KEY INFORMATION MEMORANDUM CUM APPLICATION FORM



Investment Manager:

DSP Investment Managers Private Limited

Offer of Units at NAV based prices

EQUITY FUNDS:

DSP India T.I.G.E.R Fund

(The Infrastructure Growth and Economic Reforms Fund) (DSPITF)

DSP Natural Resources and New Energy Fund (DSPNRNEF)

DSP Equity Savings Fund (DSPESF)

DSP Dynamic Asset Allocation Fund (DSPDAAF)

HYBRID FUNDS:

DSP Regular Savings Fund (DSPRSF)

INCOME FUNDS:

DSP Bond Fund (DSPBF)

DSP Government Securities Fund (DSPGSF)

DSP 10Y G-Sec Fund (DSP10YGF)

DSP Credit Risk Fund (DSPCRF)

DSP Strategic Bond Fund (DSPSBF)

Liquid/Money Market Funds:

DSP Liquidity Fund (DSPLF)

FUND OF FUNDS:

DSP World Gold Fund (DSPWGF)

DSP World Energy Fund (DSPWEF)

DSP World Mining Fund (DSPWMF)

DSP World Agriculture Fund (DSPWAF)

DSP US Flexible* Equity Fund (DSPUSFEF)

DSP Global Allocation Fund (DSPGAF)

EXCHANGE TRADED FUNDS:

DSP Liquid ETF (DSPLETF)

INDEX FUNDS:

DSP Equal Nifty 50 Fund (DSPEN50F)

DSP Nifty 50 Index Fund (DSPN50IF)

DSP Nifty Next 50 Index Fund (DSPNN50IF)

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

PRODUCT LABELLING & SUITABILITY

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the relevant Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website www. dspim.com. The Schemes' particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated **November 29, 2020.**

