.F4,Magnam Surakasa Apatments,Tiruvananthapuram Road,Tirunelveli-627002
Tirupati	Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501, AndhraPradesh
Tirupur	1(1), Binny Compound,II Street,Kumaran Road,Tirupur, Tamilnadu,641601
Trichur	Room No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001
Trichy	No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018
Trivandrum	R S Complex,Opp of LIC Building, Pattom PO, Trivandrum,Kerala,695004
Tuticorin	4B/A16, Mangal Mall Complex, Ground Floor,Mani Nagar,TuticorinTamilnadu-628003
Udaipur	CAMS SERVICE CENTRE.No.32,Ahinsapuri,Fatehpura Circle, Near Bal Bhawan School, Udaipur-313001
Ujjain	Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010

Vadodara	103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007
Valsad	3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001
Vapi	208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195
Varanasi	Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010
Vasco (Parent Goa)	No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank, Vasco, Goa, 403802
Vashi	CAMS SERVICE CENTRE, BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705
Vellore	CAMS SERVICE CENTRE, AKT Complex, 2nd Floor, No. 1, 3, New Sankaranpalayam Road Tolgate, Vellore-632001
Vijayawada	40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010
Visakhapatnam (Vizag)	CAMS Service Center, Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH
Warangal	Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001
Yamuna Nagar	124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001
Yavatmal	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001

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 and MFUI at www.mfuiindia.com and will be updated from time to time.

AGARTALA	Krishna Nagar Advisor Chowmuhani (Ground Floor) Agartala 799001
AGARTALA	Old RMS Chowmuhani Mantri Bari Road, 1st Floor, Near Traffic Point Tripura (West) Agartala 799001
AGRA	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002
AGRA	House No. 17/2/4, 2nd Floor Deepak Wasan Plaza Behind Hotel Holiday INN Sanjay Place Agra 282002
AHMEDABAD	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006
AHMEDABAD	Office No. 401, on 4th Floor ABC-I, Off. C.G. Road Ahmedabad 380009
AJMER	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001
AJMER	302 3rd Floor Ajmer Auto Building, Opposite City Power House Jaipur Road Ajmer 305001
AKOLA	Opp. R L T Science College Civil Lines Akola 444001
AKOLA	Yamuna Tarang Complex Shop No 30 Ground Floor, Opp Radhakrishna Talkies N.H. No- 06 Murtizapur Road Akola 444004
ALIGARH	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001
ALIGARH	Sebti Complex Centre Point Aligarh 202001
ALLAHABAD	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001
ALLAHABAD	Saroj Bhawan Patrika Marg Civil Lines Allahabad 211001
ALLEPPEY	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001
ALWAR	256 A Scheme 1 Arya Nagar Alwar 301001
ALWAR	Office Number 137, First Floor Jai Complex Road No.2 Alwar 301001
AMARAVATI	81 Gulsham Tower Near Panchsheel Amaravati 444601
AMARAVATI	Shop No. 21 2nd Floor Gulshan Tower, Near Panchsheel Talkies Jaistambh Square Amaravati 444601
AMBALA	Opposite Peer Bal Bhawan Road Ambala 134003
AMBALA	6349, 2nd Floor, Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001
AMRITSAR	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001
AMRITSAR	SCO 5, 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
ANAND	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001
ANAND	B-42 Vaibhav Commercial Center Nr TVS Down Town Show Room Grid Char Rasta Anand 380001
ANANTAPUR	AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
ANANTAPUR	13/4, Vishnupriya Complex, Beside SBI Bank Near Tower Clock Anantapur 515001
ANKLESHWAR	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002
ASANSOL	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303
ASANSOL	112/N, G T Road Bhanga Pachil Asansol 713303
AURANGABAD	2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank Aurangabad 431001
AURANGABAD	Shop no B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
AZAMGARH	House No. 290, Ground Floor Civil lines, Near Sahara Office Azamgarh 276001
BALASORE	B C Sen Road Balasore 756001
BALASORE	1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasore 756001
BANGALORE	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042

BANGALORE	No 35, Puttanna Road Basavanagudi Bangalore 560004
BANKURA	Plot nos- 80/1/A, Natunchati Mahala, 3rd floor Ward no-24, Opposite P.C Chandra Bankura 722101
BAREILLY	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001
BAREILLY	1ST FLOOR REAR SIDEA -SQUARE BUILDING 54-CIVIL LINES Ayub Khan Chauraha Bareilly 243001
BEGUSARAI	C/o Dr Hazari Prasad Sahu, Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117
BELGAUM	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006
BELGAUM	No 101, CTS NO 1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
BELLARY	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101
BELLARY	GROUND FLOOR,3RD OFFICE NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE Bellary 583103
BERHAMPUR	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002
BERHAMPUR	Opp –Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur 760001
BHAGALPUR	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001
BHAGALPUR	2nd Floor, Chandralok Complex Near Ghanta Ghar Bhagalpur 812001
BHARUCH	123 Nexus business Hub Near Gangotri Hotel B/s Rajeshwari Petroleum Makampur Road Bharuch 392001
BHATINDA	2907 GH GT Road Near Zila Parishad Bhatinda 151001
BHATINDA	MCB -Z-3-01043, 2nd Floor Goniana Roda, Opp: Nippon India MF Near Hanuman Chowk, GT Road Bhatinda 151001
BHAVNAGAR	305-306 Sterling Point Waghawadi Road Opp. HDFC Bank Bhavnagar 364002
BHAVNAGAR	303, Sterling Point Waghawadi Road Bhavnagar 364001
BHILAI	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020
BHILAI	Office No.2, 1st Floor Plot No 9/6 Nehru Nagar- East Bhilai 490020
BHILWARA	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001
BHILWARA	Office No. 14 B, Prem Bhawan Pur Road Gandhi Nagar Near CanaraBank Bhilwara 311001
BHOPAL	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011
BHOPAL	SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital zone-2 M P nagar Bhopal 462011
BHUBANESWAR	Plot No- 501/1741/1846 Premises No-203, 2nd Floor Kharvel Nagar Unit 3 Bhubaneswar 751001
BHUBANESWAR	A/181 Back Side of Shivam Honda Show Room Saheed Nagar Bhubaneswar 751007
BHUJ	Office No. 4-5, First Floor RTO Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle Bhuj 370001
BIKANER	Shop No F 4 & 5 Bothra Compex Modern Market Bikaner 334001
BIKANER	70-71 2nd Floor Dr.Chahar Building Panchsati Circle, Sadul Ganj Bikaner 334001
BILASPUR	Beside HDFC Bank Link Road Bilaspur 495001
BILASPUR	ANANDAM PLAZA Shop.No. 306; 3rd Floor Vyapar Vihar Main Road Bilaspur 495001
BOKARO	Mazzanine Floor F-4 City Centre Bokaro Steel City Bokaro 827004
BOKARO	B-1 1st Floor City Centre Sector- 4 Near Sona Chandi Jewellers Bokaro 827004
BURDWAN	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101
BURDWAN	Saluja Complex, 846, Laxmipur G. T. Road Burdwan 713101
CALICUT	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016
CALICUT	Second Floor, Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
CHANDIGARH	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017
CHANDIGARH	SCO 2469-70 Sector 22-C Chandigarh 160022
CHENNAI	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034
CHENNAI	9th Floor, Capital Towers 180, Kodambakkam High Road Nungambakkam Chennai 600034
CHINSURAH	96, Doctors Lane Hooghly Dt Chinsurah 712101
COCHIN	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016
COCHIN	Ali Arcade 1st Floor, Near Atlantis Junction Kizhavana Road Panampilly Nagar Ernakulam 682036
COIMBATORE	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002
COIMBATORE	3rd Floor Jaya Enclave 1057 Avinashi Road Coimbatore 641018
CUTTACK	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001
CUTTACK	SHOP NO-45,2ND FLOOR NETAJI SUBAS BOSE ARCADE (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS Cuttack 753001

DARBHANGA	2nd Floor, Raj Complex Near Poor Home Darbhanga 846004
DAVANGERE	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002
DAVANGERE	D.No 162/6 , 1st Floor, 3rd Main P J Extension, Davangere taluk Davangere Mandal Davangere 577002
DEHRADUN	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001
DEHRADUN	Shop No-809/799 , Street No-2 A,Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun 248001
DEOGHAR	S S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112
DEORIA	K. K. Plaza, Above Apurwa Sweets Civil Lines Road Deoria 274001
DHANBAD	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001
DHANBAD	208 New Market 2nd Floor, Katras Road Bank More Dhanbad 826001
DHULE	Ground Floor Ideal Laundry Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
DURGAPUR	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216
DURGAPUR	Mwav-16 Bengal Ambuja 2nd Floor City Centre 16 Dt Burdwan Durgapur 713216
ELURU	D.No:23B-5-93/1 Savithri Complex Near Dr.Prabhavathi Hospital Edaravari Street, R.R.Pet Eluru 534002
ERODE	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001
ERODE	No 38/1,Sathy Road,(VCTV Main Road) Sorna Krishna Complex,Ground Floor Erode 638003
FARIDABAD	B-49 First Floor Nehru Ground Behind Anupam Sweet House Nit Faridabad 121001
FARIDABAD	A-2B 1st Floor Nehru Ground NIT Faridabad 121001
FEROZEPUR	The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
GANDHIDHAM	Shop No: 12 Shree Ambica Arcade Plot No: 300 Ward 12. Opp. CG High School Near HDFC Bank Gandhidham 3 Gandhidham 370201
GANDHINAGAR	123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011
GAYA	Property No. 711045129 Ground Floor, Hotel Skylark Swaraipuri Road Gaya 823001
GHAZIABAD	B-11, LGF RDC Rajnagar Ghaziabad 201002
GHAZIABAD	FF - 31 Konark Building Rajnagar Ghaziabad 201001
GHAZIPUR	House No. 148/19 Mahua bagh Ghazipur 233001
GONDA	H No 782, Shiv Sadan, ITI Road Near Raghukul Vidyapeeth Civil lines Gonda 271001
GORAKHPUR	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001
GORAKHPUR	Shop No 8-9, 4th Floor Cross Road The Mall Bank Road Gorakpur 273001
GULBARGA	H NO 2-231,Krishna Complex 2nd Floor Opp. Municipal corporation Office Jagat Station Main Road Gulbarga 585105
GUNTUR	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002
GUNTUR	2nd Shutter, 1st Floor,Hno. 6-14-48 14/2 Lane.,Arundal Pet Guntur 522002
GURGAON	Unit No-115, 1st Floor, VipulAgora Building Sector 28 Mehrauli Gurgaon Road, Chakkar Pur Gurgaon 122001
GURGAON	2nd Floor, Vipul Agora M. G. Road Gurgaon 122001
GUWAHATI	A.K. Azad Road Rehabari Guwahati 781008
GUWAHATI	Ganapati Enclave, 4th Floor Opposite Bora service Ullubari Guwahati 781007
GWALIOR	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office Gwalior 474002
GWALIOR	City Centre Near Axis Bank Gwalior 474011
HALDWANI	Shop No 5 KMVN Shopping Complex Haldwani 263139
HARIDWAR	Shop No - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
HASSAN	SAS NO: 490, HEMADRI ARCADE 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan 573201
HAZARIBAG	Municipal Market Annanda Chowk Hazaribag 825301
HISAR	12 Opp. Bank of Baroda Red Square Market Hisar 125001
HISSAR	Shop No. 20, Ground Floor, R D City Centre Railway Road Hisar 125001
HOSHIARPUR	Unit # SF-6,The Mall Complex,2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
HUBLI	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029
HUBLI	R R Mahalaxmi Mansion Above INDUSIND Bank, 2nd Floor Desai Cross, Pinto Road Hubballi 580029
HYDERABAD	No:303, Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
HYDERABAD	KARVY SELENIUM, Plot No. 31 & 32, Tower B Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli Nanakramguda, Serlingampally Mandal Hyderabad 500032
INDORE	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001

INDORE	101, Diamond Trade Center 3-4 Diamond Colony New Palasia Above khurana Bakery Indore 452001
JABALPUR	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001
JABALPUR	2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur 482001
JAIPUR	R-7 Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station Jaipur 302001
JAIPUR	Office Number 101, 1st Floor, Okay Plus Tower Next to Kalyan Jewellers Government Hostel Circle, Ajmer Road Jaipur 302001
JALANDHAR	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001
JALANDHAR	Office No 7, 3rd Floor City Square building E-H197 Civil Lines Jalandhar 144001
JALGAON	70 Navipeth Opp. Old Bus Stand Jalgaon 425001
JALGAON	3rd floor,269 JAEE Plaza Baliram Peth near Kishore Agencies Jalgaon 425001
JALNA	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203
JALPAIGURI	D B C Road Opp Nirala Hotel Jalpaiguri 735101
JAMMU	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004
JAMMU	1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004
JAMNAGAR	207 Manek Centre P N Marg Jamnagar 361001
JAMNAGAR	131 Madhav Piazza Opp SBI Bank Nr Lal Bungalow Jamnagar 361001
JAMSHEDPUR	Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001
JAMSHEDPUR	Madhukunj, 3rd Floor Q Road, Sakchi, Bistupur East Singhbhum Jamshedpur 831001
JHANSI	372/18 D, 1st Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001
JHANSI	1st Floor, Puja Tower Near 48 Chambers ELITE Crossing Jhansi 284001
JODHPUR	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003
JODHPUR	Shop No. 6, GANG TOWER, G Floor OPPOSITE ARORA MOTER SERVICE CENTRE NEAR BOMBAY MOTER CIRCLE Jodhpur 342003
JUNAGADH	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr.Alkapuri Opp. Zansi Rani Statue Junagadh 362001
JUNAGADH	Shop No. 201 2nd Floor V-ARCADE Complex Near vanzari chowk M.G. Road Junagadh 362001
KADAPA	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001
KAKINADA	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001
KALYANI	A-1/50 Block Akalyani Dist Nadia Kalyani 741235
KANNUR	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004
KANNUR	2nd Floor Global Village Bank Road Kannur 670001
KANPUR	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001
KANPUR	15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
KARIMNAGAR	H.No.7-1-257 Upstairs S.B.H Mankammathota Karimnagar 505001
KARIMNAGAR	2nd Shutter, HNo. 7-2-607 Sri Matha Complex Mankammathota Karimnagar 505001
KARNAL	3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal 132001
KARUR	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002
KARUR	No 88/11, BB plaza NRMP street K S Mess Back side Karur 639002
KHARAGPUR	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301
KHARAGPUR	Holding No 254/220, SBI BUILDING Malancha Road Ward No.16 PO: Kharagpur Kharagpur 721304
KOLHAPUR	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001
KOLHAPUR	605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
KOLKATA	Saket Building 44 Park Street 2nd Floor Kolkata 700 016
KOLKATA	2/1,Russel Street 4thFloor Kankaria Centre Kolkata-700001
KOLLAM	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006
KOLLAM	Sree Vigneswara Bhavan Shastri Junction Kadapakada Kollam 691001
KOTA	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007
KOTA	D-8, SHRI RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL GUMANPUR Kota 324007
KOTTAYAM	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001
KOTTAYAM	1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
KUMBAKONAM	Jailani Complex 47 Mutt Street Kumbakonam 612001

KURNOOL	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B Second Floor, Skanda Shopping Mall Old Chad Talkies, Vaddageri, 39th Ward Kurnool 518001
KURNOOL	Shop No.47 2nd Floor S komda Shoping mall Kurnool 518001
LUCKNOW	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001
LUCKNOW	1st Floor, A A Complex Thaper House 5 Park Road, Hazratganj Lucknow 226001
LUDHIANA	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Virdis Lab), Sarabha Nagar, Pulli Pakhowal Road P.O. Model Town Ludhiana 141002
LUDHIANA	SCO 122 2nd Floor Above HDFC Mutual fund Feroze Gandhi Market Ludhiana 141001
MADURAI	Shop No 3 2nd Floor, Suriya Towers 272/273 – Goodshed Street Madurai 625001
MADURAI	No. G-16/17, AR Plaza 1st floor, North Veli Street Madurai 625001
MALDA	Ram Krishna Pally Ground Floor English Bazar Malda 732101
MANDI	House No. 99/11, 3rd Floor Opposite GSS Boy School School Bazar Mandi 175001
MANGALORE	No. G4 & G5 Inland Monarch Opp. Karnataka Bank Kadri Main Road Kadri Mangalore 575003
MANGALORE	Mahendra Arcade Opp Court Road Karangal Padi Mangalore 575003
MARGAO	Virinkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601
MARGAO	SHOP NO 21, OSIA MALL, 1ST FLOOR NEAR KTC BUS STAND SGDPA MARKET COMPLEX Margao 403601
MATHURA	Shop No. 9, Ground Floor, Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
MEERUT	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002
MEERUT	Shop No:- 111, First Floor Shivam Plaza, Near Canara Bank Opposite Eves Petrol Pump Meerut 250001
MEHSANA	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002
MEHSANA	FF-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana 384002
MIRZAPUR	Triveni Campus Near SBI Life Ratanganj Mirzapur 231001
MOGA	1st Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
MORADABAD	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001
MORADABAD	Chadha Complex G. M. D. Road Near Tadi Khana, Chowk Moradabad 244001
MORENA	House No. HIG 959, Near Court Front of Dr. Lal Lab Old Housing Board Colony Morena 476001
MUMBAI	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West Mumbai - 400 092
MUMBAI	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069
MUMBAI	Rajabhadur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023
MUMBAI	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077
MUMBAI	Shop No. 1, Ground Floor Dipti Jyothi Co Op Hsg Soc, Near MTNL Office P M Road, Vileparle East Mumbai 400057
MUMBAI	6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange) Next to Union Bank, Fort Mumbai 400001
MUMBAI	Gomati Smuti, Ground Floor Jambli Gully, Near Railway Station Borivali (West) Mumbai 400092
Mumbai	Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W),421301
MUZAFFARPUR	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001
MUZAFFARPUR	First Floor, Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
MYSORE	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009
MYSORE	NO 2924, 2ND FLOOR, 1ST MAIN 5TH CROSS SARASWATHI PURAM Mysore 570009
NADIAD	311-3rd Floor City Center Near Paras Cinema Nadiad 387001
NAGERCOIL	45 East Car Street 1st Floor Nagercoil 629001
NAGPUR	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010
NAGPUR	Plot No 2/1 House No 102/1, Mangaldeep Appartment Opp Khandelwal Jewelers Mata Mandir Road, Dharampath Nagpur 440010
NANDED	Shop No.4 Santakripa Market G G Road Opp.Bank of India Nanded 431601
NASIK	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005
NASIK	F-1 Suyojit Sankul Sharanpur Road Nasik 422002
NAVI MUMBAI	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705
NAVSARI	16 1st Floor Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari 396445
NAVSARI	103 , 1st Floor Landmark Mall Near Sayaji Library Navsari 396445
NELLORE	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001
NEW DELHI	7-E 4th Floor, Deen Dayaal Research Institute Bldg Swamiram Tirath Nagar, Jhandewalan Extn Near Videocon Tower New Delhi 110055
NEW DELHI	305 New Delhi House 27 Barakhamba Road New Delhi 110001

