

# DSP MUTUAL FUND

## KEY INFORMATION MEMORANDUM

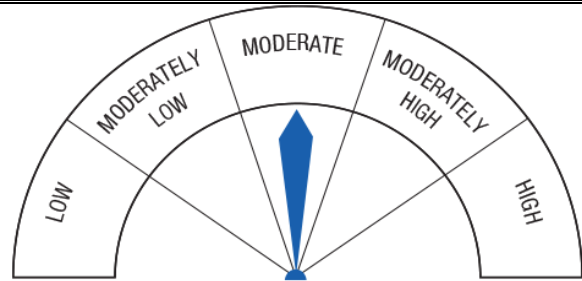
### DSP CORPORATE BOND FUND

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds

This open ended debt scheme is suitable for investors who are seeking\*

Income over a medium-term to long term investment horizon  
Investment in money market and debt securities

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



Investors understand that their principal will be at moderate risk

#### Continuous Offer of Units at NAV based prices

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

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](http://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.

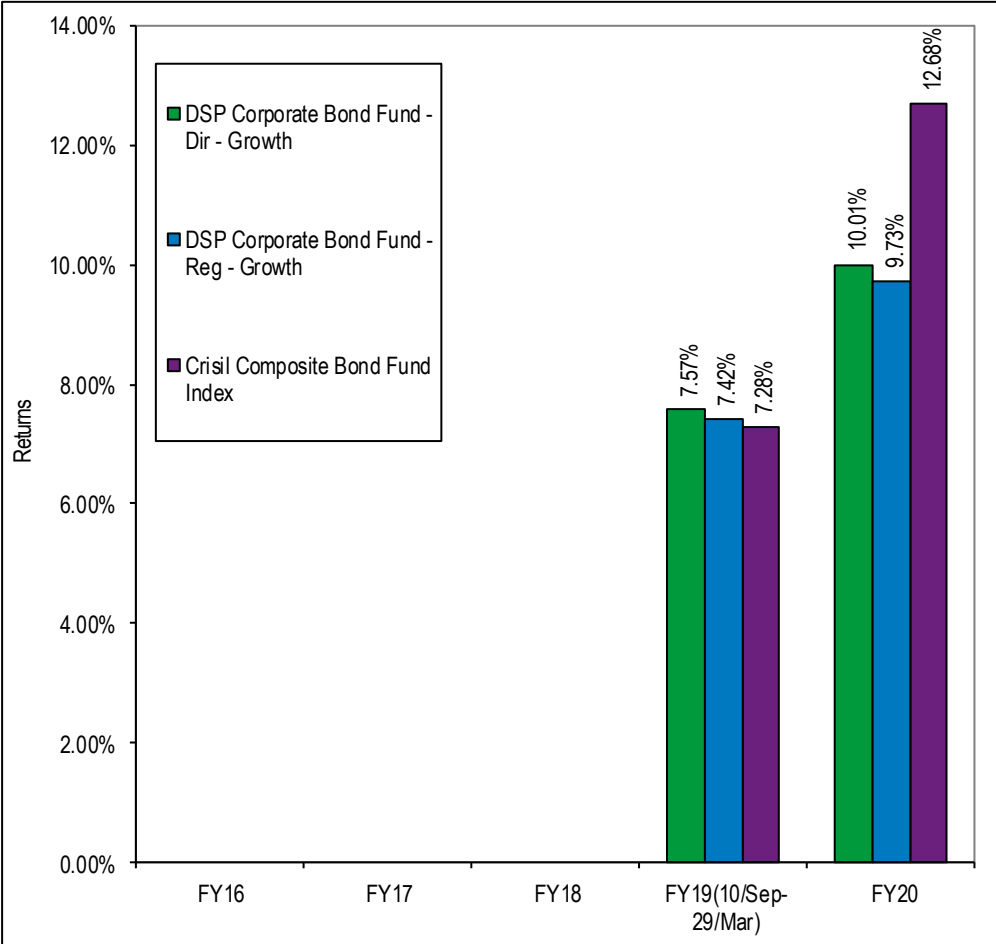
This KIM is dated September 17, 2020.

<b>Investment Objective</b>	<p>The primary investment objective of the Scheme is to seek to generate regular income and capital appreciation commensurate with risk from a portfolio predominantly investing in corporate debt securities across maturities which are rated AA+ and above, in addition to debt instruments issued by central and state governments and money market securities.</p> <p><b>However, there can be no assurance that the investment objective of the scheme will be realized.</b></p>																						
<b>Asset Allocation Pattern</b>	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1" data-bbox="424 528 1445 846"> <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>Corporate Bonds* (including securitized debt) which are rated AA+ and above</td> <td>80%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Corporate Bonds* (including securitized debt) which are rated AA and below</td> <td>0%</td> <td>20%</td> <td>Medium to High</td> </tr> <tr> <td>Money Market Instruments and Debt Instruments issued By Central And State Governments</td> <td>0%</td> <td>20%</td> <td>Low</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0%</td> <td>10%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>*Corporate Debt would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, Corporates, Companies etc. and would exclude investments in Government Securities and State Development Loans.</p> <p>The scheme may also invest in derivatives instruments to the extent of 100% of the Net Assets as permitted vide SEBI Circular no. DNP/Dir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/ Dir-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.</p> <p>Under normal circumstances the Scheme shall not have an exposure of more than 35% of their net assets in foreign securities, subject to applicable regulatory limits.</p> <p>The Scheme retains the flexibility to invest across all the securities in money market instruments as permitted by SEBI / RBI from time to time, including schemes of mutual funds.</p> <p>The Scheme will participate in repo of corporate debt securities.</p> <p>The cumulative gross exposure through Debt, Money Market securities and derivatives will not exceed 100% of the net assets the Scheme.</p> <p>Pending deployment of the funds of the Scheme shall be in terms of SEBI circulars no. 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, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, , subject to following conditions:</p> <ol style="list-style-type: none"> <li>“Short Term” for parking of funds shall be treated as a period not exceeding 91 days.</li> <li>Such short-term deposits shall be held in the name of the Scheme.</li> <li>The Scheme shall not invest more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, investing of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.</li> <li>The Scheme shall not invest more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.</li> <li>The Trustee shall ensure that the funds of the Scheme are not invested in the short term deposits of a bank which has invested in the Scheme.</li> <li>AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.</li> </ol>	Instruments	Indicative Allocations (% of total assets)		Risk Profile	Minimum	Maximum	Corporate Bonds* (including securitized debt) which are rated AA+ and above	80%	100%	Low to Medium	Corporate Bonds* (including securitized debt) which are rated AA and below	0%	20%	Medium to High	Money Market Instruments and Debt Instruments issued By Central And State Governments	0%	20%	Low	Units issued by REITs and InvITs	0%	10%	Medium to High
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	<p>g. 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>The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 30 days from the date of occurrence of deviation. Where the portfolio is not rebalanced within 30 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes. Any alteration in the investment pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders.</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><b>Investment Strategy</b></p>	<p>The scheme under normal market conditions will primarily invest in debt and money market instruments issued by various body corporate, along with other fixed income securities including but not limited to Central and state government securities, T-Bills, Usance Bills, fixed deposits, CBLOs, Cash Management Bills, Repo (Repos including repo in corporate bonds)and other cash and cash equivalent instruments. The scheme would focus its investments predominantly in corporate debt securities across maturities which are rated AA+ and above for the purpose of achieving regular income and capital appreciation. It will look for opportunities from credit spreads among the range of available corporate bonds.</p> <p>The investment process follows a Top-Down approach of investment by taking into account important factors affecting interest rate environment in India. Some of these factors are term structure of interest rates, RBI’s monetary policy stance, inflationary expectations, demand supply dynamics, key economic indicators, government’s fiscal policy, global interest rate environment, FII flows, currency movements, sentiment, relative spreads among various asset classes as well as systemic liquidity.</p> <p>This scheme will aim to generate optimal risk-adjusted returns by periodically reviewing the interest rate environment and suitably rebalancing its asset allocation as well as portfolio duration based on the Investment Manager’s near-term outlook on interest rates &amp; credit spreads.</p>						
<p><b>Risk Profile</b></p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below:  1. Market Liquidity Risk 2. Credit Risk 3. Term Structure of Interest Rates (TSIR) Risk 4. Rating Migration Risk 5. Re-investment Risk 6. Risk associated with floating rate securities 7. Risk associated with derivatives 8. Risks Associated With Transaction in Units Through Stock Exchange Mechanism 9. Risks associated with investments in Securitised Assets 10. Risks associated with Overseas Investments 11. Risks associated with Real Estate Investment Trust (REIT) and Infrastructure Investment Trust (InvIT) 12. Risk associated with investments in repo of corporate debt securities 13. Risk Factors Associated with Imperfect Hedging using Interest Rate Futures</p> <p><b>Please read the SID carefully for details on risk factors before investment.</b></p> <table border="1" data-bbox="411 1675 1461 2007"> <thead> <tr> <th data-bbox="411 1675 778 1720">Risk</th> <th data-bbox="778 1675 1461 1720">Risk mitigants / management strategy</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 1720 778 1910">Market Liquidity Risk</td> <td data-bbox="778 1720 1461 1910">The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select fixed income securities, which have or are expected to have high secondary market liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits.</td> </tr> <tr> <td data-bbox="411 1910 778 2007">Credit risk</td> <td data-bbox="778 1910 1461 2007">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</td> </tr> </tbody> </table>	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 fixed income securities, which have or are expected to have high secondary market liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits.	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
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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 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 endeavor that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.
	Risk associated with Derivatives	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.
	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 limited.
	Risks Associated With Overseas Investments	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.
	Risks Associated with Real Estate Investment Trust (REIT) and Infrastructure Investment Trust (InvIT)	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.
	Risk associated with investments in repo of corporate debt securities	<p>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.</p> <p>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</p>

		are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.																																				
<b>Plans Available under the Schemes</b>	Regular Plan Direct Plan	<p><b>Processing of Application Form/Transaction Request:</b> 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> <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>	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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<b>Minimum Application Amount /Number of Units</b>	Rs. 500 /- and any amount thereafter.																																					
<b>Minimum installment for SIP</b>	Rs. 500/- and any amount thereafter.																																					
<b>Minimum installment for SWP/STP (Applicable only during Continuous Offer)</b>	Rs. 500/- and any amount thereafter.  SWP and STP facilities are not available for transactions carried out through the stock exchange mechanism.																																					
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index																																					