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
1	DSP Flexi Cap Fund (erstwhile known as DSP Equity Fund) Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	This Open Ended Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities to form a diversified portfolio	NOSERATE MOGERATES MOGERATION MOGERATES MOGERA
2	DSP Top 100 Equity Fund Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks	This Open Ended Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities predominantly of large cap companies	NOSSEANTE MODERATZE AND THE PRINCIPAL WILL BE AT VERY HIGH RISK
3	DSP Equity Opportunities Fund Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks	This Open Ended Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities predominantly of large and midcap companies	MODERATE MODERATES AND THE PRINCIPAL WILL BE A TEXT WHO BOTH SM.
4	DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms) An open ended equity scheme following economic reforms and/or Infrastructure development theme	This Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by the Government and/or from continuing Investments in infrastructure, both by the public and private sector	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
5	DSP Mid Cap Fund Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks	This Open Ended Equity Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities predominantly of mid cap companies	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
6	DSP Tax Saver Fund An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	This Open Ended Equity Linked Saving Scheme is suitable for investors who are seeking* • Long-term capital growth with a three-year lock-in • Investment in equity and equity-related securities to form a diversified portfolio	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
7	DSP Healthcare Fund An open ended equity scheme investing in healthcare and pharmaceutical sector	This open ended equity Scheme is suitable for investors who are seeking* • Long term capital growth • Investment in equity and equity related Securities of healthcare and pharmaceutical companies	RISKOMETER WYSTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VEYEY HIGH RISK
8	DSP Quant Fund An Open ended equity Scheme investing based on a quant model theme	This open ended equity Scheme is suitable for investors who are seeking* • Long term capital growth • Investment in active portfolio of stocks screened, selected, weighed and rebalanced on the basis of a predefined fundamental factor model	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
9	DSP Value Fund An open ended equity scheme following a value investment strategy	This Open Ended Equity Scheme is suitable for investors who are seeking* • to generate long-term capital appreciation / income in the long term • investment primarily in undervalued stocks	NOSEATE MOGEAZZZ MOSEATE MOGEAZZZ MOSEATE MOGEAZZZ MOSEATE MOGEAZZZ MOGEATE MOGEAZZZ MOGEATE MOGEAZZZ MOGEATE
10	DSP Small Cap Fund Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks	This Open Ended Equity Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities predominantly of small cap companies (beyond top 250 companies by market capitalization)	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
11	DSP Focus Fund An open ended equity scheme investing in maximum 30 stocks. The Scheme shall focus on multi cap stocks.	This Open Ended Equity Scheme is suitable for investors who are seeking* • Long-term capital growth with exposure limited to a maximum of 30 stocks from a multi cap investment universe • Investment in equity and equity-related securities to form a concentrated portfolio	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
12	DSP Natural Resources and New Energy Fund An open ended equity scheme investing in Natural Resources and Alternative Energy sector	This Open Ended Equity Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity-related securities of natural resources companies in sectors like mining, energy, etc. and companies involved in alternative energy and energy technology and also, investment in units of overseas funds which invest in such companies overseas	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
13	DSP Liquid ETF An open ended scheme investing in Tri Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments	This open ended Liquid ETF is suitable for investors who are seeking* • Current income with high degree of liquidity • Investment in Tri Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments	WISHBATE MODERATE; RISKOMETER INVESTORS IMMERISTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK
14	DSP World Gold Fund An open ended fund of fund scheme investing in BlackRock Global Funds - World Gold Fund (BGF - WGF)	This Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in units of overseas funds which invest primarily in equity and equity related securities of gold mining Companies	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
15	DSP World Mining Fund An open ended fund of fund scheme investing in BlackRock Global Funds - World Mining Fund (BGF - WMF)	This Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in units of overseas funds which invest primarily in equity and equity related securities of mining companies	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
16	DSP World Energy Fund An open ended fund of fund scheme investing in BlackRock Global Funds - World Energy Fund (BGF - WEF) and BlackRock Global Funds - Sustainable Energy Fund (BGF - SEF)	This Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the energy and alternative energy sectors	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
17	DSP World Agriculture Fund An open ended fund of fund scheme investing in BlackRock Global Funds - Nutrition Fund	This Open Ended Fund of Funds Scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the agriculture value chain	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
18	DSP US Flexible^ Equity Fund An open ended fund of fund scheme investing in BlackRock Global Funds - US Flexible Equity Fund	This Open Ended Fund of Funds Scheme (Investing In US Equity Fund) is suitable for investors who are seeking* Long-term capital growth Investment in units of overseas funds which invest primarily in equity and equity related securities of companies domiciled in, or exercising the predominant part of their economic activity in the USA The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in Growth or value investment characteristic securities placing an emphasis as the market outlook warrants.	RISKOMETER WYESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
19	DSP Global Allocation Fund An open ended fund of fund scheme investing in BlackRock Global Funds - Global Allocation Fund	This Open Ended Fund of Funds Scheme (Investing In International Fund) is suitable for investors who are seeking* • Long-term capital growth • Investments in units of overseas funds which invest in equity, debt and short term securities of issuers around the world	RISKOMETER INVESTORS INDEPENDENT THEIR PRINCIPAL WILL BE AT VERY MIGH RISK
20	DSP Dynamic Asset Allocation Fund An open ended dynamic asset allocation fund	This scheme is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.	RISKOMETER NIVETORS UNDERSTAND THAT THEN PRINCIPAL WILL BE AT MODERATE RISK
21	DSP Equity & Bond Fund An open ended hybrid scheme investing predominantly in equity and equity related instruments	This Open Ended aggressive hybrid scheme is suitable for investors who are seeking* • Capital growth and income over a long-term investment horizon • Investment primarily in equity/equity-related securities, with balance exposure in money market and debt Securities	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
22	DSP Equity Savings Fund An open ended scheme investing in equity, arbitrage and debt	This Scheme is suitable for investors who are seeking* • Long term capital growth and income • Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments	RISKOMETER INVESTORS UNDERSTAD TRAT THEIR PRINCIPAL WILL BE AT HODERATELY MORRISK