NOIDA	C-81 First Floor Sector 2 Noida 201301
NOIDA	F - 21 Sector-18 Noida 201301
PALAKKAD	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001
PALAKKAD	No: 20 & 21 Metro Complex H.P.O.Road Palakkad 678001
PANIPAT	SCO 83-84 1st Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103
PANIPAT	Shop No. 20, 1st Floor BMK Market Behind HIVE Hotel G.T. Road Panipat 132103
PANJIM	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001
PANJIM	H. No: T-9, T-10 Affran plaza 3rd Floor Near Don Bosco High School Panjim - 403001
PATHANKOT	2nd Floor, Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
PATIALA	35 New Lal Bagh Colony Patiala 147001
PATIALA	B- 17/423, Lower Mall Patiala Opp Modi College Patiala 147001
PATNA	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001
PATNA	3A 3rd Floor Anand Tower Exhibition Road Opp ICICI Bank Patna 800001 Phone : 0612-2323066
PONDICHERRY	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001
PONDICHERRY	No 122(10b) Muthumariamman koil street Pondicherry 605001
PUNE	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052
PUNE	Office # 207-210, second floor Kamla Arcade JM Road Opposite Balgandharva Shivaji Nagar Pune 411005
RAIPUR	HIG C-23 Sector 1 Devendra Nagar Raipur 492004
RAIPUR	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER FAFADIH CHOWK JAIL ROAD Raipur 492001
RAJAHMUNDRY	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101
RAJAHMUNDRY	D.No. 46-23-10/A, Tirumala Arcade 2nd floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Rajahmundry 533103
RAJKOT	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001
RAJKOT	302, Metro Plaza Near Moti Tanki Chowk Rajkot 360001 Phone : 0281-6545888
RANCHI	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001
RANCHI	Room No 307 3rd Floor Commerce Tower Beside Mahabir Tower Ranchi 834001
RENUKOOT	C/o Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
REWA	In Front of Teerth Memorial Hospital University Road Rewa 486001
ROHTAK	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001
ROHTAK	Office No 61, First Floor, Ashoka Plaza Delhi Road Rohtak 124001
ROORKEE	Shree Ashadeep Complex 16,Tyagi Dairy Road Near Income Tax Office Roorkee 247667
ROURKELA	1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001
ROURKELA	2nd Floor, Main Road UDIT NAGAR SUNDARGARH Rourekla 769012
SAGAR	II Floor, Above Shiva Kanch Mandir 5 Civil Lines Sagar 470002
SAHARANPUR	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001
SALEM	No.2 I Floor Vivekananda Street New Fairlands Salem 636016
SALEM	No.6 NS Complex Omalur main road Salem 636009
SAMBALPUR	Opp. Town High School Sansarak Sambalpur 768001
SAMBALPUR	First Floor; Shop No. 219 SAHEJ PLAZA Golebazar Sambalpur 768001
SANGLI	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416
SATARA	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002
SATNA	1st Floor Gopal Complex Near Bus Stand Rewa Road Satna 485001
SECUNDERABAD	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003
SHILLONG	Annex Mani Bhawan Lower Thana Road Near R K M LP School Shillong 793001
SHIMLA	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001
SHIMLA	1st Floor, Hills View Complex Near Tara Hall Shimla 171001
SHIMOGA	Near Gutti Nursing Home Kuvempu Road Shimoga 577201
SHIMOGA	JAYARAMA NILAYA 2nd Cross MISSION COMPOUND Shimoga 577201
SHIVPURI	A. B. Road In Front of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551

SIKAR	First Floor Super Tower Behind Ram Mandir Near Taparya Bagichi Sikar 332001
SILCHAR	N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
SILIGURI	17B Swamiji Sarani Siliguri 734001
SILIGURI	Nanak Complex Sevoke Road Siliguri 734001
SITAPUR	12/12-A Sura Complex Arya Nagar Opp Mal Godam Sitapur 261001
SOLAN	Disha Complex, 1St Floor Above Axis Bank Rajgarh Road Solan 173212
SOLAPUR	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001
SOLAPUR	Shop No 106. Krishna complex 477 Dakshin Kasaba Datta Chowk Solapur 413007
SONEPAT	2nd floor, DP Tower Model Town, Near Subhash Chowk Sonapat 131001
SRI GANGANAGAR	18 L Block Sri Ganganagar 335001
SRI GANGANAGAR	Shop No. 5, Opposite Bihani Petrol Pump Near Baba Ramdev Mandir, NH - 15 Sri Ganganagar 335001
SULTANPUR	1st Floor, Ramashanker Market Civil Line Sultanpur 228001
SURAT	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002
SURAT	G-5 Empire State Building Nr Udhna Darwaja Ring Road Surat 395002
THANE	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601
THANE	Room No. 302, 3rd Floor Ganga Prasad, Near RBL Bank Ltd Ram Maruti Cross Road, Naupada Thane 400602
THIRUVALLA	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105
THIRUVALLA	2nd Floor Erinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
THRISSUR	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001
THRISSUR	4th Floor, Crown Tower Shakthan Nagar Opp: Head Post Office Thrissur 680001
TIRUNELVELI	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001
TIRUNELVELI	55/18 Jeney Building S N Road Near Aravind Eye Hospital Tirunelveli 627001
TIRUPATHI	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501
TIRUPATHI	Shop No:18-1-421/f1, CITY Center K.T.Road Airtel Backside office Tirupathi 517501
TIRUPUR	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601
TRICHY	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018
TRICHY	No 23C/1 E V R road Near Vekkaliyaman Kalyana Mandapam Putthur Trichy 620017
TRIVANDRUM	R S Complex Opposite of LIC Buildings Pattom P O Trivandrum 695004
TRIVANDRUM	1st FLOOR , MARVEL BUILDING Opp: SL ELECTRICALS UPPALAM ROAD STATUE PO Trivandrum 695001
TUTICORIN	4 B A34 A37 Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
UDAIPUR	Shree Kalyanam, 50, Tagore Nagar Sector – 4, Hiranmagri Udaipur 313001
UDAIPUR	Shop No. 202, 2nd Floor business centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
UJJAIN	Heritage Shop No. 227,87 Vishvavidhyalaya Marg Station Road Near ICICI bank Above Vishal Megha Mar Ujjain 456001
VADODARA	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007
VADODARA	1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
VALSAD	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001
VALSAD	406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
VAPI	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195
VAPI	A-8, First Floor, Solitaire Business Centre OPP DCB BANK , GIDC CHAR RASTA SILVASSA ROAD Vapi 396191
VARANASI	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010
VARANASI	D-64/132 KA , 2nd Floor Anant Complex Sagra Varanasi 221010
VASHI	Vashi Plaza,Shop no. 324 C Wing 1ST Floor Sector 17 Vashi, Mumbai 400705
VELLORE	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001
VELLORE	No 2/19,1st floor Vellore city centre Anna salai Vellore 632001
VIJAYAWADA	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010
VIJAYAWADA	HNo26-23, 1st Floor, Sundarammastreet GandhiNagar Krishna Vijayawada 520010
VISAKHAPATNAM	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016
VISAKHAPATNAM	48-10-40, Ground Floor Surya Ratna Arcade, Srinagar Beside Taj Hotel Lodge Visakhapatnam 530016

WARANGAL	A.B.K Mall Near Old Bus Depot Road F-7 1st Floor Ramnagar, Hanamkonda Warangal 506001
WARANGAL	Shop No22 , ,Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
YAMUNA NAGAR	124 B/R Model Town Yamuna Nagar 135001
YAMUNA NAGAR	B-V, 185/A, 2nd Floor, Jagdhari Road Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar 135001

For updated list, please visit www.dspim.com and www.camsonline.com.

**For more information on DSP Mutual Fund Visit www.dspim.com
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**

DSP **MUTUAL FUND**

KEY INFORMATION MEMORANDUM

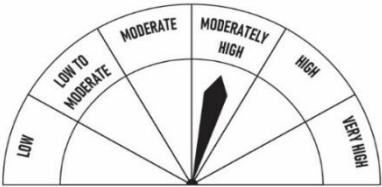
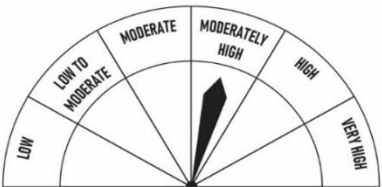
DSP REGULAR SAVINGS FUND

An Open Ended Hybrid Scheme Investing Predominantly in Debt Instruments

This open ended conservative hybrid scheme is suitable for investor who are seeking*

- Income and capital growth over a medium-term investment horizon
- Investment predominantly in debt securities, with balance exposure in equity/equity-related securities

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

RISKOMETER#	
Scheme	Benchmark CRISIL Hybrid 85+15 - Conservative Index
 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>

(# For latest Riskometers, investors may refer on the website of the fund viz. www.dspim.com)

Continuous Offer of Units at NAV based prices

Name of Mutual Fund	DSP Mutual Fund
Name of the AMC:	DSP Asset Managers Private Limited.
CIN No. of AMC	U65990MH2021PTC362316
Name of Trustee:	DSP Trustee Private Limited
CIN No. of Trustee Company	U65991MH1996PTC100444
Addresses of the entities	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021
Website	www.dspim.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing.

For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the relevant Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www.dspim.com.

The Schemes' particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This KIM is dated April 30, 2023

Name of Scheme	DSP Regular Savings Fund																				
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments																				
Scheme Code	DSPM/O/H/CHF/04/04/0012																				
Investment Objective	The primary Investment objective of the scheme is to seek to generate income, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The Scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India. There is no assurance that the investment objective of the Schemes will be realized.																				
Asset Allocation Pattern	<p>Under normal circumstances, it is anticipated that the asset allocation of the Scheme shall be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>1. *Debt and Money Market Securities</td> <td>75%</td> <td>90%</td> <td>Low to Medium</td> </tr> <tr> <td>2. Equity and equity related securities</td> <td>10%</td> <td>25%</td> <td>Medium to High</td> </tr> <tr> <td>3. Units issued by REITs/InvITS</td> <td>0%</td> <td>10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>*Debt securities may include securitized debts upto 50% of the net assets.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.</p> <p>The Scheme will engage in short selling of securities and securities lending and borrowing.</p> <p>Stock lending Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.</p> <p>The Investment Manager will apply the following limits, should it desire to engage in Stock Lending: 1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending. 2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single counter party.</p> <p>The Scheme will participate in repo of corporate debt securities.</p> <p>Overseas Investments Under normal circumstances the Schemes shall not have an exposure of more than 25% of its net assets in foreign assets/securities, subject to applicable regulatory limits.</p> <p>Trading in Derivatives The net derivative position in the Scheme may be upto 100% of the net assets, subject to applicable regulatory limits, as mentioned in, "Where will the Scheme Invest?".</p> <p>The cumulative gross exposure through equity, debt, derivative positions, repo transactions in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme.</p> <p>Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	1. *Debt and Money Market Securities	75%	90%	Low to Medium	2. Equity and equity related securities	10%	25%	Medium to High	3. Units issued by REITs/InvITS	0%	10%	Medium to High
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	<p>vide its circular SEBI/IMD/CIR No. 1/91171 /07 dated April 16, 2007, SEBI/HO/IMD/DF4/ CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/ CIR/P/ 2019/101 dated September 20, 2019:</p> <ol style="list-style-type: none"> 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. <p>The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.</p> <p>Portfolio Rebalancing:</p> <p><u>a. Action with respect to passive breaches in light of SEBI circular dated March 30, 2022:</u></p> <p>As per the SEBI circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 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.</p> <p><u>b. Action with respect to breaches arising due to defensive consideration in light of SEBI circular dated March 04, 2021:</u></p> <p>In addition to above, SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021, asset allocation pattern can be altered for a short term period on defensive considerations.</p> <p>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.</p>
<p>Investment Strategy</p>	<p>Fixed Income Securities: The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, the specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment. Fixed Income research by the Investment Manager will emphasise credit analysis, in order to determine credit risk. The Investment Manager will also analyse various economic trends in seeking to determine the likely future course of interest rates. Equity Securities: The Investment Manager will be adopting a combination of the top down approach and bottom up stock selection approach. Top down approach encompasses an evaluation of key economic trends, an analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. Bottom up stock selection will involve picking out individual investment opportunities for the portfolio. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will</p>

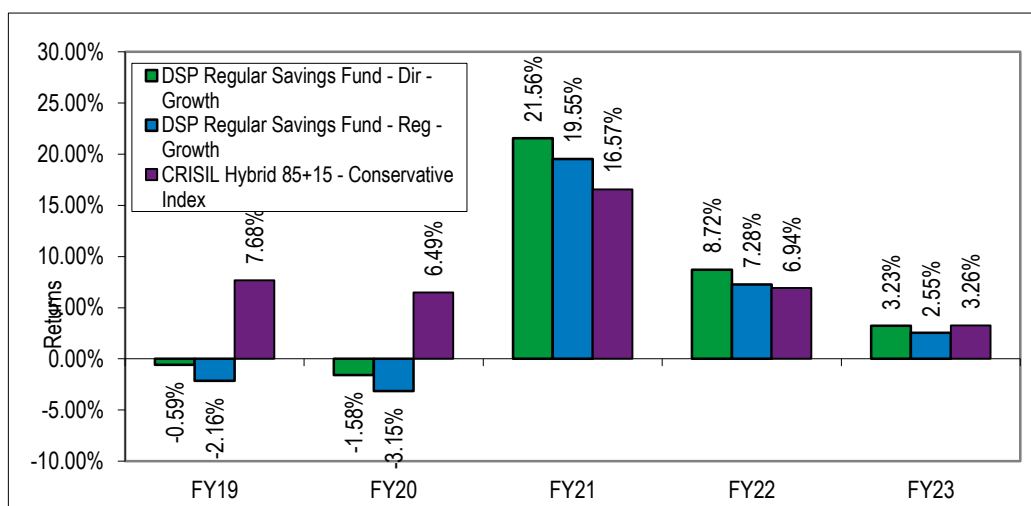
	<p>focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area. Please refer SID for detailed investment strategy.</p>								
Risk Profile	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarised below: 1. Market Liquidity Risk 2. Credit Risk 3. Rating Migration Risk 4. Term Structure of Interest Rates (TSIR) Risk 5. Re-investment Risk 6. Floating rate securities risk 7. Market Liquidity Risk with fixed rate government securities 8. Derivative Risk 9. Securitised Assets Risks 10. Transaction in units through stock exchange Mechanism 11. Market risk related to equity and equity related securities 12. Risk associated with Small-cap, mid-cap a companies 13. Risk associated with Stock Lending 14. Risks associated with Real Estate Investment Trust ('REIT') & Infrastructure Investment Trust ('InvIT') 15. Risk associated with investments in repo of corporate debt securities 16. Risks associated with Overseas Investments 17. Risk Factors Associated with Imperfect Hedging using Interest Rate Futures 18. Risk factors associated with investments in Perpetual Debt Instrument (PDI) Please read the SID carefully for details on risk factors before investment.</p>								
	<table border="1"> <thead> <tr> <th>Risk</th> <th>Risk mitigants / management strategy</th> </tr> </thead> <tbody> <tr> <td>Risk associated with Fixed income securities</td> <td> <ul style="list-style-type: none"> • Market Liquidity Risk: 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. There is good secondary market liquidity in government securities. As far as other long dated fixed income securities are concerned, the endeavour will be to invest in high quality names example bonds issued by public sector entities. Market Liquidity Risk will be managed actively within the portfolio liquidity limits. The first access to liquidity is through cash and fixed income securities. • 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. • Term Structure of Interest Rates (TSIR) Risk: The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions. • Rating Migration Risk: The endeavour is to invest in high grade/quality securities. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should address company-specific issues. • Re-investment Risk: The Investment Manager will endeavour that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested. </td> </tr> <tr> <td>Risk associated with floating rate securities</td> <td>There is very low liquidity in floating rate securities, resulting in lack of price discovery. Hence, incremental investments in floating rate securities are going to be very limited.</td> </tr> <tr> <td>Risk associated with Stock Lending</td> <td>At present, there is no significant activity in the Securities Borrowing and Lending market. The Mutual Fund has so far not participated in Securities Lending market. 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	Risks associated with trading in derivatives	<p>The Scheme can use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeased as only exchange traded equity derivatives are permitted. On the performance, portfolio and regulatory limits, there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which is a function of market-wide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the specified limit.</p> <p>The guidelines issued by SEBI / RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.</p>																																				
	Market Risk related to equity and equity related securities	<p>The Investment Manager endeavours to invest in companies, where adequate due diligence and research has been performed by the Investment Manager. As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one-to-one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company-wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know-how and transparency in corporate governance.</p>																																				
	Risks associated with Real Estate Investment Trust ('REIT') & Infrastructure Investment Trust ('InvIT')	<p>The Investment Manager endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by the Investment Manager. The Investment Manager also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the predictability and strength of cash flows, value of assets, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, etc.</p>																																				
	Risks Associated With Overseas Investments	<p>The portfolio is predominantly in INR denominated securities. Should there be investments in ADRs/GDRs of Indian companies or foreign securities, the investment process of the fund manager will ensure that a comprehensive company specific due diligence is performed.</p>																																				
<p>Plans Available under the Scheme</p>	<p>Regular Plan Direct Plan</p> <p>Processing of Application Form/Transaction Request: The below table summarizes the procedures which would be adopted while processing application form/transaction request by the</p> <table border="1" data-bbox="344 1608 1465 2007"> <thead> <tr> <th>Sr No.</th> <th>AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request</th> <th>Plan as selected in the application form/transaction request</th> <th>Transaction shall be processed and Units shall be allotted under</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>AMC.</p>		Sr No.	AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/transaction request	Transaction shall be processed and Units shall be allotted under	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>											
Options	<p>Regular Plan:</p> <ul style="list-style-type: none"> • Growth • ^Monthly Income Distribution Cum Capital Withdrawal ('IDCW') <ul style="list-style-type: none"> – Payout of Income Distribution Cum Capital Withdrawal ('IDCW') – Reinvestment of Income Distribution Cum Capital Withdrawal ('IDCW') • Quarterly Income Distribution Cum Capital Withdrawal ('IDCW') <ul style="list-style-type: none"> – Payout of Income Distribution Cum Capital Withdrawal ('IDCW') – Reinvestment of Income Distribution Cum Capital Withdrawal ('IDCW') 	<p>Direct Plan:</p> <ul style="list-style-type: none"> • Growth • ^Monthly Income Distribution Cum Capital Withdrawal ('IDCW') <ul style="list-style-type: none"> – Payout of Income Distribution Cum Capital Withdrawal ('IDCW') – Reinvestment of Income Distribution Cum Capital Withdrawal ('IDCW') • Quarterly Income Distribution Cum Capital Withdrawal ('IDCW') <ul style="list-style-type: none"> – Payout of Income Distribution Cum Capital Withdrawal ('IDCW') – Reinvestment of Income Distribution Cum Capital Withdrawal ('IDCW') 										
	<p>^All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal Plan in above mentioned options offered by the scheme shall be suspended with effect from April 1, 2021.</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 realized gains.</p>											
Applicable NAV	<p>(a) Purchase and Switch-in</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.</td> <td>Closing NAV of same Business Day shall be applicable</td> </tr> <tr> <td>Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day</td> <td>Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.</td> </tr> <tr> <td>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.</td> <td>Closing NAV of subsequent Business Day shall be applicable</td> </tr> </tbody> </table> <p>(b) Redemption and Switch-out</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Applicable NAV</th> </tr> </thead> <tbody> </tbody> </table>		Particulars	Applicable NAV	Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable	Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.	Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase/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	Particulars	Applicable NAV
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	<table border="1" data-bbox="344 230 1465 412"> <tr> <td data-bbox="344 230 1102 320">Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.</td> <td data-bbox="1102 230 1465 320">NAV of the same day</td> </tr> <tr> <td data-bbox="344 320 1102 412">Where the application is received after 3.00 p.m.</td> <td data-bbox="1102 320 1465 412">NAV of the next Business Day.</td> </tr> </table> <p data-bbox="344 443 1519 501">When the application is received on a non-business day, it will be treated as if received on next business day.</p> <p data-bbox="344 501 1519 591">All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.</p> <ol data-bbox="344 591 1519 1339" style="list-style-type: none"> 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 all open -ended schemes (except DSPLF) of the Fund. 3. Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) /Systematic Transfer Plans (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. <p data-bbox="344 1370 1519 1460">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.</p> <p data-bbox="344 1460 1519 1738">Further it is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme. Unit holders are requested to note that application for redemption/switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, redemption or switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.</p> <p data-bbox="344 1769 1519 1859">With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p>	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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<p data-bbox="89 1881 336 2007">Minimum Application Amount /Number of Units</p>	<p data-bbox="344 1881 1519 1917">Regular and Direct Plan:</p> <p data-bbox="344 1917 1519 1962">Rs. 100/- and any amount thereafter.</p> <p data-bbox="344 1962 1519 2029">Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.</p>				