<b>Dividend Policy</b>	<p>The Trustee intends to declare dividends comprising substantially of net income and net capital gains. It should be noted that the actual distribution of dividends and frequency of distribution will be entirely at the discretion of the Trustee. To the extent the entire net income and realised gains are not distributed, it will remain invested in the Option and reflected in the NAV.</p> <p><b>Effect of Dividend:</b> Post declaration of dividend, the NAV of the Units under the Dividend Payout Option will stand reduced by the amount of dividend declared and applicable dividend distribution tax/surcharge/cess/any other statutory levy.</p>																								
<b>Name and Tenure of the Fund Manager</b>	<p>Mr. Vikram Chopra - Managing Scheme since August 2018 - 2 Year 1 month Mr. Saurabh Bhatia- Managing Scheme since August 2018 - 2 Year 1 month</p>																								
<b>Name of the Trustee Company</b>	<p>DSP Trustee Private Limited</p>																								
<b>Performance of the Scheme</b>	<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> <p><b>(a) Absolute Returns</b></p>  <table border="1"> <caption>Absolute Returns Data</caption> <thead> <tr> <th>Year</th> <th>DSP Corporate Bond Fund - Dir - Growth</th> <th>DSP Corporate Bond Fund - Reg - Growth</th> <th>Crisil Composite Bond Fund Index</th> </tr> </thead> <tbody> <tr> <td>FY16</td> <td></td> <td></td> <td></td> </tr> <tr> <td>FY17</td> <td></td> <td></td> <td></td> </tr> <tr> <td>FY18</td> <td></td> <td></td> <td></td> </tr> <tr> <td>FY19 (10/Sep-29/Mar)</td> <td>7.57%</td> <td>7.42%</td> <td>7.28%</td> </tr> <tr> <td>FY20</td> <td>10.01%</td> <td>9.73%</td> <td>12.68%</td> </tr> </tbody> </table> <p>The above scheme returns are for Growth Option under Direct/Regular plan. Returns are computed from the Date of Allotment/1st April, as the case may be, to 31st March of the respective financial year.</p>	Year	DSP Corporate Bond Fund - Dir - Growth	DSP Corporate Bond Fund - Reg - Growth	Crisil Composite Bond Fund Index	FY16				FY17				FY18				FY19 (10/Sep-29/Mar)	7.57%	7.42%	7.28%	FY20	10.01%	9.73%	12.68%
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**(b) Compounded Annualised Returns as of August 31, 2020**

Period	DSP Corporate Bond Fund - Regular Plan	Crisil Composite Bond Fund Index	DSP Corporate Bond Fund - Direct Plan	Crisil Composite Bond Fund Index
Last 1 Year	10.11%	10.83%	10.39%	10.83%
Last 3 Year	--	--	--	--
Last 5 Year	--	--	--	--
Since Inception	11.46%	12.69%	11.74%	12.69%
NAV/ Index value	12.3904	3,732.82	12.4527	3,732.82
Date of allotment	10-Sep-18			

**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.**

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 31-August-2020)	% of Scheme
Reliance Industries Limited	8.30%
Housing Development Finance Corporation Limited	8.27%
LIC Housing Finance Limited	7.72%
Power Finance Corporation Limited	7.50%
National Highways Authority of India	7.49%
National Bank for Agriculture and Rural Development	7.44%
REC Limited	7.24%
Power Grid Corporation of India Limited	7.04%
NTPC Limited	6.88%
Small Industries Development Bank of India	6.63%

Link to the scheme’s latest monthly portfolio holding:

<https://dspim.com/about-us/mandatory-disclosure/top-10-and-sector-allocation>

**SECTOR ALLOCATION**

Sector wise break up (As on 31-August-2020)

Sector	% of Scheme
FINANCIAL SERVICES	49.95%
OIL & GAS	17.43%
POWER	13.92%
CONSTRUCTION	10.92%
CEMENT & CEMENT PRODUCTS	6.71%
TREPS / Reverse Repo / Corporate Debt Repo	1.01%
Net Receivables/Payables	0.08%
Grand Total	100.00%

Portfolio Turnover Ratio: N.A.

<b>Expenses of the Scheme</b>  (i) Load Structure	Entry Load (Applicable during New Fund Offer and Continuous Offer)	Not Applicable	
	Exit Load #(as a % of Applicable NAV)	NIL	
#Applicable for investments made through normal purchase and SIP/STP/SWP transactions. <u>Note:</u> No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa.			
<b>Actual Expenses for 2019-2020</b>	Direct Plan: 0.24% Regular Plan: 0.49%		
<b>Waiver of Entry Load</b>	In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with respect to applications for purchase/additional purchase/switch-in accepted by DSP Mutual Fund. Similarly, no entry load will be charged with respect to applications for registrations of Systematic Investment Plans (SIP) /Systematic Transfer Plans (STP).		
<b>Recurring Expenses</b>	<b>Slab Rates</b>	<b>As a % of daily net assets as per Regulation 52(6) (c)</b>	<b>Additional TER as per Regulation 52 (6A) (b)^</b>
	on the first Rs.500 crores of the daily net assets	2.00%	0.30%
	on the next Rs.250 crores of the daily net assets	1.75%	0.30%
	on the next Rs.1,250 crores of the daily net assets	1.50%	0.30%
	on the next Rs.3,000 crores of the daily net assets	1.35%	0.30%
	on the next Rs.5,000 crores of the daily net assets	1.25%	0.30%
	On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.30%
	On balance of the assets	0.80%	0.30%
	^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>a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.</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.</p> <p>Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned</p>			



	<p>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><b>GST on investment and advisory fees:</b></p> <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 &amp; 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><b>Expense Structure for Direct Plan -</b></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 VII - 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>																
<p><b>Tax treatment for the Investors (Unit Holders)</b></p>	<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>																
<p><b>Applicable NAV</b></p>	<table border="1"> <tr> <td colspan="2" data-bbox="419 1462 1434 1507"><b>(a) Purchase and Switch-in</b></td> </tr> <tr> <td colspan="2" data-bbox="419 1507 1434 1552">(i) For amount less than Rs. 2 Lakhs</td> </tr> <tr> <td data-bbox="419 1552 1098 1597"><b>Particulars</b></td> <td data-bbox="1098 1552 1434 1597"><b>Applicable NAV</b></td> </tr> <tr> <td data-bbox="419 1597 1098 1727">Where the application is received on any Business Day at the official points of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application upto 3.00 p.m.</td> <td data-bbox="1098 1597 1434 1727">NAV of the same day.</td> </tr> <tr> <td data-bbox="419 1727 1098 1798">Where the application is received after 3.00 p.m.</td> <td data-bbox="1098 1727 1434 1798">NAV of the next Business Day.</td> </tr> <tr> <td colspan="2" data-bbox="419 1798 1434 1843">(ii) For amount equal to or greater than Rs. 2 Lakhs</td> </tr> <tr> <td data-bbox="419 1843 1098 1888"><b>Particulars</b></td> <td data-bbox="1098 1843 1434 1888"><b>Applicable NAV</b></td> </tr> <tr> <td data-bbox="419 1888 1098 1982">Where the 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</td> <td data-bbox="1098 1888 1434 1982">NAV of same Business Day shall be applicable</td> </tr> </table>	<b>(a) Purchase and Switch-in</b>		(i) For amount less than Rs. 2 Lakhs		<b>Particulars</b>	<b>Applicable NAV</b>	Where the application is received on any Business Day at the official points of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application 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.	(ii) For amount equal to or greater than Rs. 2 Lakhs		<b>Particulars</b>	<b>Applicable NAV</b>	Where the 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	NAV of same Business Day shall be applicable
<b>(a) Purchase and Switch-in</b>																	
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<b>Particulars</b>	<b>Applicable NAV</b>																
Where the application is received on any Business Day at the official points of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application 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.																
(ii) For amount equal to or greater than Rs. 2 Lakhs																	
<b>Particulars</b>	<b>Applicable NAV</b>																
Where the 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	NAV of same Business Day shall be applicable																

	are available for utilization upto 3.00 p.m. on the same Business Day.	
	Where the 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 a subsequent Business Day	NAV of subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m shall be applicable.
	Where the 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.	NAV of subsequent Business Day shall be applicable
	Where the 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 after 3.00 p.m. on the same Business Day or subsequent Business Day.	NAV of subsequent Business Day on which fund realized prior to 3.00 p.m. shall be applicable
<b>(b) Redemption /Switch-out</b>		
	<b>Particulars</b>	<b>Applicable NAV</b>
	Where the application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m	NAV of the same day
	Where the application is received after 3.00 p.m.	NAV of the next Business Day.
<b><u>Temporary cut off timing for NAV Applicability-</u></b>		
In line with SEBI email dated April 30, 2020, cut-off timings for NAV applicability mentioned in below table shall be effective for temporary period with effect from May 4, 2020 till further notice.		
<b>(a) Purchase and Switch-in</b>		
(i) For amount less than Rs. 2 Lakhs		
	<b>Particulars</b>	<b>Applicable NAV</b>
	Where the application is received on any Business Day at the official point(s) of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application upto 1.00 p.m.	NAV of the same day.
	Where the application is received after 1.00 p.m.	NAV of the next Business Day.
<b>(ii) For amount equal to or greater than Rs. 2 Lakhs</b>		
	<b>Particulars</b>	<b>Applicable NAV</b>
	Where the application is received upto cut-off time of 1.00 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 1.00 p.m. on the same Business Day.	NAV of same Business Day shall be applicable
	Where the application is received upto cut-off time of 1.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase	NAV of such subsequent Business Day on which the funds are available for utilization prior to 1.00 p.m.