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
23	DSP Equal Nifty 50 Fund An open ended scheme replicating NIFTY 50 Equal Weight Index	This open ended index linked equity Scheme is suitable for investors who are seeking* • Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Equal Weight Index, subject to tracking error.	RISKOMETER NVESTORS UNUBERATE WILL BE AT YERY MIGH RISK
24	DSP Nifty Next 50 Index Fund An open ended scheme replicating / tracking NIFTY NEXT 50 Index	This open ended index linked equity Scheme is suitable for investor who are seeking* • Long-term capital growth • Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.	MODERATE MODERATE MEDICAL MEDI
25	DSP Nifty 50 Index Fund An open ended scheme replicating / tracking NIFTY 50 Index	This open ended scheme replicating/tracking NIFTY 50 Index is suitable for investor who are seeking* • Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.	RISKOMETER INVESTORS UNDERSTAND TRAIT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
26	DSP Arbitrage Fund An open ended scheme investing in arbitrage opportunities	This open ended Scheme is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in arbitrage opportunities in the cash & derivatives segment of the equity market	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK
27	DSP Regular Savings Fund An open ended hybrid scheme investing predominantly in debt instruments	This Open Ended conservative hybrid scheme is suitable for investors who are seeking* • Income and capital growth over a medium-term investment horizon • Investment predominantly in debt securities, with balance exposure in equity/equity-related securities	RISKOMETER INVESTORS UNDERSTAND TRAIT THEIR PRINCIPAL WILL SE AT MODERATELY MIGH RISK
28	DSP Liquidity Fund An open ended liquid scheme	This Open Ended Income (Liquid) Scheme is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in money market and debt securities, with maturity not exceeding 91 days	RISKOMETER INVESTORS INDERSTAND THAT THERP PRINCIPAL WILL BE AT LOW TO MODERATE RISK
29	DSP Ultra Short Fund An open ended ultra-short term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 months and 6 months (lease refer page no. 21 under the section "Where will the Scheme invest?" in the Silf or details on Macaulay's Duration)	This Scheme is suitable for investors who are seeking* Income over a short-term investment horizon Investment in money market and debt securities	NOSESATE MODERATER MODERATER MODERATER MODERATER MODERATER PRINCIPAL WILL BE AT LOW TO MODERATE RISK
30	DSP Savings Fund An open ended debt scheme investing in money market instruments	This Scheme is suitable for investors who are seeking* Income over a short-term investment horizon Investment in money market instruments with maturity less than or equal to 1 year.	RISKOMETER INVESTORS UNIDERSTAND TRAIT THEIR PRINCIPAL WILL BE AT LOW TO MODERATE RISK
31	DSP Government Securities Fund An open ended debt scheme investing in government securities across maturity	This Open Ended Income Scheme is suitable for investors who are seeking* • Income over a long-term investment horizon • Investment in Central government securities	RISKOMETER INVESTORS UNDERSTAND THAT THER PRINCIPAL WILL BE AT MODERATE RISK

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER
32	DSP Short Term Fund An open ended short term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no. 19 under the section "Where will the Scheme invest?" in the SID for details on Macaulay's Duration)	This Scheme is suitable for investors who are seeking* • Income over a medium-term investment horizon • Investment in money market and debt securities	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK
33	DSP Banking & PSU Debt Fund An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.	This Scheme is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds	RISKOMETER INVESTORS UNIDERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK
34	DSP Credit Risk Fund An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).	This Scheme is suitable for investors who are seeking* • Income over a medium-term to long term investment horizon • Investment predominantly in corporate bonds which are AA and below rated instruments	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT VERY HIGH RISK
35	DSP Strategic Bond Fund An open ended dynamic debt scheme investing across duration	This Open Ended Income Scheme is suitable for investors who are seeking* • Income over a medium to long term investment horizon • Investment in actively managed portfolio of money market and debt securities	MODERATE MODERATE/E
36	DSP Bond Fund An open ended medium term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years (please refer page no. 32 under the section "Where will the Scheme invest" in the SID for details on Macaulay's Duration)	This Scheme is suitable for investors who are seeking* • Income over a medium-term investment horizon • Investment in money market and debt securities	MODERATE MODERATEZY MODE AT THE PRINCIPAL WILL BE AT MODERATE RISK
37	DSP Low Duration Fund An open ended low duration debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 6 months and 1.20 under the best of "Meye will the Scheme invest?" in the SID for details on Macaulay's Duration)	This Scheme is suitable for investors who are seeking* • Income over a short-term investment horizon. • Investments in money market and debt securities	NORFEATE MODERATE/ NEW MEN AND THE PRINCIPAL WILL BE AT LOW TO MODERATE RISK
38	DSP 10Y G-Sec Fund Open ended debt scheme investing in government securities having a constant maturity of 10 years.	This Scheme is suitable for investors who are seeking* • Income over a long-term investment horizon • Investment in Government securities such that the Macaulay duration of the portfolio is similar to the 10 Years benchmark government security	RISKOMETER INVESTORS UNGERSTAND THAT THEIR PRINCIPAL WILL BE AT MODERATE RISK
39	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	RISKOMETER INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW TO MODERATE RISK
40	DSP Overnight Fund An Open Ended Debt Scheme Investing in Overnight Securities	This open ended debt scheme is suitable for investor who are seeking* • reasonable returns with high levels of safety and convenience of liquidity over short term • Investment in debt and money market instruments having maturity of upto 1 business day	NOSESANTE MODERATEZA NOSES NASTANT TREIR PRINCIPAL WILL BE AT LOW RISK