(Purchase and Additional Purchase)	
Minimum installment for Systematic Investment Plan (SIP)	Rs. 100/- and any amount thereafter
Minimum installment for Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP)	Rs. 100/- . and any amount thereafter
Minimum Application Amount for Redemption/Repurchase	Not Applicable
Dispatch of Repurchase (Redemption) Request	Within 3 working days of the acceptance of the redemption request at any of the authorised centres of DSP Mutual Fund.
Benchmark Index	CRISIL Hybrid 85+15 - Conservative Index
IDCW Policy for Regular Plan & Direct Plan	The Trustee reserves the right to declare a IDCW and the actual distribution thereof and the frequency of distribution are entirely at the discretion of the Trustee. For more details refer the SID of the Scheme.
Name and Tenure of the Fund Manager	Mr. Abhishek Singh, 40 Years; Tenure: 1 Year and 11 months (Managing this Scheme since May 1, 2021) Mr. Vikram Chopra - 45 Years; Tenure: 6 years 9 months (Managing this Scheme since July 2016) Mr. Jay Kothari - 43 Years; Tenure: 5 Years 1 month (Managing this Scheme since March, 2018)
Name of the Trustee Company	DSP Trustee Private Limited
Performance of the Scheme	The Regular Plan and Direct Plan will have a common portfolio, however, their returns are expected to vary in line with the specified expense ratio under the relevant Plan. (a) Absolute Returns



Returns are for Direct/Regular Plan of the scheme for Growth option and the above returns computed from the Date of Allotment/1st April, as the case may be, to 31st March of the respective financial year.

(b) Compounded Annualised Returns as of March 31, 2023

Period	DSP Regular Savings Fund - Growth	CRISIL Hybrid 85+15 Conservative Index	DSP Regular Savings Fund - Dir - Growth	CRISIL Hybrid 85+15 Conservative Index
Last 1 Year	2.55%	3.26%	3.23%	3.26%
Last 3 Year	9.56%	8.78%	10.91%	8.78%
Last 5 Year	4.49%	8.08%	5.93%	8.08%
Since Inception	8.36%	8.38%	7.97%	8.75%
Nav/ Index value	45.3274	5,747.41	50.3031	5,747.41
Date of allotment	11-Jun-04		02-Jan-13	

Note: As per the SEBI standards for performance reporting, the “since inception” returns are calculated on Rs. 10/- invested at inception. For this purpose, the inception date is deemed to be the date of allotment. The “Returns” shown are for the growth option. **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.

Disclosure as per SEBI circular SEBI/HO/IMD/DF2 /CIR/P/2016/42 dated March 18, 2016:

SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)

Top 10 Holdings issuer wise (As on March 31, 2023)	% of Scheme
Government of India	17.91%
Power Finance Corporation Limited	10.07%
Housing Development Finance Corporation Limited	9.17%
National Housing Bank	8.24%
Power Grid Corporation of India Limited	6.90%
Export-Import Bank of India	5.51%
REC Limited	5.45%
Indian Oil Corporation Limited	5.39%
Hindustan Petroleum Corporation Limited	3.97%

	ICICI Bank Limited		2.87%																																
	<p>Link to the scheme's latest monthly portfolio holding: https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</p> <p>SECTOR ALLOCATION Sector wise break up (As on March 31, 2023)</p> <table border="1"> <thead> <tr> <th colspan="2">DSP Regular Savings Fund</th> </tr> <tr> <th>Sector</th> <th>% of Scheme</th> </tr> </thead> <tbody> <tr> <td>FINANCIAL SERVICES</td> <td>52.34%</td> </tr> <tr> <td>G-Sec</td> <td>17.91%</td> </tr> <tr> <td>Oil, Gas & Consumable Fuels</td> <td>10.05%</td> </tr> <tr> <td>POWER</td> <td>7.86%</td> </tr> <tr> <td>Healthcare</td> <td>3.93%</td> </tr> <tr> <td>Information Technology</td> <td>1.94%</td> </tr> <tr> <td>CHEMICALS</td> <td>1.75%</td> </tr> <tr> <td>Automobile and Auto Components</td> <td>1.47%</td> </tr> <tr> <td>TREPS / Reverse Repo / Corporate Debt Repo</td> <td>1.43%</td> </tr> <tr> <td>Fast Moving Consumer Goods</td> <td>1.25%</td> </tr> <tr> <td>Consumer Durables</td> <td>1.03%</td> </tr> <tr> <td>SERVICES</td> <td>0.15%</td> </tr> <tr> <td>Net Receivables/Payables</td> <td>-1.11%</td> </tr> <tr> <td>Grand Total</td> <td>100.00%</td> </tr> </tbody> </table> <p>Portfolio Turnover Ratio: N.A</p>			DSP Regular Savings Fund		Sector	% of Scheme	FINANCIAL SERVICES	52.34%	G-Sec	17.91%	Oil, Gas & Consumable Fuels	10.05%	POWER	7.86%	Healthcare	3.93%	Information Technology	1.94%	CHEMICALS	1.75%	Automobile and Auto Components	1.47%	TREPS / Reverse Repo / Corporate Debt Repo	1.43%	Fast Moving Consumer Goods	1.25%	Consumer Durables	1.03%	SERVICES	0.15%	Net Receivables/Payables	-1.11%	Grand Total	100.00%
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Expenses of the Scheme	<table border="1"> <tr> <td>Entry Load</td> <td>Not Applicable</td> </tr> <tr> <td>Exit Load #(as a % of Applicable NAV)</td> <td>NIL</td> </tr> </table> <p>#Applicable for investments made through normal purchase and SIP/STP/SWP transactions.</p> <p><u>Note:</u> No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa.</p>			Entry Load	Not Applicable	Exit Load #(as a % of Applicable NAV)	NIL																												
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(i) Load Structure																																			
Actual Expenses for 2022-2023	DIRECT PLAN- 0.52% REGULAR PLAN- 1.18%																																		
Recurring Expenses	Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (b)^	Additional TER as per Regulation 52 (6A) (c)^																															
	on the first Rs.500 crores of the daily net assets	2.00%	0.30%	0.05%																															
	on the next Rs.250 crores of the daily net assets	1.75%	0.30%	0.05%																															
	on the next Rs.1,250 crores of the daily net assets	1.50%	0.30%	0.05%																															
	on the next Rs.3,000 crores of the daily net assets	1.35%	0.30%	0.05%																															

on the next Rs.5,000 crores of the daily net assets	1.25%	0.30%	0.05%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.30%	0.05%
On balance of the assets	0.80%	0.30%	0.05%

Notes to Table 1:

^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may also charge the following to the Scheme of the Fund under Regulation 52 (6A):

- a. Brokerage and transaction costs which are incurred for the purpose of execution of trade 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 and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
- 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - 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".

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) till any further guidance is received from SEBI in this regard.

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

GST on investment and advisory fees:

	<p>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).</p> <p>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).</p> <p>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).</p> <p>Expense Structure for Direct Plan -.</p> <p>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.</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section IV - FEES and EXPENSES” in the SID.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.</p>
Waiver of Load for Direct Applications	<p>Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load shall be charged for all mutual fund schemes.</p> <p>Therefore, the procedure for waiver of load for direct applications is no longer applicable.</p>
Tax treatment for the Investors (Unit Holders)	<p>Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax implications, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the Scheme.</p>
Daily Net Asset Value (NAV) Publication	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same Business Day</p> <p>NAV will be declared on all Business Days NAV can also be viewed on www.dspim.com and www.amfiindia.com. You can also call us at: 1-800-200-4499. Investor(s)/Unit holder(s) are requested to note that AMC will declare separate NAV under Regular Plan and Direct Plan of each Scheme.</p> <p>In case of delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>
For Investor Grievances please contact	<p>Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-200-4499 (toll free), e-mail: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP 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. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange. For any queries/clarifications/ grievance, investors may send mail to our RTA Computer Age Management Services Limited (CAMS) - https://www.camsonline.com/Investors/Support/Grievances or contact</p>

	<p>to its Registered Office- Computer Age Management Services Limited, No. 178/10 Kodambakkam High Road, Ground floor, Opp. Hotel Palmgrove, Nungambakk, Chennai, Tamil Nadu 600034</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com for any service required or for resolution of their grievances for their transactions with MFUI.</p>
<p>Unit Holders Information</p>	<p>Account Statements/Allotment Confirmation:</p> <ul style="list-style-type: none"> Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request. Account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner: <ul style="list-style-type: none"> I. Investors who do not hold Demat Account <p>Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.</p> <p>[^]Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</p> <ul style="list-style-type: none"> II. Investors who hold Demat Account <p>Consolidated Account Statement^{^^}, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 15th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent every half yearly (September/ March), on or before 21st day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</p> <p>^{^^}Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, payout of IDCW, reinvestment of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.</p> <p>Investors are requested to note that for folios which are not included in the consolidated account statement, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before 15th day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.</p>

	<p>In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holders within 5 business days from the receipt of such request. For more details, please refer the SID.</p> <p>Half yearly portfolio disclosure: In case of unit holders whose email address 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 www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Annual Financial results: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi. Investors are requested to register their email addresses with the Mutual Fund.</p>
Payment Details	<p>The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>
Listing	<p>The Units are not proposed to be listed on any stock exchange. The Units will however, be available for purchase/sale through the Stock Exchange mechanism/Trading Platforms (MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE), or any other recognised stock exchange trading platform).</p>
Direct Plan	<p>W.e.f. January 1, 2013 Direct Plan is introduced under all the Schemes launched prior to January 1, 2013. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit</p>

	load structure and other terms under Direct Plan will be same as applicable to existing plans under each of the Schemes.
Stamp Duty	<p>Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including reinvestment of IDCW) to the unit holders would be reduced to that extent.</p>
Risk-o-Meter	<p>In accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <p>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.</p> <p>Further, the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</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 subject to applicable Terms & 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 https://mfcentral.com/ 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>
Nomination for Mutual Fund Unit Holders:	<p>Pursuant to the SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/82 dated June 15, 2022 read with SEBI Circular no. SEBI/HO/IMD/IMD-I DOF1/P/CIR/2022/105 July 29, 2022 with respect to nomination for unitholders, the following shall be considered:</p> <p>1. New Investors: Investors who are subscribing to units of DSP Mutual Fund 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).</p> <p>a. In case of physical option: The forms shall carry the wet signature of all the unit holder(s). b. In case of online option: (1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or (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>On or after October 01, 2022, 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>2. Existing Unitholders:</p>

The existing individual unitholders of DSP Mutual Fund shall provide the nomination/ opting out of nomination duly signed in physical form or through online modes on or before September 30, 2023, failing which the folios shall be frozen for debits.

COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (March 31, 2023)		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Ultra Short Fund	The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. There is no assurance that the investment objective of the Schemes will be realized.	Debt* and Money market securities: 0% - 100% *Debt securities may include securitised debts up to 50% of the net assets The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.	4830	28209	629.25	1733.76
DSP 10Y G-Sec Fund	The investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio of Government Securities such that the Macaulay duration of the portfolio is similar to the 10 Year benchmark government security. There is no assurance that the investment objective of the Schemes will be realized.	Government Securities: 80% - 100% TRI-PARTY REPO/repo or any other alternatives as may be provided by RBI: 0% - 20%	1306	643	26.93	24.46
DSP Strategic Bond Fund	The primary investment objective of the Scheme is to seek to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market securities.	Money market securities and/or Debt Securities* which have residual or average maturity of less than or equal to 367 days or have put options within a period not exceeding 367 days: 0% - 100% Debt securities* which have residual or average	2310	1646	294.00	228.55

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (March 31, 2023)		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	There is no assurance that the investment objective of the Schemes will be realized.	maturity of more than 367 days: 0% - 100% *Debt securities may include securitised debts up to 75% of the net assets.				
DSP Banking & PSU Debt Fund	The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks and public sector entities/undertakings. There is no assurance that the investment objective of the Schemes will be realized.	Money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds: 80% - 100% Government securities, Other debt and money market securities including instruments/securities issued by Non-bank financial companies (NBFCs): 0% - 20%	3784	5040	1670.11	907.97
DSP Government Securities Fund	The primary objective of the Scheme is to generate income through investment in Central Government Securities of various maturities. There is no assurance that the investment objective of the Schemes will be realized.	Central Government Securities, repos/ reverse repos in Central Government Securities as may be permitted by RBI: 80% - 100% Call money market or alternative investment for call money market as may be provided by the Reserve Bank of India: 0% - 20%	12165	4364	410.71	161.45
DSP Credit Risk Fund	The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. There is no assurance that the investment objective of the Schemes will be realized.	Investment in corporate bonds which are AA\$ and below rated instruments: 65% - 100% Investment in other debt* and money market instruments: 0% - 35% Units issued by REITs/InviTs: 0% - 10% \$ excludes AA+ rated corporate bonds *Debt securities may include securitised	867	4326	69.52	134.33

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (March 31, 2023)		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
		debts up to 35% of the net assets.				
DSP Savings Fund	The primary investment objective of the Scheme is to generate income through investment in a portfolio comprising of money market instruments with maturity less than or equal to 1 year. There is no assurance that the investment objective of the Schemes will be realized.	Money market securities having maturity of less than or equal to 1 year: 0% - 100%	1703	5730	2141.13	1106.51
DSP Liquidity Fund	The primary investment objective of the Scheme is to seek to generate a reasonable return commensurate with low risk and a high degree of liquidity, from a portfolio constituted of money market securities and high quality debt securities. There is no assurance that the investment objective of the Schemes will be realized.	Money market securities and/or Debt securities* with maturity of 91 days: 80% - 100% *Debt securities may include securitised debts up to 30% of the net assets.	14695	23184	7617.27	1767.07
DSP Bond Fund	The primary investment objective of the Scheme is to seek to generate an attractive return, consistent with prudent risk, from a portfolio which is substantially constituted of high quality debt securities, predominantly of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. As a secondary objective,	Under normal circumstances: *Debt and Money market securities: 0% - 100% Units issued by REITs/InviTS: 0% - 10% * Debt securities may include securitised debts up to 50% of the net assets. The Scheme will invest in Debt and Money Market instruments such	821	2047	146.09	198.31

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (March 31, 2023)		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	<p>the Scheme will seek capital appreciation. The Scheme will also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>that the Macaulay duration of the portfolio is between 3 years and 4 years.</p> <p>Under anticipated adverse Circumstances : The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 4 years.</p>				
DSP Regular Savings Fund	<p>The primary investment objective of the scheme is to seek to generate income, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The Scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India. There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>*Debt and Money Market Securities: 75% - 90%</p> <p>Equity and equity related securities: 10% - 25%</p> <p>Units issued by REITs/InvITS: 0% - 10%</p> <p>*Debt securities may include securitized debts upto 50% of the net assets.</p>	703	4981	24.18	160.23
DSP Short Term Fund	<p>The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Debt* and Money market securities: 0% - 100%</p> <p>*Debt securities may include securitised debts up to 50% of the net assets.</p>	2987	6276	2346.00	704.74

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (March 31, 2023)		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSP Low Duration Fund	The investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. There is no assurance that the investment objective of the Schemes will be realized.	Debt* and Money market securities: 0% - 100% *Debt securities may include securitised debts up to 50% of the net assets.	3408	11255	2202.05	953.50
DSP Corporate Bond Fund	The primary investment objective of the Scheme is to seek to generate regular income and capital appreciation commensurate with risk from a portfolio predominantly investing in corporate debt securities across maturities which are rated AA+ and above, in addition to debt instruments issued by central and state governments and money market securities. There is no assurance that the investment objective of the Scheme will be realized.	Corporate Bonds (including securitized debt) which are rated AA+ and above: 80% to 100% Corporate Bonds (including securitized debt) which are rated AA and below: 0% to 20% Money Market Instruments and Debt Instruments issued By Central And State Governments: 0% to 20% Units issued by REITs and InvITs: 0% to 10%	2308	2586	1634.57	913.58
DSP Overnight Fund	The primary objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. There is no assurance that the investment objective of the	Debt Securities* and Money Market Instruments* with maturity upto 1 business day: 0% to 100% *Instruments with residual maturity not greater than 1 business day, including money market instruments, Tri-party Repo/reverse repo, debt instruments, including floating rate instruments.	33623	2565	1401.65	685.83