	are available for utilization after 1.00 p.m. on the same Business Day or on any subsequent Business Day	
	Where the application is received after cut-off time of 1.00 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 1.00 p.m. on the same Business Day.	NAV of subsequent Business Day shall be applicable
	Where the application is received after cut-off time of 1.00 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 1.00 p.m. on the same Business Day or any subsequent Business Day	NAV of such subsequent Business Day on which fund realized prior to 1.00 p.m shall be applicable.
<b>(b) Redemption /Switch-out</b>		
	Particulars	Applicable NAV
	Where the application is received on any Business Day at the official points of acceptance of transactions upto 1.00 p.m	NAV of the same day
	Where the application is received after 1.00 p.m.	NAV of the next Business Day.
<p><b>When the application is received on a non-business day, it will be treated as if received on next business day.</b></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 will be applied where the aggregated amount of investment is for Rs.2.00 lakhs (Two lakhs) and above.</p> <ol style="list-style-type: none"> <li>All transactions received on same Business Day (as per cut-off timing and Time stamping rule).</li> <li>Aggregation of transactions shall be applicable to all open -ended schemes (except DSPLF) of the Fund.</li> <li>Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) /Systematic Transfer Plans (STP) and trigger transactions.</li> <li>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).</li> <li>All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above, irrespective of whether the amount of the individual transaction is above or below Rs. 2 lakhs (Two lakhs).</li> <li>Only transactions in the same scheme of the Fund shall be clubbed. It will include transactions at Plans/Options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc).</li> <li>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.</li> </ol> <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</p>		

	<p>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>
<b>Payment Details</b>	<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>
<b>Dispatch of Repurchase (Redemption) Proceeds on Maturity</b>	<p>Within 10 working days of the acceptance of the redemption request at any of the authorised centres of DSP Mutual Fund.</p>
<b>Listing</b>	<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>
<b>Net Asset Value (NAV)</b>	<p>The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>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. <a href="http://www.dspim.com">www.dspim.com</a></p>
<b>For Investor Grievances please contact</b>	<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: <a href="mailto:service@dspim.com">service@dspim.com</a>. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP Investment Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</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 <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a> for any service required or for resolution of their grievances for their transactions with MFUI.</p>
<b>Unit Holders Information</b>	<p><b>Account Statements/Allotment Confirmation:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>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"> <li><b>I. Investors who do not hold Demat Account</b></li> </ul> </li> </ul> <p>Consolidated account statement<sup>^</sup>, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p>

Consolidated account statement shall be sent every half yearly (September/ March), on or before 10th 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.

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

## II. Investors who hold Demat Account

Consolidated Account Statement^^, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th 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 10th 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, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.

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

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](http://www.amfiindia.com) and website of AMC viz. [www.dspim.com](http://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 at least 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](http://www.dspim.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com). Annual Report or Abridged Summary will also be sent by way of e-mail to the investors who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.

In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the

	<p>scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p>
Stamp Duty	<p>Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including dividend reinvestment) to the unit holders would be reduced to that extent.</p>

#### COMPARISON WITH THE EXISTING SCHEMES OF THE MUTUAL FUND:

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (August 31, 2020)		AUM as on August 31, 2020 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
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.	<p>Corporate Bonds (including securitized debt) which are rated AA+ and above: 80% to 100%</p> <p>Corporate Bonds (including securitized debt) which are rated AA and below: 0% to 20%</p> <p>Money Market Instruments and Debt Instruments issued By Central And State Governments: 0% to 20%</p> <p>Units issued by REITs and InvITs: 0% to 10%</p>	2872	2236	539.32	562.20
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.	<p>Debt* and Money market securities: 0% - 100%</p> <p>*Debt securities may include securitised debts up to 50% of the net assets</p>	5536	36541	822.07	1839.12

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (August 31, 2020)		AUM as on August 31, 2020 (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.	The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months.				
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%	1778	668	22.61	19.05
DSP Strategic Bond Fund	The primary investment objective of the Scheme is to seek to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market securities. There is no assurance that the investment objective of the Schemes will be realized.	Money market securities and/or Debt Securities* which have residual or average maturity of less than or equal to 367 days or have put options within a period not exceeding 367 days: 0% - 100%  Debt securities* which have residual or average maturity of more than 367 days: 0% - 100%  *Debt securities may include securitised debts up to 75% of the net assets.	5345	2759	1233.21	359.89
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	4007	6548	2234.65	1286.88

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (August 31, 2020)		AUM as on August 31, 2020 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	realized.	instruments/securities issued by Non-bank financial companies (NBFCs): 0% - 20%				
<b>DSP Government Securities Fund</b>	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%	17176	5568	516.48	166.78
<b>DSP Credit Risk Fund</b>	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 debts up to 35% of the net assets.	1276	8563	79.44	258.26
<b>DSP Savings Fund</b>	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%	29189	3715	1293.54	688.68
<b>DSP Liquidity Fund</b>	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	Money market securities and/or Debt securities* with maturity of 91 days: 80% - 100% *Debt securities may	18550	26001	8040.23	3093.51



Scheme Name	Investment Objective	Asset Allocation	Number of Folios (August 31, 2020)		AUM as on August 31, 2020 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	constituted of money market securities and high quality debt securities. There is no assurance that the investment objective of the Schemes will be realized.	include securitised debts up to 30% of the net assets.				
<b>DSP Bond Fund</b>	<p>The primary investment objective of the Scheme is to seek to generate an attractive return, consistent with prudent risk, from a portfolio which is substantially constituted of high quality debt securities, predominantly of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. As a secondary objective, the Scheme will seek capital appreciation. The Scheme will also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.</p> <p>There is no assurance that the investment objective of the Schemes will be realized.</p>	<p>Under normal circumstances:</p> <p>*Debt and Money market securities: 0% - 100%</p> <p>Units issued by REITs/InvITS: 0% - 10%</p> <p>* Debt securities may include securitised debts up to 50% of the net assets.</p> <p>The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years.</p> <p>Under anticipated adverse Circumstances : The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 4 years.</p>	957	2370	117.92	195.91
<b>DSP Regular Savings Fund</b>	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	<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>	505	6268	9.31	188.06

Scheme Name	Investment Objective	Asset Allocation	Number of Folios (August 31, 2020)		AUM as on August 31, 2020 (Rs. in crores)	
			Direct Plan	Regular Plan	Direct Plan	Regular Plan
	investment objective of the Schemes will be realized.					
<b>DSP Short Term Fund</b>	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.	3180	7004	3141.52	861.41
<b>DSP Low Duration Fund</b>	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.	4232	9637	2035.38	1203.86
<b>DSP Overnight Fund</b>	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 Scheme will be realized.	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.	925	2929	1442.34	429.29

For detailed of asset allocation of the aforesaid schemes you may refer its Scheme Information documents available on [www.dspim.com](http://www.dspim.com).

Date: September 17, 2020

# List of Official Points of Acceptance of Transactions\*

## DSP Investment Managers Private Limited - Investor Service Centres

<b>HEAD OFFICE - Mumbai:</b>	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021.
<b>Ahmedabad:</b>	3rd Eye One, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G Road, Panchavati, Ahmedabad - 380006.
<b>Agra:</b>	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16 Sanjay Place, Agra - 282003.
<b>Bengaluru:</b>	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001.
<b>Bhopal:</b>	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
<b>Bhubaneswar:</b>	Lotus House, Office No. 3, 2nd Floor, 108 / A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar - 751001.
<b>Chandigarh:</b>	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
<b>Chennai:</b>	Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600002.
<b>Coimbatore:</b>	Tristar Towers, 657, East Wing, 1st Floor, Avinashi Road, Coimbatore - 641037.
<b>Dehradun:</b>	NCR Plaza, Office No. G 12/A, Ground Floor, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun - 248001.
<b>Goa:</b>	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, MG Road, Panaji, Goa - 403001
<b>Guwahati:</b>	Mayur Gardens, Office No. 5, Upper Ground Floor, G.S Road, Near ABC Bus Stop, Guwahati - 781005.
<b>Hyderabad:</b>	RVR Towers, Office No 1-B, 1st Floor, Door No. 6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082
<b>Indore:</b>	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B.I., Indore - 452001.
<b>Jaipur:</b>	Green House, Office No. 201 to 204, 2nd Floor, O-15 Ashok Marg, Above Axis Bank, C - Scheme, Jaipur - 302001.
<b>Jamshedpur:</b>	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001.
<b>Jodhpur:</b>	Keshav Bhawan, Office No. 2, Ground Floor, Chopasni Road, Near HDFC Bank, Jodhpur - 342003.
<b>Kanpur:</b>	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
<b>Kochi:</b>	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G Road, Kochi - 682011.
<b>Kolkata:</b>	Legacy Building, Fourth Floor, Office No. 41B 25A, Shakespeare Sarani, Kolkata - 700017.
<b>Lucknow:</b>	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow-226001.
<b>Ludhiana:</b>	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001.
<b>Mangalore:</b>	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
<b>Mumbai:</b>	Natraj, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
<b>Nagpur:</b>	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
<b>Nasik:</b>	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.
<b>New Delhi:</b>	Dr. Gopal Das Bhavan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110001.
<b>Patna:</b>	Dumraon Place, L309 & L310, Third Floor, Frazer Road, Patna - 800001.
<b>Pune:</b>	City Mall, Unit No. 109 - (A,B,C), 1st Floor, University Square, University Road, Pune - 411007.
<b>Raipur:</b>	Raheja Towers, Office No SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001.
<b>Rajkot:</b>	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
<b>Ranchi:</b>	Shrilok Complex, No. 106, 107, 108 & 109, 1st Floor, Plot No - 1999 & 2000, 4 Hazaribagh Road, Ranchi - 834001.
<b>Surat:</b>	International Trade Centre, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
<b>Trivandrum:</b>	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Trivandrum - 695004.
<b>Vadodara:</b>	Naman House, 1/2 - B Haribhakti Colony, Ground Floor, Opp. Race Course Post Office, Near Bird Circle, Race Course, Vadodara - 390007.
<b>Vapi:</b>	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank. Vapi - Silvasa Road, Vapi - 396195.
<b>Varanasi:</b>	Arihant Complex, D-64/127 C-H, 7th Floor, Sibra, Varanasi - 221010.
<b>Visakhapatnam:</b>	VRC complex, Office No 304 B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam - 530016.