SPONSORS

DSP HMK HOLDINGS PRIVATE LIMITED and

DSP ADIKO HOLDINGS PRIVATE

LIMITED

Mafatlal Centre, 11th Floor,

Nariman Point, Mumbai - 400 021. Tel: 022-2272 2731 Fax: 022-2272 2732

TRUSTEE



DSP Trustee Private

Limited

Mafatlal Centre, 10th Floor, Nariman Point

Mumbai - 400 021 Tel: 022-6657 8000 Fax: 022-6657 8181

ASSET MANAGEMENT COMPANY

INVESTMENT MANAGERS

DSP Investment Managers Private Limited

Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021

Tel: 022-6657 8000 Fax: 022-6657 8181

CUSTODIAN



Citibank N.A.

Securities and Issuer Services (SFS), First International Financial Centre (FIFC), 11th Floor, Plot Nos. C 54 and C55, G Block, Bandra Kurla Complex, Bandra East, Mumbai 400051.

Tel: 022-61756902 Fax: 022-26532205

REGISTRAR



Computer Age Management **Services Limited**

Unit: DSP Mutual Fund, VII Floor,

Rayala Towers, 158, Anna Salai, Chennai - 600 002.

Tel.: 044-30915400 Fax: 044-28432253

AUDITORS TO THE MUTUAL FUND

Walker Chandiok & Co LLP

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

Schemes re-opened for continuous sale and repurchase on the below mentioned dates:

DSPITF-Regular	: 14-06-2004	DSPWGF - Regular	: 14-09-2007
DSPNRNEF - Regular	: 28-04-2008	DSPWEF- Regular	: 18-08-2009
DSPESF - Regular & Direct	: 31-03-2016	DSPWMF- Regular	: 05-01-2010
DSPDAAF- Regular & Direct	: 11-02-2014	DSPWAF - Regular	: 21-10-2011
DSPRSF - Regular	: 14-06-2004	DSPUSFEF - Regular	: 09-08-2012
DSPBF- Regular	: 30-04-1997	DSPGAF - Regular & Direct	: 25-08-2014
DSPGSF- Regular	: 01-10-1999	DSPLETF - Regular & Direct	: 20-03-2018
DSP10YGF - Regular & Direct	: 29-09-2014	DSPEN50F - Regular & Direct	: 25-10-2017
DSPCRF - Regular	: 14-05-2003	DSPN50IF - Regular & Direct	: 25-02-2019
DSPSBF - Regular	: 09-05-2007	DSPNN50IF - Regular & Direct	: 25-02-2019
DSPLF - Regular	: 23-11-2005		

RISK FACTORS OF THE SCHEMES

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

Scheme specific risk factors are summarized below:

Category	Scheme	DSPITF	DSPESF	DSPBF	DSPGSF	DSPLF	DSP10YGF	DSPLETF
Fixed Income	Market Liquidity Risk	✓	✓	✓	✓	✓	✓	✓
Fixed Income	Credit Risk	✓	✓	✓		✓		✓
Fixed Income	Risks associated with Banks and PSUs							
Fixed Income	Rating Migration Risk	✓	✓	✓		✓		✓
Fixed Income	Term Structure of Interest Rates (TSIR) Risk	✓	✓	✓	✓	✓	✓	✓
Fixed Income	Re-investment Risk	✓	✓	✓	✓	✓	✓	✓
General	Market Risk related to equity and equity related securities	✓	✓					
General	Tracking error risk							✓
Fixed Income	Risk associated with floating rate securities	✓	✓	✓	✓	✓	✓	
Fixed Income	Risk associated with investments in repo of corporate debt securities		✓	✓				
General	Risks associated with mid-cap and smallcap companies	✓	✓					
Sector	Risks associated with companies operating in Infrastructure sector and/or where economic reforms are expected	√						
Strategy	Risks associated with the Arbitrage Strategy		✓					
General	Risks associated with trading in derivatives	✓	✓	✓	✓	✓	✓	
General	Risks associated with imperfect hedging using interest rate futures	✓	✓	✓	✓			
General	Risks associated with Overseas Investments	✓	✓					
General	Risks associated with investments in Securitised Assets	✓	✓	✓		✓		
General	Risk associated with favourable taxation of equity oriented Scheme	✓	✓					
General	Risk associated with Stock Lending	✓	✓	✓				
General	Risks Associated With Transaction In Units Through Stock Exchange Mechanism	✓	✓	✓	✓	✓	✓	✓
General	Risks associated with REITs & InvITs	✓	√	✓				
General	Market risk							✓
General	Market trading risks							✓
General	Redemption risk							✓
General	Asset class risk							✓
General	Calculation of NAV							✓
General	Risk of changes in borrowing rates							✓
General	Risk of uncertain tax positions							√
General	Stable NAV risk							✓
General	Pre-payment risk							✓
General	Liquidity or market ability risk							√

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Category	Scheme	DSPRSF	DSPGAF	DSPWGF	DSPWEF	DSPWMF	DSPWAF	DSPUSFEF	DSPDAAF	DSPNRNEF	DSPCRF	DSPSBF	DSPEN50F	DSPN50IF	DSPNN50IF
General	Risks associated with REITs & InvITs	✓									✓				
General	Risks associated with Arbritrage strategy	✓							✓						
General	Risks associated with imperfect hedging using interest rate futures	✓									✓	✓			
Fixed Income	Market Liquidity Risk	✓	✓	√	√	√	✓	√	✓	✓	✓	✓	✓	✓	✓
Fixed Income	Credit Risk	✓	✓	✓											
Fixed Income	Rating Migration Risk	✓	✓	✓	✓	✓	✓	√	✓	✓	✓	✓	✓	✓	✓
Fixed Income	Term Structure of Interest Rates (TSIR) Risk	✓	✓	✓	✓	✓	√	√	✓	✓	✓	✓	✓	✓	✓
Fixed Income	Re-investment Risk	✓	✓	✓											
General	Market Risk related to equity and equity related securities	✓							✓	✓			✓	✓	✓
Fixed Income	Risk associated with floating rate securities	√							✓	✓	✓	✓	✓	√	√
Fixed Income	Risk associated with investments in repo of corporate debt securities	✓									✓				
General	Risks associated with mid-cap & smallcap companies	✓								✓					
General	Risks associated with trading in derivatives	✓							✓	✓	✓	✓	✓	✓	✓
General	Risks associated with Overseas Investments	✓	✓	✓	✓	✓	✓	✓		✓		✓			
General	Risks associated with investments in Securitised Assets	✓								✓	✓	✓			
General	Risk associated with favourable taxation of equity oriented Scheme								✓	✓					
General	Risk associated with Stock Lending	✓								✓			✓	✓	✓
General	Risks Associated With Transaction In Units Through Stock Exchange Mechanism	✓	✓	✓	✓	✓	✓	√	✓	✓	✓	✓	✓	✓	✓
Interna- tional	Risks related to BGF- Global Allocation Fund		✓												
Interna- tional	Risks related to BGF - World Gold Fund			✓											
Interna- tional	Risks related to BGF- Sustainable Energy Fund & BGF- World Energy Fund				✓					✓					
Interna- tional	Risks related to BGF - World Mining Fund					✓									
Interna- tional	Risks related to BGF - Nutrition Fund						✓								
Interna- tional	Risks related to BGF - US Flexible Equity Fund							✓							
Interna- tional	Expense Risks associated with investments in international funds		✓	√	✓	✓	✓	✓		✓					
General	Tracking error risk												✓	✓	✓
General	Risk associated with Passive investments Liquidity Risk on account of		✓	√	✓	✓	√	√		✓			✓	✓	✓
	investments in international funds Portfolio Disclosure Risks associated with investments in international funds		✓	✓	✓	√	✓	√		√					
	Investment Policy and/or fundamental attribute change risks associated with investments		✓	✓	✓	✓	✓	✓		√					
Under-	in international funds Emerging Markets		√	√	√	✓	✓			✓					
lying Scheme	Sovereign Debt		✓	✓	√	√	✓			✓					
Scriente	Restrictions on Foreign Investment		✓	✓	✓	√	✓			✓					
	Smaller Capitalisation Companies		✓	✓	✓	✓	✓			✓					
	Derivatives - General		√	✓ ✓	√	√	√	✓ ✓		√					
	Country Risks Currency Risk		✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓		✓ ✓					-
	Asset class risks: Fixed Income Transferable Securities		✓ ✓	•	•	•	•	•		•					
	Distressed Securities		✓												