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (March 31, 2023)		AUM as on March 31, 2023 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	Scheme will be realized.					
DSP Floater Fund	The primary objective of the scheme is to generate regular income through investment predominantly in floating rate and fixed rate debt instruments (including money market instruments). However, there is no assurance that the investment objective of the scheme will be realized.	<p>Floating Rate Debt Securities (including fixed rate Securities* converted to floating rate exposures using swaps/derivatives)- 65% to 100%</p> <p>Fixed Rate Debt Securities (including money market instruments**)- 0% to 35%</p> <p>*Fixed rate Debt Securities constitute those securities issued by Central and / or State Government.</p> <p>**Money Market instruments includes Tri Party Repo/Repo/Reverse Repo (including corporate bond repo), commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, and any other like instruments as specified by the Reserve Bank of India from time to time.</p>	1064	2720	592.54	181.82

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

Date: April 30, 2023

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

Head Office	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021.
Agra	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16, Sanjay Place, Agra – 282002.
Ahmedabad	3rd EYE ONE, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G. Road, Panchvati, Ahmedabad - 380006.
Andheri	NATRAJ, Office No. 302, 3rd Floor, Plot No – 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai – 400069.
Bangalore	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001.
Bhopal	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
Bhubneshwar	Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneshwar - 751001.
Chandigarh	SCO 2471 – 72, 1st Floor, Sector 22 – C, Chandigarh - 160022.
Chennai	Raheja Towers, 7th Floor, Office No. 712, Alpha Wing of Block 'A', Anna Salai, Mount Road, Chennai, Tamil Nadu – 600002
Coimbatore	A.M.I. Midtown, Office No. 25A4, 3rd Floor, D.B. Road, R.S. Puram, Coimbatore - 641002.
Dehradun	NCR Plaza, Ground floor, Office No. G 12/A, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun – 248001.
Goa	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, M.G. Road, Panjim, Goa - 403001
Guwahati	Bibekananda Complex, Office No. 3, 2nd Floor, Near ABC Bus Stop, G S Road, Guwahati - 781005.
Hyderabad	RVR Towers, Office No. 1-B, 1st Floor, Door No.6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082
Indore	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B I Indore Head Office, Indore - 452001.
Jaipur	Green House, Office No. 308, 3rd Floor, Ashok Marg, Jaipur - 302001
Jamshedpur	Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001.
Jodhpur	LOTUS Tower, Block No E, 1st Floor, Plot No 238, Sardarpura, 3rd B Road, Opposite Gandhi Maidan, Jodhpur - 342003
Kanpur	KAN Chambers, Office No. 701 & 702, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Kochi - 682011.
Kolkata	Legacy Building, 4th Floor, Office no. 41B, 25A Shakespeare Sarani, Kolkata - 700017.
Lucknow	Capital House, 3rd Floor, 2, Tilak Marg, Hazratganj, Lucknow - 226001.
Ludhiana	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141001.
Mangalore	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
Nashik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nashik - 422002.
New Delhi	Narian Manzil , 219 to 224, 2nd Floor, 23 Barakhamba Road, New Delhi - 110011
Patna	Dumraon Place, L309 & L310, 3rd Floor, Frazer Road, Patna 800001.
Pune	City Mall, 1st Floor, Office No. 109 (B&C) University Square, University Road, Pune-411007.
Raipur	Raheja Towers, Office No. SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001
Rajkot	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
Ranchi	Shrilok Complex, Office No 106 to 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834001.
Surat	International Trade Centre (ITC), B-Wing, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
Trivandrum	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Thiruvananthapuram – 695004.
Vadodara	Naman House, 1st Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390007.
Vapi	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvasa Road, Vapi - 396195.
Varanasi	Arihant Complex, 7th Floor, D-64/127, C-H, Sigra, Varanasi - 221010
Vizag	VRC complex, Office No. 304B, 47-15-14/15, Rajjee Nagar, Dwaraka Nagar, Visakhapatnam – 530016.

CAMS Investor Service Centres and Transaction Points

Agartala	Nibedita, 1st floor, JB Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura west,799001
Agra	No. 8, II Floor Maruti Tower Sanjay Place ,Agra ,Uttarpradesh-282002
Ahmedabad	111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006
Ahmednagar	CAMS SERVICE CENTER,Office No.3. 1st Floor,Shree Parvati,Plot No.1/175,Opp. Mauli Sabhagruh,Zopadi Canteen,Savedi,Ahmednagar-414003
Ajmer	AMC No. 423/30 Near Church, Brahampuri, Opp T B Hospital,Jaipur Road,Ajmer,Rajasthan,305001
Akola	Opp. RLT Science CollegeCivil Lines,Akola,Maharashtra,444001
Aligarh	City Enclave, Opp. Kumar Nursing Home Ramghat Road Aligarh Uttarpradesh-202001
Allahabad	30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad ,Uttarpradesh-211001
Alleppey	Doctor's Tower Building,Door No. 14/2562, 1st floor,North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey Kerala.688001
Alwar	256A, Scheme No:1.Arya Nagar,Alwar,Rajasthan,301001
Amaravati	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies,Amaravati,Maharashtra,444601
Ambala	CAMS SERVICE CENTRE,SCO 48-49,Ground Floor,opp peer, Bal Bhawan Road, Near HDFC Bank,Ambala City, Haryana - 134 003
Amritsar	CAMS SERVICE CENTER,3rd Floor,Bearing Unit No-313,Mukut House,Amritsar-143001
Anand	101, A.P. Tower,B/H, Sardhar Gunj,Next to Nathwani Chambers,AnandGujarat388001
Anantapur	AGVR Arcade, 2nd Floor, Plot No.37 (Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
Andheri	CAMS Pvt Ltd,No.351,Icon,501,5 th Floor,Western Express Highway,Andheri East,Mumbai-400069
Ankleshwar	Shop No - F -56, First Floor,Omkar ComplexOpp Old Colony,Nr Valia Char Rasta,GIDC,Ankleshwar,Gujarat,393002
Asansol	Block – G 1st Floor,P C Chatterjee Market Complex Rambandhu Talab PO, Ushagram Asansol Westbengal Pin No 713303
Aurangabad	CAMS SERVICE CENTRE,2nd Floor,Block No.D-21-D-22,Motiwala Trade Centre,Nirala Bazar,New Samarth Nagar,Opp.HDFC Bank,Aurangabad-431001
Balasore	B C Sen Road,Balasore,Orissa,756001
Ballari	CAMS SERVICE CENTER,No.18/47/A,Govind Nilaya,Ward No.20,Sangankal Moka Road,Gandhinagar,Ballari-583102
Bangalore	Trade Centre, 1st Floor45, Dikensen Road (Next to Manipal Centre),Bangalore,Karnataka,560042
Bangalore(Wilson Garden)	CAMS SERVICE CENTER,First Floor,No.17/1,-(272) 12Th Cross Road,Wilson Garden,Bangalore-560027
Bankura	1st Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal, PIN – 722101
Bareilly	CAMS SERVICE CENTER,F-62-63,2nd Floor,Butler Plaza Commercial Complex Civil Lines Bareilly Uttarpradesh-243001
Basti	CAMS C/O RAJESH MAHADEV & CO SHOP NO 3,1st Floor, JAMIA COMLEX STATION ROAD, BASTI PIN - 272002
Belgaum	CAMS SERVICE CENTRE,Classic Complex,Block No.104,1st Floor,Saraf Colony,Khanapur Road,Tilakwadi,Belgaum-590006
Berhampur	CAMS SERVICE CENTER,Kalika temple Street,Ground Floor,Beside SBI BAZAR Branch,Berhampur-760002
Bhagalpur	CAMS SERVICE CENTRE,Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur – 812001
Bharuch	CAMS SERVICE CENTRE,A-111,First Floor,R K Casta,Behind Patel Super Market,Station Road,Bharuch-392001
Bhatinda	2907 GH,GT Road,Near Zila Parishad,Bhatinda,Punjab,151001
Bhavnagar	501-503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001
Bhilai	CAMS SERVICE CENTRE,1 st Floor,Plot No.3,Block No.1,Priyadarshini Pariswar west,Behind IDBI Bank,Nehru Nagar,Bhilai-490020
Bhilwara	C/o Kodwani Associates Shope No 211-213 2nd floor Indra Prasth Tower syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara-311001 (Rajasthan)
Bhopal	Plot no 10, 2nd Floor,Alankar Complex,Near ICICI Bank,MP Nagar, Zone II,Bhopal,MadhyaPradesh462011
Bhubaneswar	Plot No -111,Varaha Complex Building3rd Floor,Station Square,Kharvel Nagar,Unit 3-Bhubaneswar-Orissa-751001
Bhuj	CAMS SERVICE CENTRE,Office No.4-5,First Floor,RTO Relocation Commercial Complex-B,Opp.Fire Station,Near RTO Circle,Bhuj-Kutch-370001
Bhusawal (Jalgaon TP)	3, Adelaide Apartment,Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road,Bhusawal,Maharashtra,425201
Bikaner	Behind rajasthan patrika In front of vijaya bank 1404, amar singh pura Bikaner. 334001
Bilaspur	CAMS SERVICE CENTRE,Shop No.B-104, First Floor,Narayan Plaza,Link Road,Bilaspur(C.G)-495001
Bokaro	Mazzanine FloorF-4, City Centre, Sector 4, Bokaro Steel City,Bokaro,Jharkhand,827004
Borivali	501 – TIARA, CTS 617, 617/1-4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092
Burdwan	No. 399 G T Road, Basement, Building Name Talk of the town, Burdwan, Westbengal – 713101
Calicut	29/97G 2nd Floor,S A Arcade,Mavoor Road,Arayidathupalam,CalicutKerala-673016
Chandigarh	Deepak Tower, SCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab-160017
Chennai	Ground Floor No.178/10,Kodambakkam High Road, Opp. Hotel Palmgrove,Nungambakkam-Chennai-Tamilnadu-600034
Chennai-Satelite ISC	No.158,Rayala Tower-1,Anna salai,Chennai-600002
Chhindwara	CAMS SERVICE CENTER,2nd Floor,Parasia Road,Near Surya Lodge,Sood Complex,Above Nagpur CT Scan, Chhindwara,MadhyaPradesh 480001
Chittorgarh	3, Ashok Nagar, Near Heera Vatika,Chittorgarh, Rajasthan 312001
Cochin	CAMS SERVICE CENTER,Building Name Modayil,Door No. 39/2638 DJ,2nd Floor 2A M.G. Road,Cochin - 682 016
Coimbatore	CAMS SERVICE CENTRE,No.1334,Thadagam Road,Thirumurthy Layout,R.S.Puram,Behind Venketeswara Bakery,Coimbatore-641002
Coochbehar	Nipendra Narayan Road (N.N Road) Opposite Udichi Market Near – Banik Decorators PO & Dist , Cooch Behar, West Bengal, Pin 736101
Cuttack	Near Indian Overseas BankCantonment Road,Mata Math,Cuttack,Orissa,753001
Darbhanga	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.
Davangere	13, 1st Floor,Akkamahadevi Samaj ComplexChurch Road,P.J.Extension,Davangere,Karnataka,577002
Dehradun	204/121 Nari Shilp Mandir Marg(1st Floor) Old Connaught Place,Chakrata Road,Dehradun,Uttarakhand,248001
Deoghar	S S M Jalan RoadGround floorOpp. Hotel Ashoke, Caster Town,Deoghar,Jharkhand,814112
Dhanbad	Urmila Towers,Room No: 111(1st Floor) Bank More,Dhanbad,Jharkhand,826001
Dharmapuri	16A/63A, Pidamaneri Road, Near Indoor Stadium,Dharmapuri, Tamilnadu 636701
Dhule	House No 3140, Opp Liberty Furniture,Jamnala Bajaj Road, Near Tower Garden,Dhule,Maharashtra 424001
Dibrugarh	CAMS SERVICE CENTER,Amba Complex,Ground Floor,H S Road,Dibrugarh-786001
Durgapur	CAMS SERVICE CENTRE,Plot No.3601,Nazrul Sarani,City Centre,Durgapur-713216
Erode	197, Seshaiyer Complex,Agraharam Street,Erode, Tamilnadu,638001
Faizabad	CAMS SERVICE CENTRE,1/13/196,A,Civil Lines,Behind Tripati Hotel,Faizabad,Uttarpradesh-224001

Faridabad	B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001
Gandhidham	CAMS SERVICE CENTER, Shyam Sadan, First Floor, Plot No. 120, Sector 1/A, Gandhidham-370201
Gaya	CAMS SERVICE CENTER, North Bisar Tank, Upper Ground Floor, Near-I.M.A. Hall, Gaya-823001
Ghatkopar	CAMS SERVICE CENTRE, Platinum Mall, Office No.307, 3rd Floor, Jawahar Road, Ghatkopar East, Mumbai-400077
Ghaziabad	CAMS SERVICE CENTER, 1st Floor, C-10 RDC Rajnagar, Opp Kacheri Gate No.2, Ghaziabad-201002
Goa	CAMS SERVICE CENTER, Office No. 103, 1st Floor, Unitech City Centre, M.G.Road, Panaji Goa, Goa-403001
Gondal (Parent Rajkot)	A/177, Kailash Complex Opp. Khedut Decor Gondal, Gujarat, 360311
Gorakhpur	CAMS SERVICE CENTRE, Shop No 5 & 6, 3rd Floor, Cross Road The mall A D Tiraha, bank Road, Gorakhpur-273001
Gulbarga	Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga, Karnataka 585101
Guntur	CAMS SERVICE CENTER, Door No.31-13-1158, 1st floor, 13/1, Arundelpet, Ward No.6, Guntur-522002
Gurgaon	SCO - 16, Sector - 14, First floor, Gurgaon, Haryana, 122001
Guwahati	CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No. 1, Rehabari, Guwahati-781008
Gwalior	G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior Madhya Pradesh-474002
Haldia	MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia – 721602
Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139
Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarakhand – 249408
Hazaribag	Municipal Market Annanda Chowk, Hazaribag, Jharkhand, 825301
Himmatnagar	D-78, First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar, Gujarat 383001
Hisar	CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana, 125001
Hoshiarpur	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab 146001
Hosur	CAMS SERVICE CENTER, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur-635110
Hubli	No.204 - 205, 1st Floor 'B' Block, Kundagol Complex Opp. Court, Club Road, Hubli, Karnataka, 580029
Indore	101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore, Madhya Pradesh, 452001
Jabalpur	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh, 482001
Jaipur	R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302001
Jalandhar	CAMS SERVICE CENTER, 144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandar City-144001
Jalgaon	Rustomji Infotech Services 70, Navipeth Opp. Old Bus Stand Jalgaon, Maharashtra, 425001
Jalna	Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra, 431203
Jammu	JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004
Jamnagar	207, Manek Centre, P N Marg, Jamnagar, Gujarat, 361001
Jamshedpur	Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur, Jamshedpur, Jharkhand, 831001
Janakpuri	Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058
Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001
Jhansi	No.372/18D, 1st Floor Above IDBI Bank, Beside V-Mart, Near RAKSHAN, Gwalior Road, Jhansi-284001
Jodhpur	1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur, Rajasthan, 342003
Junagadh	"Aastha Plus", 202-A, 2nd Floor Sardarbag, Near. Alkapuri Opp. Zansi Rani Statue, Junagadh Gujarat-362001
Kadapa	Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Andhra Pradesh, 516001
Kakinada	CAMS SERVICE CENTRE D No.25-4-29, 1st floor, Kommireddy vari street Beside Warf Road, Opp swathi medicals, Kakinada-533001
Kalyani	A – 1/50, Block A Kalyani, Dt - Nadia, West Bengal, PIN- 741235
Kannur	Room No.PP. 14/435 Casa Marina Shopping Centre Talap, Kannur, Kerala, 670004
Kanpur	First Floor 106 to 108 City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208001
Karimnagar	HN0.7-1-257, Upstairs S B H mangammathota, Karimnagar, Telangana, 505001
Karnal	No.29, Avtar Colony, Behind vishal mega mart, Karnal-132001
Karur	126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu, 639002
Katni	1st Floor, Gurunank dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh 483501
Khammam	Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyr Road, Near Baburao Petrol Bunk, Khammam, Telangana 507001
Kharagpur	CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S.Kharagpur Local, Dist West Midnapore-721305
Kolhapur	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001
Kolkata	CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata-700071
Kolkata-CC (Central)	Cams Collection Centre, 3/1, R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001
Kollam	CAMS SERVICE CENTRE, Uthram Chambers (Ground Floor), Thamarakulam, Kollam-691006
Kota	B-33 'Kalyan Bhawan', Near Triangle Park, Vallabh Nagar, Kota, Rajasthan, 324007
Kottayam	CAMS SERVICE CENTER, 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam P O, Kottayam-686501
Kukatpally	CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st floor, 14-A, MIG, KPHB colony, Kukatpally, Hyderabad-500072
Kumbakonam	No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Kurnool	CAMS SERVICE CENTRE, Shop No.26 and 27, Door No.39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool-518001
Lucknow	CAMS SERVICE CENTER, Office No. 107, 1st Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow-226001
Ludhiana	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab, 141002
Madurai	Shop No 3 2nd Floor Surya Towers, No 272/273 Goodshed Street, Madurai – 625001
Malda	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, Westbengal 732101
Mangalore	No. G 4 & G 5, Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri, Mangalore, Karnataka, 575003
Manipal	CAMS SERVICE CENTER, Shop No-A2, Basement floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka 576104
Mapusa (Parent ISC : Goa)	CAMS COLLECTION CENTRE, Office No.503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa-403507
Margao	CAMS SERVICE CENTRE, F4-Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa-403601
Mathura	159/160 Vikas Bazar Mathura Uttarpradesh-281001
Meerut	108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut, Uttarpradesh, 250002