## CAMS Investor Service Centres and Transaction Points

**Agartala:** Advisor Chowdhuri (Ground Floor), Krishnanagar, Agartala - 799001 **Agra:** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002 **Ahmedabad:** 111- 113, 1 st Floor- Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, **Ahmedabad** - 380 006 **Ahmednagar:** B, 1+3, Krishna Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414 001 **Ajmer:** AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road, Ajmer - 305001 **Akola:** Opp. RLT Science College, Civil Lines, ,Akola - 444001 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001 **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, "North of Iorn Bridge, Near Hotel Arcadia Regency", Alleppey - 688001 **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar - 301001 **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601 **Ambala:** Opp: Peer, Bal Bhawan Road, Ambala - 134003 **Amritsar:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar - 140001 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001 **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp:Canara Bank, Anantapur - 515 001 **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C.T. Chawani Hall, Andheri , Mumbai - 400069 **Ankleshwar:** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar - 393002 **Asansol:** Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303 **Aurangabad:** 2nd Floor, Block No. D-21-D-22, Motiwala Trade Center, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001 **Balalore:** B C Sen Road, ,Balasore - 756001 **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Bangalore - 560 042 **Bareilly:** F-62-63, Butler Plaza, Commercial Complex, Civil Lines, Bareilly - 243001 **Basti:** Office no 3, 1st Floor, "Jamia Shopping Complex , (Opposite Pandey School)", Station Road, Basti - 272002 **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006 **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, ( Old Gopalswamy Road), Bellary - 583101 **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur - 760001 **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur - 812002 **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch - 392001 **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar:** 305-306, Sterling Point, Waghwadi Road, Opp. HDFC BANK, Bhavnagar - 364002 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai - 490020 **Bhilwara:** Indraprastha Tower, Second Floor, Shayam ki sabji mandi, Near Mukharji garden, Bhilwara - 311001 **Bhopal:** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011 **Bhubaneswar:** Plot No -111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001 **Bhuj:** Data Solution, Office No:17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - 370001 **Bhusawal (Parent: Jalgaon TP):** 3, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Bikaner:** F 4, 5 Bothra Complex, Modern Market, Bikaner - 334001 **Bilaspur:** 2nd Floor, Gwalani Chambers, St Xavier School Road, "Front of CIT (Income Tax) Office, Vyapar Vihar", Bilaspur - 495 001 **Bokaro:** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro - 827004 **Burdwan:** 1st Floor, Above Exide Showroom 399 G T Road Burdwan-713101. **Calicut:** 29/97G 2nd Floor, Gulf Air Building, Mavor Road, Arayidathupalam, Calicut - 673016 **Chandigarh:** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017 **Chennai:** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034 **Chhindwara:** Shop No. 01 Near Puja Lawn, Prarasia Road, Chhindwara - 480 001 **Chittoor:** 3 Ashok Nagar, Near Heera Vatika, Chittoor - 312001 **Cochin:** 1st Floor, K C Centre, Door No.42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682 018 **Coimbatore:** No 1334; Thadagam Road, Thirumoorthy Layout, R.S. Puram, Behind Venkteswara Bakery, Coimbatore - 641002 **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001 **Darbhanga:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga - 846001 **Davangere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002 **Dehradun:** 204/121 Nari Ship Mandir Marg, Old Connaught Place, Dehradun - 248001 **Deoghar:** S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar - 814112 **Dhanbad:** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826001 **Dharmapuri:** 16A/63A, Pidamneri Road, Near Indoor Stadium, Dharmapuri - 636 701 **Dhule:** H. No. 1793 / A, J.B. Road, Near Tower Garden, Dhule - 424 001 **Durgapur:** City Plaza Building, 3rd Floor, City Centre, Durgapur - 713 216 **Erode:** 197, Seshaiyer Complex, Agraharam Street, Erode - 628001 **Faizabad:** 64 Cantonment, Near GPO, **Faizabad** - 224001 **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, **Faridabad** - 121001 **Gandhidham:** S-7, Ratnakala Arcade, Plot No. 231, Ward - 12/B, Gandhidham - 370 201 **Ghaziabad:** 113/6 1st Floor, Navyug Market, Ghaziabad - 201001 **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Goa - 403 001 **Gondal (Parent: Rajkot):** A/177, Kailash Complex , Opp. Khedut Decor , Gondal - 360 311 **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001 **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, Supermarket, Gulbarga - 585 101 **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002 **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon - 122001 **Guwahati:** A.K. Azad Road, Rehbari, Guwahati - 781008 **Gwalior:** G-6 Global Apartment, Kailash Vihar Colony, "Opp. Income Tax Office, City Centre, Gwalior - 474002 **Haldia:** 1st Floor, New Market Complex, "Durgachak Post Office, Purba Medinipur District," Haldia - 721 602 **Haldwani:** Durga City Centre, Nainital Road, Haldwani - 263139 **Hazaribag:** Municipal Market, Annanda Chowk, Hazaribag - 825301 **Himmatnagar:** D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383 001 **Hisar:** 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001 **Hoshiarpur:** Near Archie's Gallery, Shimla Pahari Chowk, Hoshiarpur - 146 001 **Hosur:** No.9/2, 1st Floor, Attibele Road, HCF Post, Behind RTO office, Mathigiri, Hosur - 635 110 **Hubli:** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029 **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Hyderabad - 500 003 **Indore:** 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore - 452 001 **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001 **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001 **Jalandhar:** 367/8, Central Town, Opp.Gurudwara Diwan Asthan, Jalandhar - 144001 **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, - 425001 **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203 **Jammu:** JRDS Heights, Lane Opp. S&S Computers ,Near RBI Building, Sector 14, Nanak Nagar , Jammu - 180004 **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar - 361 001 **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001 **Jaunpur:** 248, Fort Road, Near Amber Hotel , Jaunpur - 222001 **Jhansi:** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003 **Junagadh:** "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapuri , "Opp. Zansi Rani Statue", Junagadh - 362001 **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001 **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001 **Kalyani:** A - 1/50, Block - A, ,Dist Nadia, Kalyani - 741235 **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Kanpur:** I Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur - 208 001 **Karimnagar:** H No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar - 505 001 **Karnal (Parent :Panipat TP):** 7, IInd Floor, Opp Bata Showroom ,Kunjapura Road, Karnal - 132001 **Karur:**126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 **Katni:** 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni - 483 501 **Kestopur:** S.D.Tower ,Sreeparna Apartment ,AA-101, Prafulla Kannaan (West), Shop No .1M, Block -C(Ground Floor), Kestopur - 700101 **Khammam:** Shop No: 11 - 2 - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam - 507 001 **Kharagpur:** H.No.291/1, Ward No-15, Malancha Main Road, Opp: Uco Bank, Kharagpur - 721301 **Kolhapur:** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001 **Kolkata:** Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016 **Kolkata-CC (Kolkata Central):** 2A, Ganesh Chandra Avenue, Room No.3A, Commerce House"(4th Floor), Kolkata - 700013 **Kollam:** Kochuplamoodu Junction, Near V.L.C. Beach Road, Kollam - 691001 **Kota:** B-33 "Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324007 **Kottayam:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001 **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518 004 **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj; Lucknow - 226 001 **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141