INFORMATION COMMON TO ALL SCHEMES

Applicable NAV for continuous repurchase and sale

(a) Purchase and Switch-In	
(i) For all schemes (other than Liquid and Overnight Schemes) for amount less than Rs. 2 Lakhs	
Particulars	Applicable NAV
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 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 all schemes (other than Liquid and Overnight Schemes) for amount equal to or greater than Rs. 2 Lakhs	i
Particulars Particulars	Applicable NAV
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 upto 3.00 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 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.
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 any subsequent Business Day	NAV of such subsequent Business Day on which fund realized prior to 3.00 p.m shall be applicable.
(iii) For Liquid and Overnight Schemes irrespective of the quantum of amount	
Particulars	Applicable NAV
Where the application is received up to cut-off time of 1.30 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 before the cut-off time.	NAV at the close of the day immediately preceding the day of receipt of application shall be applicable.
Where the application is received at the official point(s) of acceptance on a Business Day, irrespective of the time of receipt of subscription/purchase application, and the funds are not available for utilization before the cut-off time of 1:30 p.m. on the same Business Day.	NAV at the close of the day immediately preceding the Business Day on which the funds are available for utilization shall be applicable.
(b) Redemption /Switch-out	
(i) For all schemes	
Particulars	Applicable NAV
Where the application is received on any Business Day at the official points of acceptance of transactions upto cut-off of $3.00\ p.m$	NAV of the same day
Where the application is received after cut-off of 3.00 p.m.	NAV of the next Business Day.

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

All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization will be applied where the aggregated amount of investment is for Rs.2.00 lakhs (Two lakhs) and above.

- 1. All transactions received on same Business Day (as per cut-off timing and Time stamping rule).
- 2. Aggregation of transactions shall be applicable to all open-ended schemes of the Fund.
- 3. Transactions shall include purchases, additional purchases, and exclude Switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP) and trigger transactions.
- 4. Aggregation of transactions shall be done on the basis of investor/s/Unit Holder/s Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. The principle followed for such aggregation will be similar as applied for compilation of Consolidated Account Statement (CAS).
- 5. All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above, irrespective of whether the amount of the individual transaction is above or below Rs. 2 lakhs (Two lakhs).
- 6. Only transactions in the same scheme of the Fund shall be clubbed. It will include transactions at Plans/Options level (i.e. Regular Plan, Direct Plan, Dividend Option, Growth Option, etc).
- 7. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in folios of a minor received through same guardian will be considered for aggregation.

In the case funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount.

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

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.

<u>Direct Plan:</u>

W.e.f. January 1, 2013 Direct Plan is introduced under all the Schemes launched prior to January 1, 2013. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit load structure and other terms under Direct Plan will be same as applicable to existing plans under each of the Schemes.

Switch of units from Regular Plan to Direct Plan within the same scheme of the Fund:

No exit load shall be levied In case of switch of investments from Direct Plan to Regular and vice versa.

Despatch of Repurchase (Redemption) Request: Within 10 working days of the receipt of the redemption request at the authorised centre of DSP Mutual Fund.

Name of the Trustee Company: DSP Trustee Private Limited

INFORMATION COMMON TO ALL SCHEMES (CONT'D)

<u>Tax Treatment for the Investors (Unit Holders)</u>: Investors are advised to refer to the details in the SAI. In view of the individual nature of tax benefits, each investor is also advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the scheme concerned.