Mehsana	1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002
Moga	CAMS SERVICE CENTRE,No.9, New Town,Opp.Jaswal Hotel,Daman Building,Moga-142001
Moradabad	H 21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad-244001
Mumbai	Rajabhadur Compound,Ground FloorOpp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, FortMumbai,Maharashtra,400023
Muzaffarpur	Brahman Toi,DurgasthanGola Road,Muzaffarpur,Bihar,842001
Mysore	No.1, 1st Floor,CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram,Mysore,Karnataka,570009
Nadiad	F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad, Gujarat, 387001
Nagpur	145 ,Lendra, Behind Indusind Bank, New Ramdaspath,Nagpur,Maharashtra,440010
Namakkal	156A / 1, First Floor, Lakshmi Vilas BuildingOpp. To District Registrar Office, Trichy Road,Namakkal,Tamilnadu 637001
Nasik	CASM SERVICE CENTRE 1st Floor, "Shradha Niketan", Tilak Wadi, Opp Hotel City Pride,Sharanpur Road,Nasik-422002
Navsari	CAMS Service Centre,214-215,2nd floor, Shivani Park,Opp.Shankheswar Complex,Kaliawadi,Navsari -396445,Gujarat
Nellore	97/56, I Floor, Immadisetty TowersRanganayakulapet Road, Santhapet,Nellore,AndhraPradesh,524001
New Delhi	401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road New Delhi 110001
Noida	CAMS SERVICE CENTER,Commercial Shop No. GF10 & GF38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18,Noifs - 201301
Palakkad	10 / 688, Sreedevi Residency,Mettupalayam Street,Palakkad,Kerala,678001
Palanpur	CAMS SERVICE CENTER,Gopal Trade center,Shop No.13-14,3Rd Floor,Nr.BK Mercantile bank,Opp.Old Gunj,Palanpur-385001
Panipat	SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana, 132103
Patiala	CAMS SERVICE CENTRE,No.35 New Lal Bagh,Opp.Polo Ground,Patiala-147001
Patna	G-3, Ground Floor,OM ComplexNear Saket Tower, SP Verma Road,Patna,Bihar,800001
Pitampura	CAMS SERVICE CENTRE,Aggarwal Cyber Plaza-II,Commercial Unit No-371,3rd Floor,Plot No C-7,Netaji Subhash Palace,Pitampura-110034
Pondicherry	S-8, 100,Jawaharlal Nehru Street(New Complex, Opp. Indian Coffee House),Pondicherry,Pondicherry,605001
Pune	,Vartak Pride,1st Floor,Survey No.46,City Survey No.1477,Hingne budruk,D.P.Road,Behind Dinanath mangeshkar Hospital, Karvenagar , Pune-411052
Rae Bareli	17, Anand Nagar Complex Opposite Moti Lal Nehru Stadium SAI Hostel Jail Road Rae Bareilly Uttar pradesh -229001
Raipur	HIG,C-23 Sector - 1Devendra Nagar,Raipur,Chattisgarh,492004
Rajahmundry	Door No: 6-2-12, 1st Floor,Rajeswari Nilayam,Near Vamsikrishna Hospital,Nyapathi Vari Street, T Nagar,Rajahmundry,AndhraPradesh,533101
Rajapalayam	No 59 A/1, Railway Feeder Road(Near Railway Station)RajapalayamTamilnadu-626117
Rajkot	Office 207 - 210, Everest BuildingHarihar ChowkOpp Shastri Maidan,Limda Chowk,Rajkot,Gujarat,360001
Ranchi	4,HB RoadNo: 206,2nd Floor Shri Lok ComplexH B Road Near Firayal,Ranchi,Jharkhand,834001
Ratlam	Dafria & Co.No.18, Ram Bagh, Near Scholar's School,Ratlam, MadhyaPradesh 457001
Ratnagiri	,Orchid Tower,Gr Floor,Gala No.06,S.V.No.301/Palki 1/2,Nachane Municiple Aat,Arogya Mandir,Nachane Link Road,At,Post,Tal.Ratnagiri Dist.Ratnagiri-415612
Rohtak	CAMS SERVICE CENTRE,SCO 06,Ground Floor,MR Complex,Near Sonipat Stand Delhi Road,Rohtak-124001
Roorkee	22, Civil Lines, Ground Floor,Hotel Krish Residency,Roorkee,Uttarakhand 247667
Rourkela	CAMS SERVICE CENTRE,2nd Floor,J B S Market Complex,Udit Nagar,Rourkela-769012
Sagar	Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh 470002
Saharanpur	I Floor, Krishna ComplexOpp. Hathi GateCourt Road,Saharanpur,Uttarpradesh,247001
Salem	No.2, I Floor Vivekananda Street,New Fairlands,Salem, Tamilnadu,636016
Sambalpur	C/o Raj Tibrewal & Associates, Opp. Town High School,Sansarak Sambalpur,Orissa,768001
Sangli	Jiveshwar Krupa BldgShop. NO.2, Ground Floor,Tilak ChowkHarbhat Road,Sangli,Maharashtra-416416
Satara	117 / A / 3 / 22, Shukrawar Peth,Sargam Apartment,Satara,Maharashtra,415002
Secunderabad (Hyderabad)	208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500003
Shahjahanpur	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh-242001
Shimla	I Floor, Opp. Panchayat Bhawan Main gate Bus stand, Shimla, Himachal Pradesh, 171001
Shimoga	No.65 1st FloorKishnappa Compound1st Cross, Hosmane Extn,Shimoga,Karnataka,577201
Siliguri	CAMS SERVICE CENTER,No.78,Haren Mukherjee Road,1st Floor,Beside SBI Hakimpara,Siliguri-734001
Sirsa	Ground Floor of CA Deepak Gupta, ,M G Complex, Bhawna marg , Beside Over Bridge,bansal Cinerma Market, Sirsa Haryana,125055
Sitapur	Arya Nagar Near Arya Kanya School Sitapur Uttarpradesh-261001
Solan	1st Floor, Above Sharma General Store,Near Sanki Rest house,The Mall,Solan, HimachalPradesh 173212
Solapur	Flat No 109, 1st FloorA Wing, Kalyani Tower126 Siddheshwar Peth,Near Pangal High SchoolSolapur,Maharashtra,413001
Sri Ganganagar	18 L Block Sri Ganganagar,Rajasthan,335001
Srikakulam	Door No 4—4-96,First Floor.Vijaya Ganapathi Temple Back Side,Nanubala Street ,Srikakulam, AndhraPradesh 532001
Sultanpur	967, Civil Lines Near Pant Stadium Sultanpur Uttarpradesh-228001
Surat	CAMS SERVICE CENTRE,Shop No.G-5,International Commerce Center,Nr.Kadiwala School,Majura Gate, Ring Road,Surat-395002
Surendranagar	Shop No. 12,M.D. Residency,Swastik Cross Road,Surendranagar - 363001
Tambaram	CAMS SERVICE CENTER,3rd Floor, B R Complex,No.66,Door No.11A,Ramakrishna Iyer Street,Opp.National Cinema Theatre,West Tambaram,Chennai-600045
Thane	CAMS SERVICE CENTER,Dev Corpora, 1st Floor,Office No.102,Cadbury Junction,Eastern Express Way, Thane-400601
Thiruvalla	CAMS SERVICE CENTER,1st Floor,Room No-61(63),International shopping Mall,Opp.ST Thomas Evangelical Church,Above Thomsan Bakery,Manjady,Thiruvalla-689105
Tinsukia	Bhawal Complex Ground Floor, Durgabari Rangagora Road, Near Dena Bank PO Tinsukia, Dist Tinsukia, Assam - 786 125
Tirunelveli	CAMS SERVICE CENTRE,No.F4,Magnam Surakasa Apatments,Tiruvananthapuram Road,Tirunelveli-627002
Tirupati	Shop No : 6,Door No: 19-10-8,(Opp to Passport Office),AIR Bypass Road,Tirupati-517501, AndhraPradesh
Tirupur	1(1), Binny Compound,II Street,Kumaran Road,Tirupur, Tamilnadu,641601
Trichur	Room No. 26 & 27Dee Pee Plaza,Kokkalai,Trichur,Kerala,680001
Trichy	No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy,Tamilnadu,620018
Trivandrum	R S Complex,Opp of LIC Building, Pattom PO, Trivandrum,Kerala,695004
Tuticorin	4B/A16, Mangal Mall Complex, Ground Floor,Mani Nagar,TuticorinTamilnadu-628003
Udaipur	CAMS SERVICE CENTRE No.32,Ahinsapuri,Fatehpura Circle, Near Bal Bhawan School, Udaipur-313001
Ujjain	Adjacent to our existing Office at 109, 1st Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010

Vadodara	103 Aries Complex, Bpc Road, Off R.C.Dutt Road, Alkapuri, Vadodara, Gujarat, 390007
Valsad	3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane Valsad, Gujarat, 396001
Vapi	208, 2nd Floor HEENA ARCADE, Opp. Tirupati Tower Near G.I.D.C. Char Rasta, Vapi, Gujarat, 396195
Varanasi	Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh-221010
Vasco (Parent Goa)	No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvridha Complex Near ICICI Bank, Vasco, Goa, 403802
Vashi	CAMS SERVICE CENTRE, BSEL Tech Park, B-505, Plot No. 39/5 & 39/5A, Sector 30A, Opp. Vashi Railway Station, Vashi, Navi Mumbai-400705
Vellore	CAMS SERVICE CENTRE, AKT Complex, 2nd Floor, No. 1, 3, New Sankaranpalayam Road Tolgate, Vellore-632001
Vijayawada	40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada, Andhra Pradesh, 520010
Visakhapatnam (Vizag)	CAMS Service Center, Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016, ANDHRA PRADESH
Warangal	Hno. 2-4-641, F-7, 1st Floor, A.B.K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana- 506001
Yamuna Nagar	124-B/R, Model Town Yamunanagar, Yamuna Nagar, Haryana, 135001
Yavatmal	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra 445001

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 and MFUI at www.mfuiindia.com and will be updated from time to time.

AGARTALA	Krishna Nagar Advisor Chowmuhani (Ground Floor) Agartala 799001
AGARTALA	Old RMS Chowmuhani Mantri Bari Road, 1st Floor, Near Traffic Point Tripura (West) Agartala 799001
AGRA	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002
AGRA	House No. 17/2/4, 2nd Floor Deepak Wasan Plaza Behind Hotel Holiday INN Sanjay Place Agra 282002
AHMEDABAD	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006
AHMEDABAD	Office No. 401, on 4th Floor ABC-I, Off. C.G. Road Ahmedabad 380009
AJMER	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001
AJMER	302 3rd Floor Ajmer Auto Building, Opposite City Power House Jaipur Road Ajmer 305001
AKOLA	Opp. R L T Science College Civil Lines Akola 444001
AKOLA	Yamuna Tarang Complex Shop No 30 Ground Floor, Opp Radhakrishna Talkies N.H. No- 06 Murtizapur Road Akola 444004
ALIGARH	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001
ALIGARH	Sebti Complex Centre Point Aligarh 202001
ALLAHABAD	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001
ALLAHABAD	Saroj Bhawan Patrika Marg Civil Lines Allahabad 211001
ALLEPPEY	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001
ALWAR	256 A Scheme 1 Arya Nagar Alwar 301001
ALWAR	Office Number 137, First Floor Jai Complex Road No.2 Alwar 301001
AMARAVATI	81 Gulsham Tower Near Panchsheel Amaravati 444601
AMARAVATI	Shop No. 21 2nd Floor Gulshan Tower, Near Panchsheel Talkies Jaistambh Square Amaravati 444601
AMBALA	Opposite Peer Bal Bhawan Road Ambala 134003
AMBALA	6349, 2nd Floor, Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001
AMRITSAR	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001
AMRITSAR	SCO 5, 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
ANAND	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001
ANAND	B-42 Vaibhav Commercial Center Nr TVS Down Town Show Room Grid Char Rasta Anand 380001
ANANTAPUR	AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near: Canara Bank, Sangamesh Nagar, Anantapur -515001 Andhra Pradesh
ANANTAPUR	13/4, Vishnupriya Complex, Beside SBI Bank Near Tower Clock Anantapur 515001
ANKLESHWAR	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002
ASANSOL	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303
ASANSOL	112/N, G T Road Bhanga Pachil Asansol 713303
AURANGABAD	2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank Aurangabad 431001
AURANGABAD	Shop no B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
AZAMGARH	House No. 290, Ground Floor Civil lines, Near Sahara Office Azamgarh 276001
BALASORE	B C Sen Road Balasore 756001
BALASORE	1-B. 1st Floor, Kalinga Hotel Lane Baleshwar, Baleshwar Sadar Balasore 756001
BANGALORE	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042

BANGALORE	No 35, Puttanna Road Basavanagudi Bangalore 560004
BANKURA	Plot nos- 80/1/A, Natunchati Mahala, 3rd floor Ward no-24, Opposite P.C Chandra Bankura 722101
BAREILLY	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001
BAREILLY	1ST FLOOR REAR SIDEA -SQUARE BUILDING 54-CIVIL LINES Ayub Khan Chauraha Bareilly 243001
BEGUSARAI	C/o Dr Hazari Prasad Sahu, Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117
BELGAUM	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006
BELGAUM	No 101, CTS NO 1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
BELLARY	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101
BELLARY	GROUND FLOOR,3RD OFFICE NEAR WOMENS COLLEGE ROAD BESIDE AMRUTH DIAGNOSTIC SHANTHI ARCADE Bellary 583103
BERHAMPUR	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002
BERHAMPUR	Opp –Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur 760001
BHAGALPUR	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001
BHAGALPUR	2nd Floor, Chandralok Complex Near Ghanta Ghar Bhagalpur 812001
BHARUCH	123 Nexus business Hub Near Gangotri Hotel B/s Rajeshwari Petroleum Makampur Road Bharuch 392001
BHATINDA	2907 GH GT Road Near Zila Parishad Bhatinda 151001
BHATINDA	MCB -Z-3-01043, 2nd Floor Goniana Roda, Opp: Nippon India MF Near Hanuman Chowk, GT Road Bhatinda 151001
BHAVNAGAR	305-306 Sterling Point Waghawadi Road Opp. HDFC Bank Bhavnagar 364002
BHAVNAGAR	303, Sterling Point Waghawadi Road Bhavnagar 364001
BHILAI	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020
BHILAI	Office No.2, 1st Floor Plot No 9/6 Nehru Nagar- East Bhilai 490020
BHILWARA	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001
BHILWARA	Office No. 14 B, Prem Bhawan Pur Road Gandhi Nagar Near CanaraBank Bhilwara 311001
BHOPAL	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011
BHOPAL	SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital zone-2 M P nagar Bhopal 462011
BHUBANESWAR	Plot No- 501/1741/1846 Premises No-203, 2nd Floor Kharvel Nagar Unit 3 Bhubaneswar 751001
BHUBANESWAR	A/181 Back Side of Shivam Honda Show Room Saheed Nagar Bhubaneswar 751007
BHUJ	Office No. 4-5, First Floor RTO Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle Bhuj 370001
BIKANER	Shop No F 4 & 5 Bothra Compex Modern Market Bikaner 334001
BIKANER	70-71 2nd Floor Dr.Chahar Building Panchsati Circle, Sadul Ganj Bikaner 334001
BILASPUR	Beside HDFC Bank Link Road Bilaspur 495001
BILASPUR	ANANDAM PLAZA Shop.No. 306; 3rd Floor Vyapar Vihar Main Road Bilaspur 495001
BOKARO	Mazzanine Floor F-4 City Centre Bokaro Steel City Bokaro 827004
BOKARO	B-1 1st Floor City Centre Sector- 4 Near Sona Chandi Jewellers Bokaro 827004
BURDWAN	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101
BURDWAN	Saluja Complex, 846, Laxmipur G. T. Road Burdwan 713101
CALICUT	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016
CALICUT	Second Floor, Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
CHANDIGARH	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017
CHANDIGARH	SCO 2469-70 Sector 22-C Chandigarh 160022
CHENNAI	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034
CHENNAI	9th Floor, Capital Towers 180, Kodambakkam High Road Nungambakkam Chennai 600034
CHINSURAH	96, Doctors Lane Hooghly Dt Chinsurah 712101
COCHIN	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016
COCHIN	Ali Arcade 1st Floor, Near Atlantis Junction Kizhavana Road Panampilly Nagar Ernakulam 682036
COIMBATORE	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002
COIMBATORE	3rd Floor Jaya Enclave 1057 Avinashi Road Coimbatore 641018
CUTTACK	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001
CUTTACK	SHOP NO-45,2ND FLOOR NETAJI SUBAS BOSE ARCADE (BIG BAZAR BUILDING) ADJUSENT TO RELIANCE TRENDS Cuttack 753001

DARBHANGA	2nd Floor, Raj Complex Near Poor Home Darbhanga 846004
DAVANGERE	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002
DAVANGERE	D.No 162/6 , 1st Floor, 3rd Main P J Extension, Davangere taluk Davangere Mandal Davangere 577002
DEHRADUN	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001
DEHRADUN	Shop No-809/799 , Street No-2 A,Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun 248001
DEOGHAR	S S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112
DEORIA	K. K. Plaza, Above Apurwa Sweets Civil Lines Road Deoria 274001
DHANBAD	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001
DHANBAD	208 New Market 2nd Floor, Katras Road Bank More Dhanbad 826001
DHULE	Ground Floor Ideal Laundry Lane No 4 Khol Galli, Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
DURGAPUR	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216
DURGAPUR	Mwav-16 Bengal Ambuja 2nd Floor City Centre 16 Dt Burdwan Durgapur 713216
ELURU	D.No:23B-5-93/1 Savithri Complex Near Dr.Prabhavathi Hospital Edaravari Street, R.R.Pet Eluru 534002
ERODE	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001
ERODE	No 38/1,Sathy Road,(VCTV Main Road) Sorna Krishna Complex,Ground Floor Erode 638003
FARIDABAD	B-49 First Floor Nehru Ground Behind Anupam Sweet House Nit Faridabad 121001
FARIDABAD	A-2B 1st Floor Nehru Ground NIT Faridabad 121001
FEROZEPUR	The Mall Road Chawla Bulding 1st Floor, Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
GANDHIDHAM	Shop No: 12 Shree Ambica Arcade Plot No: 300 Ward 12. Opp. CG High School Near HDFC Bank Gandhidham 3 Gandhidham 370201
GANDHINAGAR	123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011
GAYA	Property No. 711045129 Ground Floor, Hotel Skylark Swaraipuri Road Gaya 823001
GHAZIABAD	B-11, LGF RDC Rajnagar Ghaziabad 201002
GHAZIABAD	FF - 31 Konark Building Rajnagar Ghaziabad 201001
GHAZIPUR	House No. 148/19 Mahua bagh Ghazipur 233001
GONDA	H No 782, Shiv Sadan, ITI Road Near Raghukul Vidyapeeth Civil lines Gonda 271001
GORAKHPUR	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001
GORAKHPUR	Shop No 8-9, 4th Floor Cross Road The Mall Bank Road Gorakpur 273001
GULBARGA	H NO 2-231,Krishna Complex 2nd Floor Opp. Municipal corporation Office Jagat Station Main Road Gulbarga 585105
GUNTUR	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002
GUNTUR	2nd Shutter, 1st Floor,Hno. 6-14-48 14/2 Lane.,Arundal Pet Guntur 522002
GURGAON	Unit No-115, 1st Floor, VipulAgora Building Sector 28 Mehrauli Gurgaon Road, Chakkar Pur Gurgaon 122001
GURGAON	2nd Floor, Vipul Agora M. G. Road Gurgaon 122001
GUWAHATI	A.K. Azad Road Rehabari Guwahati 781008
GUWAHATI	Ganapati Enclave, 4th Floor Opposite Bora service Ullubari Guwahati 781007
GWALIOR	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office Gwalior 474002
GWALIOR	City Centre Near Axis Bank Gwalior 474011
HALDWANI	Shop No 5 KMVN Shopping Complex Haldwani 263139
HARIDWAR	Shop No - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
HASSAN	SAS NO: 490, HEMADRI ARCADE 2ND MAIN ROAD SALGAME ROAD NEAR BRAHMINS BOYS HOSTEL Hassan 573201
HAZARIBAG	Municipal Market Annanda Chowk Hazaribag 825301
HISAR	12 Opp. Bank of Baroda Red Square Market Hisar 125001
HISSAR	Shop No. 20, Ground Floor, R D City Centre Railway Road Hisar 125001
HOSHIARPUR	Unit # SF-6,The Mall Complex,2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
HUBLI	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029
HUBLI	R R Mahalaxmi Mansion Above INDUSIND Bank, 2nd Floor Desai Cross, Pinto Road Hubballi 580029
HYDERABAD	No:303, Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
HYDERABAD	KARVY SELENIUM, Plot No. 31 & 32, Tower B Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli Nanakramguda, Serlingampally Mandal Hyderabad 500032
INDORE	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001