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

002 **Madurai:** Ist Floor, 278, North Perumal Maistry street, Nadar Lane, Madurai - 625 001 **Malda:** Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101 **Mangalore:** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003 **Manipal:** Basement floor, Academy Tower, Opposite Corporation Bank, Manipal - 576104 **Mapusa (Parent ISC : Goa):** Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank ,Angod, Mapusa - 403 507 **Margao:** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403 601 **Mathura:** 159/160 Vikas Bazar, Mathura - 281001 **Meerut,** 108 Ist Floor Shivam Plaza,Opp: Eves Cinema, Hapur Road, Meerut - 250002 **Mehsana:** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsan - 384 002 **Moga:** Gandhi Road, Opp Union Bank of India, Moga - 142001 **Moradabad:** B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001 **Mumbai:** Rajababud Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023 **Muzaffarpur:** Brahman Toli, Durgasthan, Gola Road, Muzaffarpur - 842001 **Mysore:** No.1, 1st Floor, CH 26 7h Main, 5th Cross ,(Above Trishakti Medicals), Saraswati Puram, Mysore - 570009 **Nadiad (Parent TP: Anand TP):** F.142, First Floor, Ghantakarna Complex ,Gunj Bazar, Nadiad - 387001 **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440 010 **Namakkal:** 156A / 1, First Floor, ,Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Nasvarti:** 16, 1st Floor, Shivani Park, Opp. Shanhkeshwar Complex ,Kaliawadi ,Nasvarti - 396 445 **Nellore:** 97/56, I Floor Immadisety Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001 **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocoin Tower Jhandewalan Extension, New Delhi - 110 055 **New Delhi-CC:** Flat no.512, Narian Manzil, 23, Barakhamba Road ,Connaught Place, New Delhi - 110 001 **Noida:** C-81,1st floor,Sector - 2, Noida - 201301 **Palakkad:**10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678 001 **Palanpur:** Gopal Trade Center, Shop No. 13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385001. **Panipat:** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G. T.Road, Panipat - 132103 **Patiala:** 35, New Ial Bagh Colony, Patiala - 147001 **Patna:** G-3, Ground Floor, Om Vihar Complex, Sp Verma Road, Patna - 800 01 **Pondicherry:** S-8, 100, Jawaharlal Nehru Street , (New Complex, Opp. Indian Coffee House), Pondicherry - 605001 **Pune:** Replace with : Vartak Pride , 1st floor, Survay No 46, City Survay No 1477, Hingne Budruk D. P Road, Behind Dinanath Mangeshkar Hospital, Karvenagar, Pune - 411 052 **Rae Bareli:** 17, Anand Nagar Complex, Rae Bareli - 229001 **Raipur:** HIG, C-23 ,Sector - 1, Devendra Nagar, Raipur - 492004 **Rajahmundry:** Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry - 533 101 **Rajapalayam:** No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam - 626117 **Rajkot:**Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001 **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi - 834001 **Ratlam:** Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001 **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639 **Rohtak:** 205, 2ND Floor, Blg. No. 2, ,Munjil Complex , Delhi Road , ,Rohtak - 124001 **Roorkee:** 22, Civil Lines Ground Floor, Hotel Krishna Residency, Roorkee - 247667 **Rourkela:**1st Floor ,Mangal Bhawan ,Phase II ,Power House Road , Rourkela - 769001 **Sagar:** Opp. Somani Automobiles ,Bhagwananj , Sagar - 400 02 **Sahanpur:** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Sahanpur - 247001 **Salem:** No. 2, I Floor Vivekananda Street, New Fairlands, Salem - 636016 **Sambalpur:** C/o Raj Tibrewal & Associates,Opp.Town High School,Sansarak, 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 **Shahjahanpur:** Biljipura, Near Old Dist Hospital, Jail Road, Shahjahanpur - 242001 **Shimla:** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001 **Shimoga:** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga - 577 001 **Siliguri:** 17B Swamiji Sarani , ,Siliguri - 734001 **Sirsa:** Beside Overbridge, Next to Nissan car showroom, Hissar Road, Sirsa - 125055 **Sitapur:** Arya Nagar, Near Arya Kanya School, ,Sitapur - 261001 **Solan:** 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173 212 **Solapur:** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001 **Sri Ganganagar:** 18 L Block, ,Sri Ganganaga - 335001 **Srikrulakam:** Door No 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikrulakam - 532 001 **Sultanpur:** 967, Civil Lines, Near Pant Stadium, Sultanpur - 228 001 **Surat:** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001 **Surendranagar:** 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035 **Thane:** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road,Near Hanuman Temple,Naupada,Thane - 400 602 **Tinsukia:** Dhawal Complex, Ground Floor, Durgabari, Rangagora Road, Near Dena Bank, Tinsukia - 786125 **Tirunelveli:** I Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001 **Tirupati:** Shop No. 6, Door No: 19-10-8, Opp to Passport Office, AIR Bypass Road, Tirupati - 517501 **Tirupur:** (11), Binny Compound, II Street, Kumaran Road, Tirupur - 641601 **Tiruvalla:** 22/590-14, C.V.P Parliament Square Building,Cross Junction, Tiruvalla - 689101 **Trichu:** Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur - 680001 **Trichy:** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018 **Trivandrum:** R S Complex, Opp of LIC Building, Pattom PO, Trivandrum - 695004 **Tuticorin:** 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628 003 **Udaipur:** 32 Ahinsapur, Fatehpora Circle, Udaipur - 313004 **Ujjain:** 12.3, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456 010 **Unjha (Parent: Mehšana):** 10/11, Maruti Complex, Opp. B R Marbles, Highway Road, Unjha - 384 170 **Vadodara:**103 Aries Complex, BPC Road, Off R.C.Dutt Road, Alkapuri, Vadodara - 390 007 **Valsad:** 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane, Valsad - 396001 **Vapi:** 208, 2nd Floor HEENAARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi - 396195 **Varanasi:** Office no 1, Second floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra, Beside Kuber Complex, Varanasi - 221010 **Vasco(Parent Goa):** No DU 8, Upper Ground Floor ,Behind Technoclean Clinic, Suvidha Complex ,Near ICICI Bank ,Vasco - 403802 **Vellore:** No. 1, Officer's Line, 2nd Floor, MNR Arcade, Opp. ICICI Bank, Krishna Nagar, Vellore - 632 001 **Vijayawada:** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G.Road, Labbipet, Vijayawada - 520 010 **Visakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwarak Nagar, Visakhapatnam - 530 016 **Warangal:** A.B.K.Mall, Near Old Bus Depot road, BVSS Mayuri Complex, F-7, Ist Floor, Ramnagar, Hanamkonda, Warangal - 506001 **Yamuna Nagar:** 124-B/R Model Town, Yamunanagar, Yamuna Nagar - 135 001 **Yavatmal:** Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001