<u>Waiver of Entry Load</u>: In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with respect to applications for purchase/additional purchase/switch-in accepted by DSP Mutual Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations of Systematic Investment Plans (SIP) /Systematic Transfer Plans (STP), with effect from August 01, 2009.

For Investor Grievances Please Contact: Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-208-4499 / 1800-200-4499 (toll free), e-mail: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP Investment Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.

Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com for any service required or for resolution of their grievances for their transactions with MFUI.

Unit Holders' Information

Account Statements/Allotment Confirmation:

- Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way
 of email and/or SMS within 5 Business Days from the close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request.
- · Account statements for transactions in units of the Fund by investors on or after February 1, 2015 will be dispatched to investors in following manner:

I. Investors who do not hold Demat Account

Consolidated account statement', based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 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 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.

Monthly Portfolio:

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

The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.

Half yearly portfolio disclosure: In case of unit holders whose email addresses 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 Schemes shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month. The advertisement in this reference will be published by the Fund in all India editions of atleast two daily newspapers, one each in English and Hindi.

Annual Financial results: Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.

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

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.

The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.

Investors who have not registered their email addresses with the Mutual Fund are requested to register the same.

Stamp Duty

Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.

Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases, switch-ins, SIP/STP installments, (including dividend reinvestment) to the unit holders would be reduced to that extent.

Recurring Expenses of the Schemes: The maximum limit of recurring expenses that can be charged to the Schemes under Regulation 52 of the SEBI (MF) Regulations, 1996 are as follows:

1. For open ended Debt Schemes having NIL exit load-

Recurring Expenses

Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (b)^
on the first Rs.500 crores of the daily net assets	2.00%	0.30%
on the next Rs.250 crores of the daily net assets	1.75%	0.30%
on the next Rs.1,250 crores of the daily net assets	1.50%	0.30%
on the next Rs.3,000 crores of the daily net assets	1.35%	0.30%
on the next Rs.5,000 crores of the daily net assets	1.25%	0.30%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.30%
On balance of the assets	0.80%	0.30%

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

a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.

* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors.

The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.

GST on investment and advisory fees:

- AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).
- c) GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

Expense Structure for Direct Plan -.

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The 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.

2. For open ended Equity Schemes having NIL exit load-

Recurring Expenses

Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (b)^
on the first Rs.500 crores of the daily net assets	2.25%	0.30%
on the next Rs.250 crores of the daily net assets	2.00%	0.30%
on the next Rs.1,250 crores of the daily net assets	1.75%	0.30%
on the next Rs.3,000 crores of the daily net assets	1.60%	0.30%
on the next Rs.5,000 crores of the daily net assets	1.50%	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	1.05%	0.30%

Notes to Table 1:

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

a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.

* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors.

The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.

GST on investment and advisory fees:

- a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).
- GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

Expense Structure for Direct Plan -.

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section VII - FEES and EXPENSES" in the SID.

For open ended Equity Schemes having exit load, DSP Arbitrage Fund, DSP Dynamic Asset Allocation Fund, DSP Equity & Bond Fund and DSP Equity Savings

3. Fund-

Recurring Expenses

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

Notes to Table 1:

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

a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.

* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors.

The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.

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

Expense Structure for Direct Plan -.

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section VII - FEES and EXPENSES" in the SID.

For Fund of Fund Schemes-

Recurring Expenses

Particulars	As a % of daily net assets as per Regulation 52(6) (a) (ii)	Additional TER as per Regulation 52 (6A) (b)^
On total assets	2.25%	0.30%

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

Notes to Table 1:

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

a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.

* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors.

The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.

GST on investment and advisory fees:

- a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).
- c) GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

Expense Structure for Direct Plan -.

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The 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.

5. For DSP Liquid ETF, DSP Nifty 50 Index Fund, DSP Equal Nifty 50 Fund and DSP Nifty Next 50 Index Fund-

Recurring Expenses

Particulars	As a % of daily net assets as per Regulation 52(6) (b)	Additional TER as per Regulation 52 (6A) (b)^
On total assets	1.00%	0.30%

Notes to Table 1:

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

a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations,

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.

* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors.

The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.

GST on investment and advisory fees:

- a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).
- GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

Expense Structure for Direct Plan -.

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The 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.