INDORE	101, Diamond Trade Center 3-4 Diamond Colony New Palasia Above khurana Bakery Indore 452001
JABALPUR	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001
JABALPUR	2nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur 482001
JAIPUR	R-7 Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station Jaipur 302001
JAIPUR	Office Number 101, 1st Floor, Okay Plus Tower Next to Kalyan Jewellers Government Hostel Circle, Ajmer Road Jaipur 302001
JALANDHAR	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001
JALANDHAR	Office No 7, 3rd Floor City Square building E-H197 Civil Lines Jalandhar 144001
JALGAON	70 Navipeth Opp. Old Bus Stand Jalgaon 425001
JALGAON	3rd floor,269 JAEE Plaza Baliram Peth near Kishore Agencies Jalgaon 425001
JALNA	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203
JALPAIGURI	D B C Road Opp Nirala Hotel Jalpaiguri 735101
JAMMU	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004
JAMMU	1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004
JAMNAGAR	207 Manek Centre P N Marg Jamnagar 361001
JAMNAGAR	131 Madhav Piazza Opp SBI Bank Nr Lal Bungalow Jamnagar 361001
JAMSHEDPUR	Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001
JAMSHEDPUR	Madhukunj, 3rd Floor Q Road, Sakchi, Bistupur East Singhbhum Jamshedpur 831001
JHANSI	372/18 D, 1st Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001
JHANSI	1st Floor, Puja Tower Near 48 Chambers ELITE Crossing Jhansi 284001
JODHPUR	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003
JODHPUR	Shop No. 6, GANG TOWER, G Floor OPPOSITE ARORA MOTER SERVICE CENTRE NEAR BOMBAY MOTER CIRCLE Jodhpur 342003
JUNAGADH	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr.Alkapuri Opp. Zansi Rani Statue Junagadh 362001
JUNAGADH	Shop No. 201 2nd Floor V-ARCADE Complex Near vanzari chowk M.G. Road Junagadh 362001
KADAPA	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001
KAKINADA	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001
KALYANI	A-1/50 Block Akalyani Dist Nadia Kalyani 741235
KANNUR	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004
KANNUR	2nd Floor Global Village Bank Road Kannur 670001
KANPUR	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001
KANPUR	15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
KARIMNAGAR	H.No.7-1-257 Upstairs S.B.H Mankammathota Karimnagar 505001
KARIMNAGAR	2nd Shutter, HNo. 7-2-607 Sri Matha Complex Mankammathota Karimnagar 505001
KARNAL	3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal 132001
KARUR	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002
KARUR	No 88/11, BB plaza NRMP street K S Mess Back side Karur 639002
KHARAGPUR	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301
KHARAGPUR	Holding No 254/220, SBI BUILDING Malancha Road Ward No.16 PO: Kharagpur Kharagpur 721304
KOLHAPUR	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001
KOLHAPUR	605/1/4 E Ward Shahupuri 2nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
KOLKATA	Saket Building 44 Park Street 2nd Floor Kolkata 700 016
KOLKATA	2/1,Russel Street 4thFloor Kankaria Centre Kolkata-700001
KOLLAM	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006
KOLLAM	Sree Vigneswara Bhavan Shastri Junction Kadapakada Kollam 691001
KOTA	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007
KOTA	D-8, SHRI RAM COMPLEX OPPOSITE MULTI PURPOSE SCHOOL GUMANPUR Kota 324007
KOTTAYAM	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001
KOTTAYAM	1st Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
KUMBAKONAM	Jailani Complex 47 Mutt Street Kumbakonam 612001

KURNOOL	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B Second Floor, Skanda Shopping Mall Old Chad Talkies, Vaddageri, 39th Ward Kurnool 518001
KURNOOL	Shop No.47 2nd Floor S komda Shopping mall Kurnool 518001
LUCKNOW	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001
LUCKNOW	1st Floor, A A Complex Thaper House 5 Park Road, Hazratganj Lucknow 226001
LUDHIANA	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Virdis Lab), Sarabha Nagar, Pulli Pakhowal Road P.O. Model Town Ludhiana 141002
LUDHIANA	SCO 122 2nd Floor Above HDFC Mutual fund Feroze Gandhi Market Ludhiana 141001
MADURAI	Shop No 3 2nd Floor, Suriya Towers 272/273 – Goodshed Street Madurai 625001
MADURAI	No. G-16/17, AR Plaza 1st floor, North Veli Street Madurai 625001
MALDA	Ram Krishna Pally Ground Floor English Bazar Malda 732101
MANDI	House No. 99/11, 3rd Floor Opposite GSS Boy School School Bazar Mandi 175001
MANGALORE	No. G4 & G5 Inland Monarch Opp. Karnataka Bank Kadri Main Road Kadri Mangalore 575003
MANGALORE	Mahendra Arcade Opp Court Road Karangal Padi Mangalore 575003
MARGAO	Virinkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601
MARGAO	SHOP NO 21, OSIA MALL, 1ST FLOOR NEAR KTC BUS STAND SGDPA MARKET COMPLEX Margao 403601
MATHURA	Shop No. 9, Ground Floor, Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
MEERUT	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002
MEERUT	Shop No:- 111, First Floor Shivam Plaza, Near Canara Bank Opposite Eves Petrol Pump Meerut 250001
MEHSANA	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002
MEHSANA	FF-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana 384002
MIRZAPUR	Triveni Campus Near SBI Life Ratanganj Mirzapur 231001
MOGA	1st Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
MORADABAD	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001
MORADABAD	Chadha Complex G. M. D. Road Near Tadi Khana, Chowk Moradabad 244001
MORENA	House No. HIG 959, Near Court Front of Dr. Lal Lab Old Housing Board Colony Morena 476001
MUMBAI	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West Mumbai - 400 092
MUMBAI	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069
MUMBAI	Rajabhadur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023
MUMBAI	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077
MUMBAI	Shop No. 1, Ground Floor Dipti Jyothi Co Op Hsg Soc, Near MTNL Office P M Road, Vileparle East Mumbai 400057
MUMBAI	6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange) Next to Union Bank, Fort Mumbai 400001
MUMBAI	Gomati Smuti, Ground Floor Jambli Gully, Near Railway Station Borivali (West) Mumbai 400092
Mumbai	Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W),421301
MUZAFFARPUR	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001
MUZAFFARPUR	First Floor, Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
MYSORE	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009
MYSORE	NO 2924, 2ND FLOOR, 1ST MAIN 5TH CROSS SARASWATHI PURAM Mysore 570009
NADIAD	311-3rd Floor City Center Near Paras Cinema Nadiad 387001
NAGERCOIL	45 East Car Street 1st Floor Nagercoil 629001
NAGPUR	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010
NAGPUR	Plot No 2/1 House No 102/1, Mangaldeep Appartment Opp Khandelwal Jewelers Mata Mandir Road, Dharampath Nagpur 440010
NANDED	Shop No.4 Santakripa Market G G Road Opp.Bank of India Nanded 431601
NASIK	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005
NASIK	F-1 Suyojit Sankul Sharanpur Road Nasik 422002
NAVI MUMBAI	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705
NAVSARI	16 1st Floor Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari 396445
NAVSARI	103 , 1st Floor Landmark Mall Near Sayaji Library Navsari 396445
NELLORE	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001
NEW DELHI	7-E 4th Floor, Deen Dayaal Research Institute Bldg Swamiram Tirath Nagar, Jhandewalan Extn Near Videocon Tower New Delhi 110055
NEW DELHI	305 New Delhi House 27 Barakhamba Road New Delhi 110001

NOIDA	C-81 First Floor Sector 2 Noida 201301
NOIDA	F - 21 Sector-18 Noida 201301
PALAKKAD	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001
PALAKKAD	No: 20 & 21 Metro Complex H.P.O.Road Palakkad 678001
PANIPAT	SCO 83-84 1st Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103
PANIPAT	Shop No. 20, 1st Floor BMK Market Behind HIVE Hotel G.T. Road Panipat 132103
PANJIM	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001
PANJIM	H. No: T-9, T-10 Affran plaza 3rd Floor Near Don Bosco High School Panjim - 403001
PATHANKOT	2nd Floor, Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
PATIALA	35 New Lal Bagh Colony Patiala 147001
PATIALA	B- 17/423, Lower Mall Patiala Opp Modi College Patiala 147001
PATNA	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001
PATNA	3A 3rd Floor Anand Tower Exhibition Road Opp ICICI Bank Patna 800001 Phone : 0612-2323066
PONDICHERRY	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001
PONDICHERRY	No 122(10b) Muthumariamman koil street Pondicherry 605001
PUNE	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052
PUNE	Office # 207-210, second floor Kamla Arcade JM Road Opposite Balgandharva Shivaji Nagar Pune 411005
RAIPUR	HIG C-23 Sector 1 Devendra Nagar Raipur 492004
RAIPUR	OFFICE NO S-13 SECOND FLOOR REHEJA TOWER FAFADIH CHOWK JAIL ROAD Raipur 492001
RAJAHMUNDRY	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101
RAJAHMUNDRY	D.No. 46-23-10/A, Tirumala Arcade 2nd floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Rajahmundry 533103
RAJKOT	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001
RAJKOT	302, Metro Plaza Near Moti Tanki Chowk Rajkot 360001 Phone : 0281-6545888
RANCHI	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001
RANCHI	Room No 307 3rd Floor Commerce Tower Beside Mahabir Tower Ranchi 834001
RENUKOOT	C/o Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217
REWA	In Front of Teerth Memorial Hospital University Road Rewa 486001
ROHTAK	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001
ROHTAK	Office No 61, First Floor, Ashoka Plaza Delhi Road Rohtak 124001
ROORKEE	Shree Ashadeep Complex 16,Tyagi Dairy Road Near Income Tax Office Roorkee 247667
ROURKELA	1st Floor Mangal Bhawan Phase II Power House Road Rourkela 769001
ROURKELA	2nd Floor, Main Road UDIT NAGAR SUNDARGARH Rourekla 769012
SAGAR	II Floor, Above Shiva Kanch Mandir 5 Civil Lines Sagar 470002
SAHARANPUR	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001
SALEM	No.2 I Floor Vivekananda Street New Fairlands Salem 636016
SALEM	No.6 NS Complex Omalur main road Salem 636009
SAMBALPUR	Opp. Town High School Sansarak Sambalpur 768001
SAMBALPUR	First Floor; Shop No. 219 SAHEJ PLAZA Golebazar Sambalpur 768001
SANGLI	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416
SATARA	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002
SATNA	1st Floor Gopal Complex Near Bus Stand Rewa Road Satna 485001
SECUNDERABAD	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003
SHILLONG	Annex Mani Bhawan Lower Thana Road Near R K M LP School Shillong 793001
SHIMLA	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001
SHIMLA	1st Floor, Hills View Complex Near Tara Hall Shimla 171001
SHIMOGA	Near Gutti Nursing Home Kuvempu Road Shimoga 577201
SHIMOGA	JAYARAMA NILAYA 2nd Cross MISSION COMPOUND Shimoga 577201
SHIVPURI	A. B. Road In Front of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551

SIKAR	First Floor Super Tower Behind Ram Mandir Near Taparya Bagichi Sikar 332001
SILCHAR	N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
SILIGURI	17B Swamiji Sarani Siliguri 734001
SILIGURI	Nanak Complex Sevoke Road Siliguri 734001
SITAPUR	12/12-A Sura Complex Arya Nagar Opp Mal Godam Sitapur 261001
SOLAN	Disha Complex, 1St Floor Above Axis Bank Rajgarh Road Solan 173212
SOLAPUR	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001
SOLAPUR	Shop No 106. Krishna complex 477 Dakshin Kasaba Datta Chowk Solapur 413007
SONEPAT	2nd floor, DP Tower Model Town, Near Subhash Chowk Sonapat 131001
SRI GANGANAGAR	18 L Block Sri Ganganagar 335001
SRI GANGANAGAR	Shop No. 5, Opposite Bihani Petrol Pump Near Baba Ramdev Mandir, NH - 15 Sri Ganganagar 335001
SULTANPUR	1st Floor, Ramashanker Market Civil Line Sultanpur 228001
SURAT	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002
SURAT	G-5 Empire State Building Nr Udhna Darwaja Ring Road Surat 395002
THANE	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601
THANE	Room No. 302, 3rd Floor Ganga Prasad, Near RBL Bank Ltd Ram Maruti Cross Road, Naupada Thane 400602
THIRUVALLA	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105
THIRUVALLA	2nd Floor Erinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
THRISSUR	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001
THRISSUR	4th Floor, Crown Tower Shakthan Nagar Opp: Head Post Office Thrissur 680001
TIRUNELVELI	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001
TIRUNELVELI	55/18 Jeney Building S N Road Near Aravind Eye Hospital Tirunelveli 627001
TIRUPATHI	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501
TIRUPATHI	Shop No:18-1-421/f1, CITY Center K.T.Road Airtel Backside office Tirupathi 517501
TIRUPUR	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601
TRICHY	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018
TRICHY	No 23C/1 E V R road Near Vekkaliyaman Kalyana Mandapam Putthur Trichy 620017
TRIVANDRUM	R S Complex Opposite of LIC Buildings Pattom P O Trivandrum 695004
TRIVANDRUM	1st FLOOR , MARVEL BUILDING Opp: SL ELECTRICALS UPPALAM ROAD STATUE PO Trivandrum 695001
TUTICORIN	4 B A34 A37 Mangalmal Mani Nagar, Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
UDAIPUR	Shree Kalyanam, 50, Tagore Nagar Sector - 4, Hiranmagri Udaipur 313001
UDAIPUR	Shop No. 202, 2nd Floor business centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
UJJAIN	Heritage Shop No. 227,87 Vishvavidhyalaya Marg Station Road Near ICICI bank Above Vishal Megha Mar Ujjain 456001
VADODARA	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007
VADODARA	1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
VALSAD	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001
VALSAD	406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
VAPI	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195
VAPI	A-8, First Floor, Solitaire Business Centre OPP DCB BANK , GIDC CHAR RASTA SILVASSA ROAD Vapi 396191
VARANASI	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010
VARANASI	D-64/132 KA , 2nd Floor Anant Complex Sagra Varanasi 221010
VASHI	Vashi Plaza,Shop no. 324 C Wing 1ST Floor Sector 17 Vashi, Mumbai 400705
VELLORE	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001
VELLORE	No 2/19,1st floor Vellore city centre Anna salai Vellore 632001
VIJAYAWADA	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010
VIJAYAWADA	HNo26-23, 1st Floor, Sundarammastreet GandhiNagar Krishna Vijayawada 520010
VISAKHAPATNAM	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016
VISAKHAPATNAM	48-10-40, Ground Floor Surya Ratna Arcade, Srinagar Beside Taj Hotel Lodge Visakhapatnam 530016

WARANGAL	A.B.K Mall Near Old Bus Depot Road F-7 1st Floor Ramnagar, Hanamkonda Warangal 506001
WARANGAL	Shop No22 , ,Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
YAMUNA NAGAR	124 B/R Model Town Yamuna Nagar 135001
YAMUNA NAGAR	B-V, 185/A, 2nd Floor, Jagdhari Road Near DAV Girls College, (UCO Bank Building) Pyara Chowk Yamuna Nagar 135001

For updated list, please visit www.dspim.com and www.camsonline.com.

**For more information on DSP Mutual Fund Visit www.dspim.com
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**

Please fill only in the space provided. Any additional details/notings/instructions or those provided at a non designated area of the form may not be executed. Kindly strike off the unused Sections of the Form to avoid misuse. Please use separate Transaction Form for each Transaction and for each Scheme / Plan and Kindly refer Instructions overleaf.

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

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

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

Existing Folio Number	Name of Sole / First Unitholder	(Sole / First Applicant's Signature Mandatory)

ADDITIONAL PURCHASE (DEFAULT PLAN/OPTION WILL BE APPLIED INCASE OF NO INFORMATION, AMBIGUITY OR DISCREPANCY)

Cheque/DD should be in favour of: "DSP Mutual Fund" if single cheque with multiple schemes OR "Scheme Name", in case of single scheme / scheme wise cheques.

Full Scheme/Plan/Option/Sub Option				Amount (₹)	Payment Mode:
1. DSP -	Scheme	Plan	Option/Sub Option		<input type="checkbox"/> OTM Facility (One Time Mandate)
2. DSP -	Scheme	Plan	Option/Sub Option		<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS
3. DSP -	Scheme	Plan	Option/Sub Option		<input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer <input type="checkbox"/> CAMS OTM
Total	Amount in words			Amount in Figures	<input type="checkbox"/> Cheque/DD/RTGS/NEFT Details:

Ref. No. _____
 Date dd / mm / yyyy
 DD charges, if any _____

Payment from Bank A/c No. _____ Pay In A/c No. _____ A/c. Type Savings Current NRE NRO FCNR Others _____

Bank Name & Branch _____

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

REDEMPTION (Write Scheme Name, Plan / Option / Sub Option below)

Scheme Name/Plan/Option*/Sub Option* DSP - _____

Amount in Figures _____ Amount in Words _____

Rs. _____

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

Units in Figures _____ Units in Words _____

Bank Account for This Redemption Proceeds (This should NOT be construed as "Change of Bank Mandate" request. Refer Instructions overleaf.)

I/We agree that the redemption proceeds should be sent entirely at our risk to the following bank account, if already registered with the fund or to the default bank account if no bank account is mentioned here.