## Point of Services (“POS”) of MF Utilities India Pvt. Ltd. (“MFUI”)

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**Agartala:** Krishna Nagar, Advisor Chowmuhani (Ground Floor), Agartala - 799001. **Agartala:** Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala -799001. **Agra:** No. 8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures Sanjay Place, Agra - 282002. **Ahmedabad:** 201/202, Shaik Complex, Opp Madhusudan House, Behind Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad -380006. **Ahmedabad:** 111- 113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Ahmedabad:** 104, 1st Floor, Shivam Complex, Near Silicon Tower Opp. National Handloom, Law Garden, Ellisbridge, Ahmedabad - 380006. **Ajmer:** No. 423/30, Near Church Brahmपुरi, Opp. T B Hospital, Jaipur Road, Ajme -305001 **Ajmer:** 302, 3Rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road, Ajmer - 305001. **Akola:** Opp. R L T Science College Civil Lines, Akola - 444001. **Akola:** Yamuna Tarang Complex, Shop No. 30, Ground Floor, N.h. No- 06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola - 444004. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. **Allahabad:** 30/2, A&B Civil Lines Station, Besides Vishal Megh, Rast, Strachey Road, Allahabad - 211001 **Allahabad:** Rsa Towers, 2nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad - 211001. **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st Floor North Of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. **Alleppey:** Xiv 172, Jp Towers, Mullackal, Ksrct Bus Stand, Alleppey - 688011. **Alwar:** 256 A, Scheme 1, Arya Nagar, Alwar - 301001. **Alwar:** 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar - 301001. **Amaravati:** 81, Gulshan Tower, Near Panchsheel, Amaravati - 444601. **Amaravati:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravati - 444601. **Ambala:** Opp. Peer, Bal Bhawan Road, Ambala - 134003. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. **Amritsar:** Sco, 18J, 'C' Block, Ranjit Avenue, Amritsar - 140001. **Amritsar:** 72-A, Taylor's Road, Opp. Age Heritage Club, Amritsar - 143001. **Anand:** 101, A. P. Towers, B/H. Sardar Gunj, Next To Nathwani Chambers, Anand - 388001. **Anand:** B-42, Vaibhav Commercial Center, Nr. Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur - 515001. **Anantapur:** #15/149, 1st Floor, S R Towers Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. **Ankleshwar:** Shop No. F 56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, Gidc, Ankleshwar - 393002. **Ankleshwar:** L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002. **Asansol:** Block G, First Floor, P C Chatterjee Market Complex, Rambandhu Talabpo Ushagram, Asansol - 713303. **Asansol:** 114/N, G. T. Road, Bhanga Panchil, Near Nokia Care, Asansol - 713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Aurangabad:** Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Azamgarh:** 1st Floor, Alkali Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. **Balasoer:** B C Sen Road, Balasoer - 756001. **Balasoer:** M.s Das Street, Gopalganj Balasoer - 756001. **Bangalore:** Trade Center, 1st Floor, 45 Dickenson Road, Next To Manipal Center, Bangalore - 560042. **Bangalore:** # 186, 1st Cross, 2nd floor Hosur Main Road Wilson Garden, Bangalore - 560027. **Bangalore - Basavanagudi:** 59, , Skanda Puttanna Road, Basavanagudi, Bangalore - 560004 **Bangalore - Koramangala:** Aaryaa Center; 1st Floor, Municipal No: 01; MIG KHB colony, 1 A cross, 5th block, Opp: Post Office, Koramangala. **Bangalore - Malleswaram:** No.337, Gf-3, Karuna Complex, Sampige Road, Opp: New Vegetable Market, Malleswaram, Bangalore - 560003 **Bankura:** Ambika Market Complex (Ground Floor), Nutanganj Post & Dist Bankura, Bankura - 722101. **Bareilly:** D-61, Butler Plaza Commercial Complex, Civil Lines, Bareilly 243001. **Bareilly:** 1st Floor, 165 Civil Lines, Opp.hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. **Barhampore:** Thakur Market Complex, Gorabazar, Post Berhampore, Dist. Murshidabad, 72 No. Nayasarak Road, Barhampore - 742101. **Begusarai:** Near Hotel Diamond Surbhi Complex, O C Township Gate, Kapsiyia Chowk, Begusarai - 851117. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum - 590006. **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. **Bellary:** # 60/5 Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road)Bellary - 583101. **Bellary:** No. 1 Khb Colony, Gandhi Nagar, Bellary - 583103. **Berhampur:** Kalika temple Street, Adjacent to SBI Bazar Branch, Berhampore, Dist-Ganjam 760002 **Berhampur:** Opp -Divya Nandan Kalyan Mandap, 3Rd Lane, Dham Nagar, Near Lohiya Motor, Berhampur - 760001. **Betul:** 107, 1st Floor, Hotel Utarksh, J. H. College Road, Betul - 460001 **Bhagalpur:** Krishna, 1st Floor, Near Mahadev Cinema, Dr.r.p.road, Bhagalpur - 812002. **Bhagalpur:** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpu - 812001. **Bharuch:** Shop No 147-148, Aditya Center, Near Kasak Circle, Bharuch - 392001. **Bhatinda:** 2907 Gf, Gt Road, Near Zila Parishad, Bhatinda - 151001. **Bhatinda:** #2047-A, 2Nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi - 151001. **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. Hdfc Bank, Bhavnagar - 364002. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002. **Bhilai:** First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020. **Bhilai:** Shop No -1, First Floor; Plot No -1, Commercial Complex, Nehru Nagar - East Bhilai - 490020. **Bhilwara:** Indra Prasta Tower 2nd Floor, Syam Ki Sabji Mandi, Near Mukerjee Gardenbhilwara - 311001. **Bhilwara:** Shop No. 27-28, 1st Floor, Heera Panna Market Pur Road, Bhilwara - 311001. **Bhopal:** Plot No. 10, 2nd Floor, Alankar Complex, Near Icici Bank, Mp Nagar Zone II, Bhopal - 462011. **Bhopal:** Kay Kay Business Center, 133, Zone 1, Mp Nagar, Above City Bank, Bhopal - 462011. **Bhubaneswar:** Plot No. 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001. **Bhubaneswar:** A/181, 364 Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bhuj:** No. 17, 1st Floor, Municipal Bldg., Opp. Hotel Prince Station Road, Bhuj - 370001. **Bikaner:** Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Asmer Singh Pura, Bikaner 334001. **Bikaner:** 70-71, 2Nd Floor, Dr.chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. **Bilaspur:** Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur 495001 **Bilaspur:** Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road, Bilaspur-495001. **Bokaro:** Mazzanine Floor F-4, City Centre, Bokaro Steel City, Bokaro - 827004. **Bokaro:** B-1 1st Floor, City Centre, Sector - 4, Near Sona Chandii Jewellers, Bokaro - 827004. **Burdwan:** 1st Floor, Above Exide Showroom 399 G T Road Burdwan-713101. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. **Calicut:** 29 / 97G, Gulf Air Building, 2Nd Floor, Arayadithupalam, Mavoor Road, Calicut- 673016. **Calicut:** 2Nd Floor, Soubhagya Shopping Complex, Arayadithupalam Mavoor Road, Calicut - 673004. **Chandigarh:** Deepak Towers, Sco 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017. **Chandigarh:** Sco 2423-2424, Sector 22-C, First Floor, Chandigarh -160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No.-1, Office No-2, 1st Floor, Beside Azad Garden, Main Road, Chandrapur - 442402. **Chennai:** New No 51, Gandhi Nagar First Main Road, Adyar, Chennai - 600020. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108 Adhithanar Salai, Opp. To Chief Metropolitan Court, Egmore, Chennai - 600002. **Chennai:** No 155/7, Ullagaram, Medavakkam Main Road (Opp to IDBI ATM) Madipakkam, Chennai - 600 061. **Chennai:** G1, Ground Floor Swathi Court, No. 22 Vijayaraghava Road, T Nagar, Chennai - 600017. **Chennai:** No.178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Chennai:** Ground Floor, 19, Patulus Road, Chennai - 600002. **Chinsurah:** J C Ghosh Saran, Bhanga Gara, Chinsurah - 712101. **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682018. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction Ernakulam - 682036. **Coimbatore:** 66, Lokamangala Street (West), R.s.puram, Coimbatore - 641002. **Coimbatore:** 3Rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. **Cuttack:** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Cuttack:** Po - Buxi Bazar, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. **Darbhanga:** Jaya Complex 2Nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003. **Davangere:** Akkamahadevi Samaja Complex, Church Road, P J Extension, Davangere - 577002. **Davangere:** #15/9, 1st Floor, Sobagu Complex, 2Nd Main Road (Avk College Road), P J Extension, Davangere - 577002. **Dehradun:** 204/121, Nari Ship Mandir, Margold Connaught Place, Dehradun - 248001. **Dehradun:** Kaulagarh Road Near, Sirmour Marg, Above Reliance Webworld, Dehradun - 248001. **Deoghar:** S 5 M Jalan Road, Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. **Deoria:** 1st Floor, Opp. Zila Panchayat Civil Lines, Deoria - 274001. **Dewas:** 27, Rmo House, Station Road, Above Maa Chamunda Gas Agency, Dewas - 455001. **Dhanbad:** Urmila Towers Room No: 111 (1st Floor), Bank More, Dhanbad - 826001. **Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** 307/9-A, 1st Floor, Elite Business Center, Nagarkar Colony, P B Road, Dharwad -580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasara General Store, Dhule - 424001. **Dindigul:** No: 9, Old No: 4/B, New Agraharam Palani Road, Dindigul - 624001. **Durgapur:** Plot No 3601, Nazrul Sarani City Centre, Durgapur : 713216. **Durgapur:** Mwav-16 Bengal Ambuja, 2Nd Floor, City Centre, 16 Dt Burdwan, Durgapur - 713216. **Eluru:** D.no:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.prabhavathi Hospital, R.r.pet, Eluru - 534002. **Erode:** 171-E, Sheshayyer Complex, First Floor, Agraharam Street, Erode - 638001. **Erode:** No: 4, Veerappan Traders Complex, Kmy Salai Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** B-49, First Floor, Nehru Ground, Behind Anupam Sweet House Nit, Faridabad-121001. **Faridabad:** A-2B Ist Floor, Nehru Ground, Nit Faridabad - 121001. **Ferozepur:** The Mall Road, Chawla Building Ist 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 - 370201 **Gandhinagar:** 123, 1st Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11 Gandhinagar - 382011 **Gaya:** 54, Lal Kothi Compound, Shree Krishna Road, 2Nd Floor - North Side, Gaya - 823001. **Ghaziabad:** B-11, LGF RDC, Rajnagar, Ghaziabad 201002. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. **Ghaziपुर:** 2Nd Floor, Shubhra Hotel Complex, Mahabugh, Ghazipur - 233001. **Gonda:** Shri Market Sahabgunj, Station Road, Gonda - 271001. **Gorakhpur:** Shop No 3, 2Nd Floor, Cross Road The Mall, A D Chowk Bank Road, Gorakhpur - 273001. **Gorakhpur:** Above V.i.p. House, Adjacent A-4. Girls College, Bank Road, Gorakpur - 273001. **Gulbarga:** Cts No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** Door No. 5-38-44 5/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522002. **Guntur:** D No 6-10-27, Srinilayam Arundelpet, 10/1, Guntur - 522002. **Gurgaon:** Sco 16, Sector 14, First Floor, Gurgaon - 122001. **Gurgaon:** Shop No.78, Ground Floor, Sector 14, Opp. Ak Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** A.k. Azad Road, Rehabori, Guwahati - 781008. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, Gs Road, Guwahati 181007. **Gwalior:** G-6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. **Gwalior:** 2Nd Floor, Rajeev Plaza, Jayendra Ganj Lashkar, Gwalior - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building, Pitikothi, Haldwani - 263139. **Haridwar:** 8 Govind Puri Opp. Lic 2, Above Vijay Bank Main Road, Ranipur More, Haridwar 249401. **Hassan:** Sas No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K. R. Puram, Hassan - 573201. **Hazariabag:** Municipal Market, Annanda Chowk, Hazariabag 825301 **Hisar:** 12 Opp. Bank Of Baroda, Red Square Market, Hisar 125001 **Hisar:** Sco-71 1st Floor, Red

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The list of POS of MFUI is published on the website of the Fund at www.dspim.com and MFUI at www.mfuindia.com and will be updated from time to time.

Square Market, Hisar 125001. **Hoshiarpur:** 1st Floor The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001 **Hubli:** No.204 205 1st Floor, B' Block Kundagol Complex, Opp. Court Club Road, Hubli 580029. **Hubli:** Ctc No.483/A1/42, Ground Floor Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli 580029. **Hyderabad:** 'KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad- 500 034. **Hyderabad:** KARVY SELENIUM, Plot No. 31 & 32, Tower B, Survey No. 115 /22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serlingampally Mandal, Hyderabad- 500 032 Ranga Reddy District, Telangana State. **Indore:** 101 Shalimar Corporate Centre, 8-B South Tukoganj, Opposite Green Park, Indore 452001 **Indore:** 2nd Floor, 203-205 Balaji Corporates, Above Icici Bank 19/1 New Palasia, Near Cure Well Hospital, Janjeerwala Square, Indore 452001 **Jabalpur:** 8 Ground Floor Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002 **Jaipur:** R-7 Yudhishthir Marg C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302001 **Jaipur:** 516/A IIIRD Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur 302001 **Jalandhar:** 367/8 Central Town, Opp. Gurdwara Diwan Asthan, Jalandhar 144001. **Jalandhar:** 1st Floor Shanti Towers, Soc No. 37 Puda Complex, Opposite Tehsil Complex, Jalandhar 144001. **Jalgaon:** 70 Navipeth, Opp. Old Bus Stand, Jalgaon 425001. **Jalgaon:** 269, Jeev Vishwa, 1st floor, Above United Bank of India, Baliram Peth, Near Kishor 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:** Jrd's Heights, Lane Opp. S & S Computers, Near Rbi Building Sector 14, Nanak Nagar, Jammu 180004. **Jammu:** Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu 180012. **Jamnagar:** 207 Manek Centre, P N Marg, Jamnagar 361001. **Jamnagar:** 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jamnagar 361001. **Jamshedpur:** Room No. 15 1st Floor, Millennium Tower "R" Road, Bistupur, Jamshedpur 831001 **Jamshedpur:** 2Nd Floor R R Square, Sb Shop Area, Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road Bistupur, Jamshedpur 831001. **Jaunpur:** R N Complex 1-1-9-G, In Front Of Pathak Honda, Umarmpur, Jaunpur 222002. **Jhansi:** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. **Jhansi:** 371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284001 **Jodhpur:** 1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003 **Jodhpur:** 203 Modi Arcade, Chopasni Road, Jodhpur 342001 **Junagadh:** "Aastha Plus" 202-A 2Nd Floor, Sardarbag Road Nr.alkapuri, Opp. Zansi Rani Statue, Junagadh 362001 **Junagadh:** 124-125 Punit Shopping Center, M.g Road Ranavav Chowk, Junagadh 362001 **Kadapa:** Bandi Subbaramaiah Complex, D.no:31/1718 Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001 **Kakinada:** No.33-1 44 Sri Sathya Complex, Main Road, Kakinada 533001 **Kalyani:** A-1/50 Block Akalyani, Dist Nadiya, Kalyani 741235 **Kannur:** Room No. Pp 14/435, Casa Marina Shopping Centre, Talap, Kannur 670004 **Kannur:** 2Nd Floor Prabhat Complex, Fort Road Nr.icici Bank, 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 **Karaukudi:** No. 2 Gopi Arcade, 100 Feet Road, Karaukudi 630001 **Karimnagar:** H.no.7-1-257, Upstairs S.b.h. Mangalamma, Karimnagar 505001 **Karimnagar:** SRI PROJECTS, Door no 2-10-1298, 2Nd Floor, Rathnam Arcade, Jyothi Nagar, KARIMNAGAR-505001 **Karnal:** 18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132001. **Karur:** 126 Gvp Towers, Kovai Road, Basement Of Axis Bank, Karur 639002. **Karur:** No.6 Old No.1304 Thiruvai-Ka Road, Near G.r.kalyan Mahal, Karur 639001. **Kharagpur:** Shihare Niketan, H.no.291/1 Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur 721301 **Kharagpur:** 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304 **Kolhapur:** 2 B 3Rd Floor Ayodhya Towers, Station Road, Kolhapur 416001 **Kolhapur:** 605/1/14 E Ward Shahupuri 2Nd Lane, Laxmi Niwas Near Sultane Chambers, Kolhapur 416001 **Kolkata:** Apeejay House ( Beside Park Hotel), 15 Park Street, C Block,3rd Floor, Kolkata-700016. **Kolkata:** Saket Building, 44 Park Street 2Nd Floor, Kolkata -700 016. **Kolkata:** Chowringhee Court, 2nd Floor, Unit No.33, 55/55/1, Chowringhee Road, Kolkata - 700071. **Kollam:** Kochupiliamood Junction, Near Vlc Beach Road, Kollam 691001 **Kollam:** Vree Sineswara Bhavan, Shastri Junction, Kadapakada, Kollam 691001 **Korba:** 1St Floor City Centre, 97 Ircc Transport Nagar, Korba 495677 **Kota:** B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007 **Kota:** 29 1st Floor Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007 **Kottayam:** THAMARAPALLIL Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001. **Kottayam:** 1st Floor 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 Chid Talkies, Vaddagee, 39th Ward, Kurnool - 518001. **Kurnool:** Shop No.43 1st Floor, S V Complex Railway Station Road, Near Sbi Main Branch, Kurnool 518004 **Lucknow:** Alambagh, Ksm Tower Ck-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow - 226005 **Lucknow:** B-1/2 Vijay Khand, Near Union Bank Of India, Gomtinagar, Lucknow - 226010 **Lucknow:** Hig-67 Sector E, Aliganj, Lucknow - 226024 **Lucknow:** P1st Floor, AA Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001 **Ludhiana:** U/Gf Prince Market, Green Field Near Traffic Lights, Sarabha Nagar, Pulli Pakhowal Road, (Above Dr. Viridis Lab), P.o. Model Town, Ludhiana 141002 **Ludhiana:** Sco 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001 **Madurai:** # 1st Floor 278, North Perumal Maistry Street, (Nadar Lane), Madurai 625001 **Madurai:** Rakesh Towers, 30-C 1st Floor, Bye Pass Road, Opp Nagappa Motors, Madurai 625010 **Malappuram:** First Floor Cholakal Building, Near U P School Up Hill, Malappuram 676505 **Malda:** Sahis Ulhi Under Ward No.6, No. 1 Govt Colony, English Bazar Municipality, Palda 732101 **Mandi:** 149/11 School Bazaar, Mandi 175001 **Mangalore:** No. G4 & G5 Inland Monarch, Opp. Karnataka Bank, Kadri Main Road Kadri, Mangalore 575003. **Mangalore:** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003 **Margao:** F-4: Classic Heritage, near Axis Bank, opp. BPS Club, Pajifond, Margao, Goa 403 601 **Margao:** 2Nd Floor Dalal Commercial Complex, Pajifond, Margao 403601 **Mathura:** Ambey Crown, Ind Floor, In Front Of Bsa College, Gaushala Road, Mathura 281001 **Meerut:** 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002 **Meerut:** 1st Floor Medi Centre, Opp Icici Bank, Hapur Road Near Bachha Park, Meerut 250002 **Mehsana:** 1st Floor Subdharma Complex, Urban Bank, Mehsana 384002 **Mehsana:** Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana 384002 **Mirzapur:** Above Hdfc Bank, Dankeenganj, Mirzapur 231001 **Moga:** 1st Floor Dutt Road, Mandir Wali Gali, Civil Lines Barar Gha, Moga 142001 **Moradabad:** H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad 244001 **Moradabad:** Om Arcade Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244001 **Morena:** Moti Palace, Near Ramjanji Mandir, Morena 476001 **Mumbai:** Cts No 411, 202 Citi Point, 2Nd Floor, Telli Galli, Rajashee Shahu Maharaj Marg, Above C.t. Chatwani Hall, Opp. Hero Honda Showroom, Andheri (East), Mumbai - 400069. **Mumbai:** Rajabahadur Compound, Ground Floor, Opp Allahabad Bank, Behind Icici Bank, 30 Mumbai Samachar Marg, Fort, Mumbai - 400023. **Mumbai:** 114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023. **Mumbai - Andheri:** 131 Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai - 400053. **Mumbai - Borivali:** A-1, Himanshu Building, Sodavala Cross Lane, Near Chachunda Circle, Borivali West, Mumbai - 400092. **Mumbai - Borivali:** Hirji Heritage, 4th Floor, Office no 402, L.T. Road, Borivali - West, Mumbai - 400 092. **Mumbai - Chembur:** Shop No.4, Ground Floor, Shram Salya Bldg., N. G. Acharya Marg, Chembur, Mumbai - 400 071. **Mumbai - Fort:** 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001 **Mumbai - Vashi:** Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar,Vashi, Mumbai - 400 705. **Mumbai - Vile Parle:** 104, Sangam Arcade, V. P. Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400056 **Muzaffarpur:** Brahma Toli, Durgasthan Gola Road, Muzaffarpur 842001 **Muzaffarpur:** First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001 **Mysore:** No.1 1st Floor Ch.26, 77H Main 5th Cross, Above Trishakti Medicals, Saraswati Puram, Mysore 570009 **Mysore:** L-350 Silver Tower, Ashoka Road, Opp.clock Tower, Mysore 570001 **Nadiad:** 104/105 Near Paras Cinema, City Point Nadiad, Nadiad 387001 **Nagercoil:** 45, East Car Street, 1st Floor Nagercoil - 629001. **Nagpur:** 145 Lendra Park, Behind Shabari, Near Ramdaspath, Nagpur 440010 **Nagpur:** Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur 440010 **Namakkal:** 105/2 Arun Towers, Paramathi Street, Namakkal 637001 **Nanded:** Shop No.4 Santakripa Market, G G Road Opp.Mata 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 Sarkul, Sharanpur Road, Nasik 422002 **Nasvadi:** 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 **Nellore:** 16-2-230 Room No : 27, 2Nd Floor Keizen Heights, Gandhi Nagar, Pogathoda, Nellore 524001 **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001 **New Delhi:** 7-E, 4th Floor, Neen Dayaal Research Institute Bldg., Swamiram Tirath Nagar, Jhandewalan Extn, Near Videcon Tower, New Delhi -110055 **New Delhi:** 605, 6th Floor, Ashoka Estate Building, 24, Barakhamba Road, New Delhi - 110001 **Nizamabad:** H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdfc Bank, Hyderabad Road, Nizamabad 503003 **Noida:** C-81 First Floor, Sector 2, Noida 201301 **Noida:** 405, 4th Floor, Vishal Chamber Plot No. 1, Sector-18 Nizamda-201301 (U.P) Palakkad : 10 / 688 Sreedevi Residency, Mettupalayam