Bank Name _____

Account No. _____

Important Note: Unregistered bank account will not be considered, even if mentioned here. To change bank account, investors should avail multiple bank account registration facility and use a specific designated form for this purpose. If unit holder(s) provide a new and unregistered bank mandate with the redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds and will not be registered.

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

Scheme Name/Plan/Option*/Sub Option* DSP - _____

Amount in Figures _____ Amount in Words _____

Rs. _____

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

Units in Figures _____ Units in Words _____

Switch-in To Scheme / Plan / Option* / Sub Option* _____

DSP _____

PAN AND KYC UPDATION

Sole / First Applicant / Guardian _____

Second Applicant / Guardian _____

Third Applicant / Guardian _____

KYC LETTER

Attached

Attached

Attached

PoA (Power of Attorney) REGISTRATION DETAILS (Refer Instructions overleaf)

Name of the PoA holder _____

PAN of the PoA holder _____

Attached KYC Letter (Mandatory) Notarized copy of PoA FATCA

* Default Option may be applied in case of no information, ambiguity or discrepancy.

DECLARATION & SIGNATURES (To be signed as per mode of holding)

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

If EUIN is left blank/not mentioned; I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Sole / First Unit Holder	Second Unit Holder	Third Unit Holder	POA Holder, if any
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ACKNOWLEDGEMENT SLIP DSP MUTUAL FUND

Acknowledgement is subject to verification. Request may not be processed in case of incomplete / ambiguous / improper / incorrect details in Transaction Form.

Investor Name _____

Folio Number _____ Additional Purchase

Scheme/s _____ Total Amount (Rs.) _____

Redemption or Switch

Amount (Rs.) _____

OR Units _____

PAN and KYC Updation

PoA Registration STP or SWP or IDCW TP

ISC Stamp & Signature _____

Distributor / RIA / PMRN Name and ARN / Code	Sub Broker Name and ARN	Branch/RM Internal Code	Employee Unique ID. No. (EUIIN)	For Office use only

Name of Sole / First Unitholder (Leave space between first / middle / last name) Mr. Ms. M/s. Others _____ Folio Number _____

Scheme Name/Plan/Option*/Sub Option* DSP PLAN OPTION

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

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

Sole / First Applicant's Signature Mandatory

SYSTEMATIC TRANSFER PLAN (STP) (Please allow 7 days to register STP) **SYSTEMATIC WITHDRAWAL PLAN (SWP) (Please allow 7 days to register SWP)**

STP in To Scheme/Plan/Option*/Sub Option*

DSP PLAN OPTION

Transfer Amount (Anyone) Fixed Sum of Rs. _____ (Minimum Rs.100/-) Capital Appreciation, subject to Minimum of Rs.100/-

Frequency (✓ Tick any one)	Days/Dates (✓ Tick any one)
<input type="checkbox"/> Daily	All Business days
<input type="checkbox"/> Weekly	<input type="checkbox"/> Mon* <input type="checkbox"/> Tue <input type="checkbox"/> Wed <input type="checkbox"/> Thu <input type="checkbox"/> Fri
<input type="checkbox"/> Monthly* <input type="checkbox"/> Half Yearly	D D Any date (1 st * to 31 st)
<input type="checkbox"/> Quarterly <input type="checkbox"/> Yearly	

Transfer Period (Period to cover - minimum 6 STP transactions) From D D / M M / Y Y To D D / M M / Y Y

Investments done in schemes through STP will be treated as investments through SIP and the load structure for SIP will be applicable.

Withdrawal Amount Fixed Sum of Rs. _____ (Minimum Rs.100/-) Capital Appreciation, subject to Minimum of Rs.100/-

Withdrawal Date D D Any date (1st* to 31st)

Frequency Monthly* Quarterly Half Yearly Yearly

Withdrawal Period (Period to cover - minimum 6 SWP transactions) From D D / M M / Y Y To D D / M M / Y Y

Please mention any of the registered bank account details in the folio for Payout. If no details are mentioned payout will be credited to the default bank account.

Bank Name _____

Bank Account No. _____

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

IDCW TRANSFER PLAN (Please allow 7 days to register Income Distribution cum Capital Withdrawal (IDCW) Transfer Plan)

(Please mention complete Scheme, Plan & Option)

Source Scheme (From where Income Distribution cum Capital Withdrawal (IDCW) is to be transferred) Target Scheme (From where Income Distribution cum Capital Withdrawal (IDCW) is to be transferred)

DSP PLAN To OPTION DSP PLAN OPTION

DECLARATION & SIGNATURES (To be signed as per Mode of Holding)

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

If EUIIN is left blank/not mentioned; I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

INSTRUCTIONS

This form should be used by existing investors only by mentioning their folio number, name and Scheme details. Please read the Scheme related documents, Addenda, KIM and Instructions there-in and below mentioned instructions carefully before filling up the form. Investors should provide details/instructions only in the designated space provided in the form else the same may not be considered. ADDITIONAL PURCHASE & PAYMENT DETAILS: Investors should fill name of the scheme, plan, option and sub-option. In case the details are not proper and clear or in case of incomplete details, non-clarity or ambiguity, default options will be considered and applied. Separate cheques and form should be given for each separate investment in different scheme, plan or option. The first unit holder should be one of the bank account holders in the pay-in bank account. Purchase application through Cheque/DD/RTGS/NEFT/Funds transfer requests should necessarily mention the pay-in bank account details i.e. account number and bank, branch name of the bank account used for issuing the payments to the fund. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, or in case of demand drafts, unit holder should attach necessary supporting documents as required by the fund, like bank certificate, bank passbook copy or statement to prove that the funds are from a bank account held by first unit holder only. If the documents are not submitted with the application, the fund reserves the right to reject the application or call for additional details. ADDITIONAL PURCHASE THROUGH OTM FACILITY: If you are making payment through OTM facility registered in your folio, please tick the relevant box and do not attach any cheque. If more than one bank accounts are registered in your folio under OTM facility, please mention the bank account number and bank name where you wish the debit to happen. If the same is not mentioned or is not registered, default bank mandate under OTM facility will be considered to debit the purchase amount. KYC COMPLIANCE: Investors shall note that KYC is mandatory and they need to comply with the 'Know Your Client' requirements as applicable from time to time. Applications are liable to be rejected without any intimation to the applicants, if required KYC compliance is not completed by all the applicants/unit holders. REDEMPTION REQUEST: Redemption may not be processed if folio number and full scheme name including plan and option is not mentioned. Please ensure that either of amount or units is mentioned in the redemption request. The fund offers a facility to register multiple bank accounts and designate one of the bank account as "Default Bank Account". Default Bank Account will be used for all IDCW and redemptions payouts including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered. Consent to introduction of "Multiple Bank Accounts Facility", the existing facility of redemption with change of bank mandate is discontinued by the fund. New bank accounts can only be registered using the designated "Bank Account Registration Form". BANK ACCOUNT FOR REDEMPTION PROCEEDS: Please note the following important points related to payment of redemption proceeds: Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds. POA REGISTRATION: Only a General Power of Attorney agreement without any restrictions and perennial validity is accepted. The PoA must be executed on stamp paper and registered in India and a duly notarized copy should be enclosed. The PoA must have signatures of the investor as well the PoA holder. If the signature of PoA holder is not available, the fund may call for additional documents or declarations on a case to case basis. PoA will be registered within 10 working days of receipt of all valid documents. STP/SWP facility is available on all dates. SYSTEMATIC TRANSFER PLAN (STP) / SYSTEMATIC WITHDRAWAL PLAN (SWP): Please allow upto 7 days for STP/ SWP to be registered and first STP/ SWP transaction to happen. Hence form should be submitted atleast 7 days before STP / SWP start date. STP/ SWP is available in all the schemes of the Fund. STP/SWP of capital appreciation. For investors availing the transfer/ withdrawal of 'appreciation' option, where in any month or quarter, there is no appreciation or is less than Rs.100/-, switch/withdrawal as mentioned above, may not be carried out. In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP/STP/SWP will be processed on the immediate next business day/date. You can choose to discontinue this facility by giving 30 days written notice to the Registrar. IDCW TRANSFER PLAN: Please allow upto 7 days for IDCW Transfer Plan to be registered. Hence form should be submitted atleast 7 days before the record date of any forthcoming proposed IDCW. The Minimum amount of IDCW eligible for transfer under IDCW Transfer Plan is Rs. 100/-.

Distributor / RIA / PMRN Name and ARN / Code

Sub Broker ARN & Name

Sub Broker/Branch/RM Internal Code

EUIN (Refer note below)

For Office use only

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

Sole / First Applicant's Signature Mandatory

1. FIRST APPLICANT'S DETAILS

Name of First Applicant (As per PAN) (Refer Instructions)

Date of Birth (1st Appl / Minor) (attach proof)

Name of Guardian (if minor)/POA/Contact Person (As per PAN) (Refer Instructions)

Guardian is:

Date of Birth (Guardian)

Father Mother Court Appointed

Existing Folio

PAN (1st Appl / Guardian)

CKYC - KIN

PAN of POA

KYC attached

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

Email ID (in capital)

Mobile +91

Tel (STD Code)

Address Type (Mandatory)

- a. Residential & Business
 b. Residential
 c. Business
 d. Registered Office

Contact details belong to family due to investor being,

Self Spouse Dependent Child Dependent Parent Dependent Sibling Guardian In case of Minor

Address

Landmark

City

Pin Code (Mandatory)

3. KYC DETAILS (Mandatory)

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

NRI (Repatriable) NRI (Non Repatriable) Sole Proprietorship HUF - Indian HUF - NR Partnership Firm Limited Partnership (LLP)
 Public Ltd. Co. Private Ltd. Co. Body Corporate Bank FIs Insurance Companies Government Body AOP/BOI NPS Trust Provident Fund
 Superannuation/Pension Fund Gratuity Fund Mutual Fund FII FPI-Category I/II/III Others

Trust } Are you a Non-Profit Organization constituted and registered as a Trust or Society under Yes, our NPO Reg. No is _____ (Mandatory)
 Society } Societies Registration Act, 1860 for religious or charitable purpose as referred to in Clause (15) of Section 2 of the Income Tax Act, 1961, or a company registered under Section 8 of the Companies Act, 2013. No

3b. Occupation Details (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional
 Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

3c. Gross Annual Income (Please tick ✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore
 Net-worth in (Mandatory for Non-Individuals) ₹ _____ as on DD / MM / YYYY (Not older than 1 year)

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

4. JOINT APPLICANTS (IF ANY) DETAILS

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

Date of Birth

2nd Applicant Name

(As per PAN) (Refer Instructions)

PAN

CKYC - KIN

a. Occupation Details (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional
 Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

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

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

3rd Applicant Name

(As per PAN) (Refer Instructions)

PAN

CKYC - KIN

a. Occupation Details (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional
 Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

DSP MUTUAL FUND

Received from _____ an application for purchase of units. Subject to verification and funds realization.

Scheme	Cheque no.	Amount
DSP		

5. FATCA and CRS DETAILS

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

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

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

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

Bank Name _____

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

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

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

Cheque/DD should be in favour of: "DSP Mutual Fund" if single cheque with multiple schemes OR "Scheme Name", in case of single scheme / scheme wise cheques.

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

Full Scheme/Plan/Option/Sub Option Amount (₹)

1. DSP -	Scheme	Plan	Option/Sub Option	Amount (₹)
2. DSP -	Scheme	Plan	Option/Sub Option	
3. DSP -	Scheme	Plan	Option/Sub Option	
Total	Amount in words			Amount in Figures

Payment Mode: Cheque DD
 RTGS NEFT Funds transfer

Cheque/DD/RTGS/NEFT Details:
 Ref. No. _____
 Date / /

DD charges, if any _____

Payment from Bank A/c No. _____ Pay In A/c No. _____ A/c. Type Savings Current NRE NRO FCNR Others _____

Bank Name _____

8. NOMINATION (PREFERABLE) OR OPT OUT (AVOIDABLE) Nominee Details or Opt-Out Declaration (by way of tick) is mandatory to process the application.

Nomination OPT-IN *Mandatory

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

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

OPT-OUT declaration: I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

9. UNIT HOLDING OPTION:

Account Statement Mode (Default) Demat Mode NSDL: I N _____ Depository Participant (DP) ID (NSDL only) _____ Beneficiary Account Number (NSDL only) _____

CDSL: _____

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

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

11. DECLARATION & SIGNATURES

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

Sole / First Applicant / Guardian	Second Applicant	Third Applicant	POA holder, if any
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Email: service@dspim.com

Website: www.dspim.com

Contact Center: 1800-208-4499 / 1800-200-4499



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

Terms and Conditions and Instructions

For detailed terms and conditions on SIP, including for OTM facility,

please visit our website www.dspim.com and also refer to scheme related documents.

- Investors who have already submitted an OTM form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, such investors if wish to add a new bank account towards OTM facility may fill the form.
- Other investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, sent to the updated mobile number and email id.
- **The OTM forms require three important and mandatory dates to be filled in:**
 - a) **Mandate Registration Date:** This date is located on the top right corner of the form. This will be the initial date from which the mandate will be registered.
 - b) **Period "From" Date:** This is the starting date of the period for which the mandate will be applicable.
 - c) **Period "To" Date:** This date will be the end of the period for which the mandate is valid. The "To" date must be within 30 years from the Mandate Registration Date This is a strict requirement and should not be exceeded.
*The mandate will be rejected if the "To" date is either beyond 30 years, left blank, or if there are any ambiguities in the date provided.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- With the introduction of One Time mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delinked. There are two separate forms, 1) for onetime mandate registration and 2) for SIP Registration.
- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- Transaction amount should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.
- Where the mandate form and the SIP registration form are submitted together, debits for the SIP may happen only on successful registration of the mandate by the Unit holder(s) bank. The Fund / AMC would present the SIP transactions without waiting for the confirmation of the successful registration from the Unit holder(s) bank.
- In case the onetime mandate is successfully registered, new SIP registration will take upto five business days. The first debit may happen any time thereafter, based on the dates opted by the Unit holder(s).
- While the Fund and RTA reserve the right to enhance the SIP period to ensure minimum installments as per respective scheme offer documents, even if the investor has submitted the form late or requested for a period less than minimum installments, they may reject the applications for less than minimum installments.
- If start date for SIP period is not specified, SIP will be registered to start anytime from a period after five business days from the date of receipt of application based on the SIP date available / mentioned, subject to mandate being registered. If end date is not specified the SIP will be registered for 30 years from the registration date or end date of mandate, whichever is earlier.
- 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.
- In case of Micro SIP application without PAN, the investor/s hereby declare that they do not have any existing Micro SIPs with DSP Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year.
- In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next business day/date.
- For SIPs through OTM, the maximum per installment amount after Top-Up shall not exceed Rs. 5 lakhs or the maximum amount mentioned in OTM form, whichever is less.
- The Top-up details cannot be modified once enrolled. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option.
- DSP Mutual Fund or the AMC, its registrars and other service providers are not responsible if the registration and subsequent transaction are delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of DSP Mutual Fund.

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

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

- 4 **Specified Insurance company:** Entity issuing insurance products i.e. life insurance or cash value products.
- 5 **Holding company or treasury company:** Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity

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

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

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

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

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

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

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

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

E. **Other definitions**

- 1 **Related entity:** An entity is a related entity of another entity if either entity controls the other entity or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote or value in an entity.
- 2 **Passive NFE:** The term passive NFE means any NFE that is not (i) an Active NFE (including publicly traded entities or their related entities), or (ii) a withholding foreign partnership or withholding foreign trust pursuant to relevant U.S. Treasury Regulations. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)
- 3 **Passive income:** The term passive income means the portion of gross income that consists of: (a) Dividends, including substitute dividend amounts; (b) Interest; (c) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool; (d) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE; (e) Annuities; (f) The excess of gains over losses from the sale or exchange of property that gives rise to passive income described in this section.; (g) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any commodities, but not including: (i) Any commodity hedging transaction, determined by treating the entity as a controlled foreign corporation; or (ii) Active business gains or losses from the sale of commodities, but only if substantially all the foreign entity's commodities are property (h) The excess of foreign currency gains over foreign currency losses; (i) Net income from notional principal contracts; (j) Amounts received under cash value insurance contracts; (k) Amounts earned by an insurance company in connection with its reserves for insurance and annuity contracts
- 4 **Controlling persons:** Controlling persons are natural persons who exercise control over an entity. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than trust, such term means persons in equivalent or similar positions. The term "Controlling Persons" shall be interpreted in a manner consistent with the Financial Action Task Force recommendations.
- 5 **Specified US Persons –** Any US Person other than i). A publicly traded corporation; ii). A corporation that is a member of the same expanded affiliate group; iii). A tax exempt organization; iv). an individual retirement plan; v). the United States or an agency or instrumentality of the United States; vi). Any state [including District of Columbia and United States possession] or State Authorities; vii). A bank, viii). A real estate investment trust; ix). A regulated investment company; x). an entity registered with the SEC under the Investment Company Act of 1940; xi). A common trust fund; xii). A tax exempt trust; xiii). A registered dealer; xiv). A registered broker
- 6 **Expanded affiliated group:** Expanded affiliated group is defined to mean one or more chains of members connected through ownership (50% or more, by vote or value, as the case may be) by a common parent entity if the common parent entity directly owns stock or other equity interests meeting the requirements in at least one of the other members.
- 7 **Owner documented FI:** An FI meeting the following requirements: (i) The FI is an FI solely because it is an investment entity; (ii) The FI is not owned by or related to any FI that is a depository institution, custodial institution, or specified insurance company; (iii) The FI does not maintain a financial account for any nonparticipating FI; (iv) The FI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and (v) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 FI, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FI that holds its interest through a participating FI, a deemed-compliant FI (other than an owner-documented FI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

Instructions on controlling persons / Ultimate beneficial owner

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

1. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

2. For Investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

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

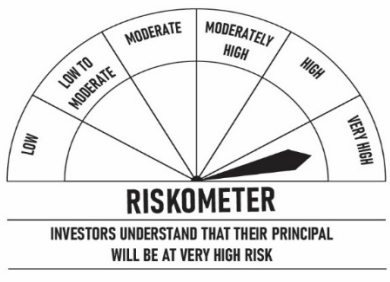

4. Document Type: Please mention the Code or Document as per table below

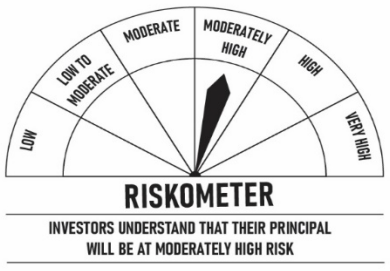
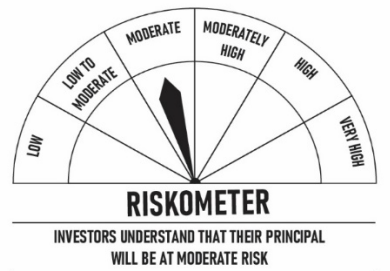
Code	Description
A	Passport
B	Election ID Card
C	PAN Card
D	ID Card
E	Driving License
G	UIDIA / Aadhaar letter
H	NREGA Job Card
Z	Others