Street, Palakkad 678001 **Palakkad:** No: 20 & 21, Metro Complex, H.p.o.road, Palakkad 678001 **Panipat:** Sco 83-84 1st Floor, Devi Lal Shopping Complex, Opp Rbs Bank, G T Road, Panipat 132103. **Panipat:** 1st Floor, Krishna Tower, Above Amertex, G. T. Road, Panipat 132103 **Panjim:** Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalakshmi Temple, Panaji Goa - 403 001. **Panjim:** City Business Centre, Coelho Pereira Building, Room No 18 19 & 20, Dada Vaidya Road, Panjim 403001 **Pathankot:** 1st Floor 9A, Improvement Trust Building, Patel Chowk, Pathankot 145001 **Patiala:** 35 New Lal Bagh Colony, Patiala 147001 **Patiala:** Sco 27 D, Chhoti Baradari, Near Car Bazaar, Patiala 147001 **Patna:** G-3 Ground Floor, Om Vihar Complex, Sp Verma Road, Patna 800001 **Patna:** 3A 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001 **Pollachi:** 146/4 Ramanathan Building, 1st Floor New Scheme Road, Pollachi 642002 **Pondicherry:** S-8 100 Jawaharlal Nehru Street, (New Complex) Opp. Indian Coffee House), Pondicherry 605001 **Pondicherry:** No:7 Thiyaagaraja Street, Pondichery 605001 **Proddatur:** D.NO: 4/625, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur - 516360. **Pudukkottai:** Sundaram Masilamani Towers, Ts No. 5476 5479, Pm Road Old Tirumayam Salai, Near Anna Statue Jublie Arts, Pudukkottai 622001 **Pune:** Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No. 1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. **Pune:** Mirfidi Eminence, Off No. 6, 1 Floor Opp. Abhishek Hotel, Mehandale Garage Road, Erandawane, Pune - 411004. **Raipur:** Hig C-23 Sector 1, Devendra Nagar, Raipur 492004 **Raipur:** Office No.5-13, Second Floor, Raheja Tower, Faradhi Chowk, Jail Road, Raipur - 492 001 **Rajahmundry:** Door No: 6-2-12 1st Floor, Rajeswari Nilayam Near, Vamsikrishna Hospital, Nyapatthi Vari Street, T Nagar, Rajahmundry 533101 **Rajahmundry:** D.no.6-1-4 Rangachary Street, T.nagar Near Axis Bank Street, Rajahmundry 533101 **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18 T P Mills Road, Virudhunagar Dist, Rajapalayam 626117. **Rajkot:** Office 207 210 Everest Building, Opp Shastri Maidan, Landa Chowk, Rajkot 360001 **Rajkot:** 104 Siddhi Vinayak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot 360001 **Ranchi:** 4 Hb Road No: 206, 2Nd Floor Shri Lok Complex, Ranchi 834001 **Ranchi:** Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001 **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti Near Nokia Care, Ratlam 457001 **Renukoot:** Radhika Bhavan, Opp. Padmini Hotel, Murdwha, Renukoot 231217 **Rewa:** 1st Floor Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485001. **Rohtak:** 205 2Nd Floor Building No. 2, Munjal Complex, Delhi Road, Rohtak 124001 **Rohtak:** 1st Floor Ashoka Plaza, Delhi Road, Rohtak 124001 **Roorkee:** Shree Ashadep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667 **Rourkela:** 1st Floor Mangal Bhawan, Phase II Power House Road, Rourkela 769001 **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Udintagar, Rourkela 769012. **Sagar:** 1st Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002. **Saharanpur:** I Floor Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur 247001 **Saharanpur:** 18 Mission Market, Court Road, Saharanpur 247001 **Salem:** No.2 I Floor Vivekananda Street, New Fairlands, Salem 636016 **Salem:** No:40 Brindavan Road, Fairlands, Near Perumal Koil, Salem 636016 **Sambalpur:** Opp. Town High School, Sansarak, Sambalpur 768001 **Sambalpur:** Koshal Builder Complex, Near Gopal Bazaar Petrol Pump, Sambalpur - 768001 **Sangli:** Jiveshwar Krupa Bldg, Shop.No.2 Ground Floor, Tilak Chowk Harbhat Road, Sangli 416416 **Satara:** 117 / A / 3 / 22 Shukrawar Path, Sargam Apartment, Satara 415002 **Satna:** 1st Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001 **Secunderabad:** 208 I Floor Jade Arcade, Paradise Circle, Secunderabad 500003. **Secunderabad:** 1st Floor Thirumala Complex, Paradise Circle S.d Road, Opp. Hotel Kamat, Secunderabad 500003 **Shaktinagar:** 171/A-375 V V Colony, Dist Sonebhadra, Shaktinagar 231222 **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M L School, Shillong 793001 **Shimla:** 1st Floor Opp Panchayat Bhawan, Main Gate, Bus Stand, Shimla 171001, **Shimla:** Triveni Building, By Pas Chowkhillani, Shimla 171002 **Shimoga:** No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga 577201 **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Lr Road Durgigudi, Shimoga 577201. **Shivpuri:** 1st Floor M.p.r.p. Building, Near Bank Of India, Shivpuri 473551 **Sikar:** First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001 **Silchar:** N.n. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001, **Siliguri:** 17B Swamiji Sarani, Siliguri 734001 **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734001 **Sitapur:** 12/12-A Sura Complex, Arya Nagar, Opp Mal Godam, Sitapur 261001 **Sivakasi:** 363 Thiruthangal Road, Opp: Tneb, Sivakasi 626123 **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall Solan 173212 **Solapur:** Flat No 109 1st Floor, A Wing Kalyani Tower, 126 Siddheshwar Peth, Near Gangal High School, Solapur 41300 **Solapur:** Block No 06 Vaman Nagar, Opp D-Mart Jule Solapur, Solapur 413004 **Sonepat:** 205 R Model Town, Above Central Bank Of India, Sonepat 131001 **Sri ganganagar:** 18 L Block, Sri Ganganagar 335001 **Sri ganganagar:** 35E Block, Opp. Sheeta Mata Vaateka, Sri Ganganagar 335001 **Srikakulam:** D.no-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam 532001 **Sultanpur:** Karvy Computershare Pvt. Ltd. 1077/3, Civil Lines,Opp Bus Stand, Sultanpur 228001 **Surat:** Plot No.629 2Nd Floor, Ffice No.2-C/2-D, Anskhal Tower, Beside Seventh Day Hospital, Opp.dhiraj Sons Athwalines, Surat - 395001. **Surat:** G-5 Empire State Building, Nr Udha Darwaja, Ring Road, Surat - 395002. **Thane:** Flat no. 201, 2nd floor, "Matru Chhaya" bldg., above Rejewel Jewellery showroom, opp. Bedekar Hospital, near Gaodevi Ground, Thane (West) - 406062. **Thane:** 3Rd Floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 406062. **Thane:** 103-105, Orion Business Park, Ghodbunder Road, Kapurbawdi, Thane (West) - 400 607 **Thanjavur:** No. 70 Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001. **Thiruvalla:** 24/590-14, C.v.p Parliament Square Building, Cross Junction, Thiruvalla 689101 **Thiruvalla:** 2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 **Thirunelveli:** 1st Floor Mano Prema Complex, 182/6 S. N High Road, Thirunelveli 627001 **Thirunelveli:** 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Thirunelveli 627001 **Tirupathi:** Shop No : 6 Door No: 19-10-8, Opp To Passport Office, Air Bypass Road, Tirupathi 517501 **Tirupathi:** H.no:10-13-25 1st Floor, Tilak Road Opp: Sridevi Complex, Tirupathi 517501 **Tirupur:** 1) (1) Binny Compound, 2Nd Street Kumarar Road, Tirupur 641601. **Tirupur:** First Floor 244 A, Kamaraj Road, Opp To Cotton Market Complex, Tirupur 641604. **Trichur:** Room No 26 & 27, Dee PEE Plaza, Kakkalai, Trichur 680001. **Trichur:** 2Nd Floor Brothers Complex, Naikantal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thirssur 680001 **Trichy:** No 8 I Floor 8TH Cross, West Extn. Thillainagar, Trichy 620018 **Trichy:** 60 Sri Krishna Arcade, Thennur High Road, Trichy 620017 **Trivandrum:** R S Complex, Opposite Of Lic Buildings, Pattom P O, Trivandrum 695004 **Trivandrum:** 2Nd Floor Akshaya Tower, Sasthamangalam, Trivandrum 695010 **Tuticorin:** 4 B A34 A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003 **Udaipur:** Shree Kalyanam, 50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313001. **Udaipur:** 201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur 313001 **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456010 **Vadodara:** 103 Ariees Complex Bpc Road, Off R.c. Dutt Road, Alkapuri, Vadodara 390007 **Vadodara:** 203, Corner point, Jetalpur Road, Vadodara - 390007 **Valsad:** Gita Nivas 3Rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad 396001 **Valsad:** Shop No 2Phiroza Corner, Opp Nxt Show Room, Tithal Road, Valsad 396001 **Vapi:** 208 2Nd Floor Heena Arcade, Opp. Tirupati Tower, Near G.i.d.c. Char Rasta, Vapi 396195 **Vapi:** Shop No-12 Ground Floor, Sheetal Apartment, Near K P Tower, Vapi 396195 **Varanasi:** Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathyatra, Beside Kuber Complex, Varanasi 221010 **Varanasi:** D-64/1321st Floor, Anant Complex Sogra, Varanasi 221010 **Vellore:** No.1 Officer's Line 2Nd Floor, Mnr Arcade Opp. Icici Bank, Krishna Nagar, Vellore 632001 **Vellore:** 1 M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001 **Vijayawada:** 40-1-68 Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.g Road, Labbipet, Vijayawada 520010 **Vijayawada:** 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada 520010 **Visakhapatnam:** Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam 530016 **Visakhapatnam:** Door No: 48-8-7, Dwaraka Diamond, Ground Floor Srinagar, Visakhapatnam 530016 **Vizianagaram:** Soubhagya 19-6-1/3, 2Nd Floor Near Fort Branch, Opp: Three Temples, Vizianagaram 535002 **Warangal:** A.b.k Mall, Near Old Bus Depot Road, F-7 1st Floor Rammagar, Hanamkonda, Warangal 506001 **Warangal:** 5-6-9-1st Floor, Opp: B.ed College, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001 **Yamuna nagar:** 124 B/Rmodel Town, Yamuna Nagar 135001 **Yamuna nagar:** Jagdhari Road, Above Uco Bank, Near D.a.v. Girls College, Yamuna Nagar 135001.

\*Many new offices/centres opened will be included automatically. For updated list, please visit www.dspim.com and www.camsonline.com.

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