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

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

Product Labelling and Risk-o-meter-

DSP Equity & Bond Fund	
An open ended hybrid scheme investing predominantly in equity and equity related instruments	
<p>This open ended aggressive hybrid Scheme is suitable for investor who are seeking*</p> <ul style="list-style-type: none"> • Capital growth and income over a long-term investment horizon • Investment primarily in equity/equity-related securities, with balance exposure in money market and debt securities <p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>	
Riskometer#	
Scheme	Benchmark CRISIL Hybrid 35+65 - Aggressive Index
 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>	 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK</p>

DSP EQUITY SAVINGS FUND	
An open ended scheme investing in equity, arbitrage and debt	
<p>This Scheme is suitable for investor who are seeking*</p> <ul style="list-style-type: none"> • Long term capital growth and income • Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments <p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>	
Riskometer#	
Scheme	Benchmark Nifty Equity Savings Index TRI
 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK</p>

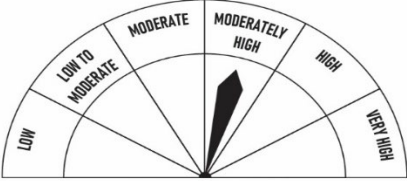

DSP Dynamic Asset Allocation Fund
An open ended dynamic asset allocation fund

This scheme is suitable for investors who are seeking*

- Long-term capital growth
- Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments

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

RISKOMETER#

Scheme	Benchmark CRISIL Hybrid 50+50 - Moderate Index
 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK</p>

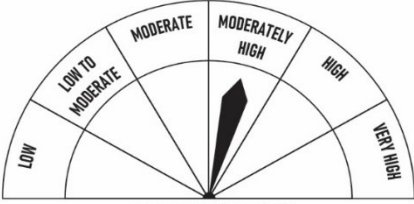
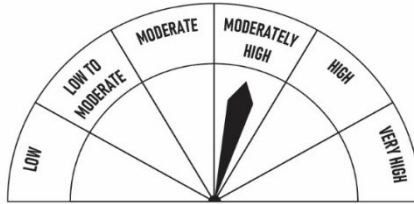
DSP REGULAR SAVINGS FUND
An Open Ended Hybrid Scheme Investing Predominantly In Debt Instruments

This open ended conservative hybrid scheme is suitable for investor who are seeking*

- Income and capital growth over a medium-term investment horizon
- Investment predominantly in debt securities, with balance exposure in equity/equity-related securities

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

RISKOMETER#

Scheme	Benchmark CRISIL Hybrid 85+15 - Conservative Index
 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>	 <p>RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATELY HIGH RISK</p>

Kept Intentionally Blank.

INSTRUCTIONS/TERMS & CONDITIONS

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

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

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

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

General Instructions

- a. These application forms may be used by both resident and non-resident investors. However, Residents of Canada are not permitted to invest and should not invest in any of the Schemes of the Fund. Foreign Portfolio Investors (FPIs), QFIs and US Person should approach the AMC to know the eligibility, the list of documents required and complete account opening formalities prior to investing.
- b. The application form should be filled in English in BLOCK LETTERS and the applicants' names and address should be provided in full (P.O. Box No. alone is not sufficient). Please tick (ü) in the appropriate boxes (☐), where provided.
- c. Application forms that fall under any of the following categories are liable to be rejected and will not be returned to the customers. If applicable, the money paid will be refunded/returned without interest or redeemed at applicable NAV.
 - i. Application forms incomplete in any respect or having a whitener or where there is any over writing on the form without the applicants' counter signature.
 - ii. Application forms from ineligible applicant's or are invalid or incomplete or ambiguous or without any of supporting documents or any of the mandatory details in any respect.
 - iii. Application forms that are not accompanied by a payment instrument/instruction for the amount payable on the same day.
 - iv. Applications forms where the Applicant's Name does not exactly match with name/s mentioned in the PAN Card or Income Tax database.
 - v. Application forms that the Trustee chooses to reject for any other reason determined at its sole discretion.
- d. No separate receipt will be issued for the application. The Investor Service Centre / Collection Centre / Official point of acceptance of transactions will stamp and return the acknowledgement slip in the application form, subject to verification. The acknowledgement receipt should be retained by investors till the receipt of confirmation of transaction acceptance or rejection.
- e. All allotments will be provisional, subject to realisation of payment instrument/mode and subject to the AMC having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.
- f. Any subsequent changes in static information like address, bank details, IDCW sub option, nomination etc. will be based on written communication from investors. These changes will be effected only for units held in non-demat mode, within 5 days of the valid signed request reaching the office of the Registrar at Chennai, and any interim financial transactions will be effected with last available/registered details only. In case of units held in demat mode, the static details as recorded in DP records and available to the Fund as part of Benpos file will prevail for all purposes, including redemption and IDCW payments.
- g. While PAN shall be the sole identification number and is mandatory for KYC, for certain set of customers, PAN requirement is exempted. Such set of customers, however need to complete the necessary KYC requirements, get a unique reference number from KRA's system. A copy of the KRA issuance letter containing the unique reference number should also be attached with each application/transaction. The PAN exempt entities/ transactions are a) Investors residing in the state of Sikkim; b) SIP of upto Rs 50, 000/- per financial year; c) Micro investment i.e fresh purchase, additional purchase & SIP installments for amount not more than Rs 50,000/- per financial year d) Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- h. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, 'Direct' should be mentioned in the space provided for ARN Number. Any subsequent change / updation / removal of broker code will be based on the written request from the unitholders and will be on a prospective basis only from the date when the Registrar executes such written instruction.
- i. Investors should mandatorily use the Application forms & SIP/SWP/STP forms in the KIM, and other standard forms available at the ISCs/www.dspim.com, for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
- k. Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/instruction provided at a non designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.
- l. Investor/s should be aware and agrees that the AMC and its Registrar reserve the right to disclose the investor and transactions details to third parties viz. Distributors registered with AMFI, SEBI Registered Investment Advisors (RIA), SEBI Registered Portfolio Managers, Stock Brokers and any other entity (from whom applications / transactions of investors are received), banks, payment aggregators, printers, mailing agencies and any other entity for the purpose of compliance with legal and regulatory requirements or for complying with anti-money laundering requirements. In case of any specific consent request received from the investor to provide data feed to the Registered Investment Advisor, SEBI Registered Portfolio Managers, Stock Brokers, AMC will overwrite the existing RIA/PMRN/Stock Broker code in the folio, if the code mentioned in the request is different from the code registered in the folio..
- m. Process for change of address If the investor wishes to change the address in their folio, they shall submit change of address form, proof of address, and any other document/ form that the AMC may require additionally to complete KYC details, if not done earlier. AMC reserves the right to collect proof of old address on a case to case basis while effecting the

change of address.

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

1. First Applicant's Details

- a. Applicants / Guardian should fill in all details as requested in the relevant section. Name of the Applicant/Guardian should exactly match with name mentioned in the PAN Card or Income Tax database. In case of any mismatch in the name as mentioned in the form and as available in the PAN Card or Income Tax database, the Fund/AMC reserves the right to update the name as available in the PAN Card or Income Tax database or the Fund/AMC reserves the right to reject the application without any prior intimation and the subscription amount would be refunded after realization and reconciliation of the funds.
- b. Existing Investors, having a folio number and who wish to get units allotted in non-demat mode, in the existing folio number, should mention their folio number. If existing folio number is mentioned, investors should only fill the section on Investment Details. Investors should skip and should not mention joint applicants, bank account, nomination and unit holding option. If an existing folio is mentioned, the investment will be in same folio, even if the joint holders are different. Further, other details like bank account, nomination etc will not be considered, even if mentioned differently from existing folio details. Investors should use separate designated forms for updating bank account details, nomination etc.
- c. Investors are requested to note that there can be only tax status, either Resident (RI) or Non Resident (NRI) against a single PAN. There cannot be different tax status for different folios for the same investor, same PAN. In case the existing tax status in a folio is NRI and the investor makes a new investment with tax status as RI, the new investment will be processed with tax status as NRI. Similarly if the existing status in a folio is RI and the investor makes a new purchase with tax status as NRI, the tax status of the existing RI folio will be changed to NRI. In case of any change in tax status, Investors should submit a request for change of tax status request before submitting the new investment to avoid any inconvenience. The AMC reserves the right to reject or reverse & reprocess the transactions at a later date in case of any error.
- d. New Investors who do not have a folio or existing investors intending to get units allotted in demat mode or who wish to open a new folio should fill up the form without quoting existing folio number and should provide details in all sections as mentioned in the form.
- e. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a duly certified true copy thereof) duly notarized, or the relevant resolution or authority to make the application (or duly certified copy thereof) as the case may be. All documents should be in English language or notarized translated copy in English language.
- f. For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.
 - i. The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
 - ii. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. • Photo copy of the document evidencing the date of birth of minor like i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
 - iii. On the date of minor attaining majority, such minor turned major will have to complete

all formalities as required by the fund to change the status on the folio. Further, from such date of minor turned major, the existing registered guardian will not be able to transact in the folio and only the minor turned major will be able to transact in the folio.

2. Contact Details and Correspondence Address

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

Individual Investors:-

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

3. KYC Requirements and Details

- a. Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.
- b. Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.
- c. Individual Investors investing as Sole Proprietor will have to additionally complete & submit KYC for the Sole Proprietor firm in addition to the KYC of the individual investor. Investments in Sole Proprietor name will be rejected in case the KYC of the Sole Proprietor is not completed.
- d. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant at the time of purchase. In case where the KYC application is given along with the purchase and where the purchase is processed based on KYC application or based on KYC status as In Process, the purchase may be rejected in case the KYC is subsequently rejected or is on Hold.
- e. Non updation of PAN and/or KYC will lead to restriction of all future financial and non-financial transaction, including redemptions. Redemption of existing investments are liable to be rejected if KYC requirements are not complied with.
- f. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.

4. Joint Applicants, if any and their details

- a. If there is more than one applicant, please fill in all details as requested in the relevant section.
- b. Name of the Joint Applicant/s should exactly match with name/s mentioned in the PAN Card or Income Tax database. In case of any mismatch in the name/s as mentioned in the form and as available in the PAN Card or Income Tax database, the Fund/AMC reserves the right to update the name/s as available in the PAN Card or Income Tax database or the Fund/AMC reserves the right to reject the application without any prior intimation and the subscription amount would be refunded after realization and reconciliation of the funds.
- c. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Joint'.
- d. PAN, KYC compliance and other KYC details are mandatory for all applicants, irrespective of mode of holding. For more details, please refer to KYC Requirements mentioned earlier.
- e. In the case of joint holders and irrespective of mode of holding, the sole/first-named applicant/unit holder will receive all account statements, IDCW or redemption/refund payments, and all other relevant correspondences.

5. FATCA and CRS related details

- a. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- b. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e within a period of 30 days.
- c. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection

of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.

- d. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
 - e. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
 - f. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.
 - g. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
 - h. Applicant/unit holder should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / update and for other relevant purposes.
 - i. Applicant/unit holder also undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
 - j. Please note that applicants/unit holders may receive more than one request for information if you have multiple relationships/accounts/folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.
 - k. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
 - l. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.
- ## 6. Bank Account Details/ Multiple Bank Accounts Registration
- a. It is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected. Investors should ideally mention account details of the same bank account from where the payment towards purchases is made. If the bank account details mentioned are different from purchase pay-in bank, investors should attach additional documents validating the bank account like cancelled cheque with name & account number pre-printed, latest bank statement, latest pass book, bank letter in original or attested. Should the investor fail to provide the documents, the Fund/AMC/RTA reserves the right to register the pay-in bank details as the redemption bank details and use such bank account for payment of any redemption/IDCW proceeds
 - b. The investor agrees that the allotment information, account statement, proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of despatch like courier, post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) in case of using direct credit facility, RTGS or NEFT, entirely and solely at the risk of the investor. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.
 - c. Multiple Bank Accounts Registration Facility The fund offers its investors facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as Default Bank Account. This facility can be availed by using a designated 'Bank Accounts Registration Form'. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemptions payouts including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
 - d. In case of investment in the name of minor, it is mandatory that the bank account provided is of the minor and not of the guardian. The funds for the investment has to be mandatorily from the minor's bank account and redemption proceeds will also be paid only to the minor's bank account. In case of existing folios, the bank account of the minor has to be updated in the folio before submitting the redemption request. Redemption will be rejected if the minor's bank account is not updated in the folio.
 - e. Consequent to introduction of 'Multiple Bank Accounts Facility', the facility of redemption with change of bank mandate is discontinued by the fund. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered. Please note the following important points related to payment of redemption proceeds
 - i. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
 - ii. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
 - iii. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.

iv. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten working days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.

7. Investment and Payment Details

- a. Investors should fill in the desired Plan / Option / Sub Option clearly in the space provided in the application form. In case the investor does not fill in the desired Plan / Option / Sub Option properly and clearly or in the case of incomplete details, lack of clarity or ambiguity, the default option will be considered and applied. The Fund will not entertain any request from Unit Holders for a change in Plan / Option / Sub Option after the application is accepted.
- b. Any change in IDCW sub option due to additional investment or investor's request will be applicable to all existing Units in the IDCW option of the scheme concerned.
- c. There is a change in the nomenclature for the word "IDCW" used as part of scheme details. The word "IDCW" has been replaced with the words "Income Distribution Cum Withdrawal" or "IDCW". Accordingly investors should mention the word "IDCW" instead of IDCW while mentioning the scheme details in the transaction request. For example: "DSP Top 100 Fund - Regular Plan - IDCW Reinvestment" will be "DSP Top 100 Fund - Regular Plan - IDCW Reinvestment". The Account statements, Consolidated Account Statement will have the word IDCW instead of IDCW.
- d. Payments by cash, stock invests, credit cards, post-dated cheques (except through SIP), and post-dated account-to-account transfer instructions to credit the Designated Account will not be accepted.
- e. Investors residing in locations where Investor Service Centres or Collection Centres are not located are requested to make payment by demand drafts. Demand draft charges for such investors will be borne by the AMC, subject to the standard demand draft charges, as charged by the State Bank of India, and the investors attaching proof of the charges.
- f. The cheque or demand draft should confirm to CTS 2010 standards in banking industry and be payable locally at the centre where the application is deposited, and should be drawn on any bank that is a member of the Bankers' Clearing House.
- g. 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.
- h. A separate cheque should be given for each separate investment in a different scheme or plan or option.
- i. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.
- j. Third Party Payment Avoidance & additional documents/declaration required to safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, the mutual fund does not accept Third Party Payments. A payment towards mutual fund subscription by cheque/DD/RTGS/NEFT or any mode whatsoever is deemed as a Third-Party payment, if payment is issued from a bank account other than that of the beneficiary investor. The first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made via cheque/Demand Draft (DD)/Funds transfer/RTGS/NEFT. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/document (where applicable).
Where the payment instrument/advance does not mention the bank account holder's name/s, investor should attach bank passbook copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a DD, a bank certification of bank account and account holders name of the bank account used for DD issuance should be attached, in the required format.
In specific exceptional situations where Third Party payment is permitted like I Payment by Parents or Legal Guardian. However any redemption / IDCW payout will be paid only to the bank account of the minor held singly or jointly with the parents or legal guardian. i. Payment by an Employer on behalf of Employee or ii. Custodian on behalf of an FII or a client, iii. Payment by Asset Management Company to a Distributor empanelled with it on account of commission/incentive etc. in the form of the Mutual Fund Units of the Funds managed by such AMC through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time. KYC of the investor and the KYC of the person making the payment is mandatory irrespective of amount. Additionally, a joint declaration is also required to be submitted. Investors are advised to visit www.dspim.com for more details, including declaration formats or approach any of the offices of the fund.
- k. The AMC reserves a right to reject the transaction or call for additional details, if payment bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the mutual fund account prior to the application rejection, then amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.
- l. Returned cheques are not liable to be presented again for collection, and the accompanying application could also be rejected. In case returned cheques are presented, the necessary charges including returned charges may be debited to the investor.
- m. To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, it is important for investors to mention the bank account number, bank name & branch address from where the payment instrument or funds transfer is issued and the same should match with details on payment cheque (where applicable). The AMC reserves a right to reject the transaction if such payment details are not mentioned and/or do not match.
- n. For general terms and conditions and more information on 'One Time Mandate (OTM)' Facility, Unit holder(s) are requested to read Terms and Conditions, OTM registration form, addenda to Scheme Information Document and Key Information Memorandum available on www.dspim.com.

8. Nomination/Or Cancellation of Nomination

- a. The unit holder/s may nominate upto three nominees, in whom the units held by unit holder/s shall vest in the event of death of all unit holder/s.
- b. Nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals (including societies, trusts, bodies corporate, partnership firms, etc.), Kartas of Hindu Undivided Families (HUF) and holders of Power of Attorney cannot nominate. Nomination facility is also not available for investments held on behalf of minor.
- c. A minor can be nominated, and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be in favour of the Central Government, State Government, a local authority; any person designated by virtue of his/her office, or a religious or charitable trust.
- d. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder. An NRI can be a nominee, subject to the exchange controls in force from time to time. Where the nomination is in favour of a religious or charitable trust, the investor should attach a certificate confirming that the nominee is a religious or charitable trust.
- e. Nomination with the Fund can be made only by investors who opt for allotment in non-demat form. In case of Units held in demat form, the nomination details as recorded for the depository account will be applicable investors who hold units in demat form may approach their DP for availing the nomination facility.
- f. Nomination in respect of the units stands rescinded upon the transfer of units.
- g. Transfer of Units in favour of a nominee(s) shall be valid discharge by the AMC against the legal heir.
- h. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the Units in favour of the nominee(s).
- i. Nomination can be made in favour of more than one, and upto three individuals. Investors who desire to make nomination in respect of multiple nominees should clearly specify the percentages to be allocated between the nominees. If no percentages are mentioned, nomination will be done equally for all the nominees.
- j. Nomination will be maintained at the folio or account level and will be applicable for all investments in the folio or account.
- k. Where a folio has joint holders, all joint holders should sign the request for nomination, even if the mode of holding is not 'joint'.
- l. A new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- m. Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.

9 Unit Holding Option

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

10. Annual report/Abridged summary

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

11. Declaration & Signatures

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

12. Investors are requested to read Product Labelling & Suitability (Including Risk-o-Meter of Benchmark) available on cover pages of KIM.