6. For Credit Risk Fund and DSP Regular Savings Fund-

Recurring Expenses

Slab Rates	As a % of daily net assets as per Regulation 52(6) (c)	Additional TER as per Regulation 52 (6A) (b)^	Additional TER as per Regulation 52 (6A) (c)^
on the first Rs.500 crores of the daily net assets	2.00%	0.30%	0.05%
on the next Rs.250 crores of the daily net assets	1.75%	0.30%	0.05%
on the next Rs.1,250 crores of the daily net assets	1.50%	0.30%	0.05%
on the next Rs.3,000 crores of the daily net assets	1.35%	0.30%	0.05%
on the next Rs.5,000 crores of the daily net assets	1.25%	0.30%	0.05%
On the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof	0.30%	0.05%
On balance of the assets	0.80%	0.30%	0.05%

Notes to Table 1:

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

a. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1004.

- b. Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
 - i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;
 - ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of (i) or (ii) mentioned above, such expenses on daily net assets of the concerned Scheme shall be charged on proportionate basis.

* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from "retail investors. The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.

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

GST on investment and advisory fees:

- a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).
- c) GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

Expense Structure for Direct Plan -.

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The 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.

COMPARISON BETWEEN THE SCHEMES

Scheme	Investment Objective		of Folios ober, 2020)	AUM (31st October, 2020) (Rs. in Crores)		
Name	investment objective	Direct Plan	Regular Plan	Direct Plan	Regular Plan	
DSPSBF	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.	5127	2973	1,358.65	417.99	
DSPEBF	The primary investment objective of the Scheme is to seek to generate long term capital appreciation and current income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). There is no assurance that the investment objective of the Scheme will be realized.	14161	152265	294.11	5,292.40	
DSPBF	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. There is no assurance that the investment objective of the Scheme will be realized.		2466	148.85	219.47	
DSPFCF	An open ended growth Scheme, seeking to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India.	30871	147641	678.83	3,933.36	
DSPGF	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 Scheme will be realized.	17448	6099	384.74	176.26	
DSPCRF	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.	1250	8070	80.56	241.28	
DSPITF	The primary investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by the Government and/or from continuing investments in infrastructure, both by the public and private sector. There is no assurance that the investment objective of the Scheme will be realized.	6142	85422	49.41	709.39	
DSPSF	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.	29157	4172	1,352.97	705.34	
DSPLF	The primary investment objective of the Scheme is to seek to generate a reasonable return commensurate with low risk and a high degree of liquidity, from a portfolio constituted of money market securities and high quality debt securities. There is no assurance that the investment objective of the Scheme will be realized.	18557	27818	7,565.31	2,990.48	
DSPUSF	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 Scheme will be realized.	5588	37520	983.19	1,875.79	
DSPNRNEF	"The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long term growth opportunities by investing in equity and equity related securities of companies domiciled in India whose pre-dominant economic activity is in the: (a) discovery, development, production, or distribution of natural resources, viz., energy, mining etc.; (b) alternative energy and energy technology sectors, with emphasis given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies. The Scheme will also invest a certain portion of its corpus in the equity and equity related securities of companies domiciled overseas, which are principally engaged in the discovery, development, production or distribution of natural resources and alternative energy and/or the units/shares of BlackRock Global Funds - Sustainable Energy Fund, BlackRock Global Funds - World Energy Fund and similar other overseas mutual fund schemes. There is no assurance that the investment objective of the Scheme will be realized.	27157	31147	120.92	185.20	
DSPEOF	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large and midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized.	32755	239921	735.48	4,134.12	

COMPARISON BETWEEN THE SCHEMES

Scheme	Investment Objective		of Folios ober, 2020)	AUM (31st October, 2020) (Rs. in Crores)		
Name	investment objective	Direct Plan	Regular Plan	Direct Plan	Regular Plan	
DSPRSF	The primary Investment objective of the scheme is to seek to generate income, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The Scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India. There is no assurance that the investment objective of the Schemes will be realized.	508	6175	7.58	181.03	
DSPSTF	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 Scheme will be realized.		8087	2,515.00	941.26	
DSPMCF	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized		451544	1,414.53	6,993.02	
DSPTSF	The primary investment objective of the Scheme is to seek to generate medium to long-term capital appreciation from a diversified portfolio that is substantially constituted of equity and equity related securities of corporates, and to enable investors avail of a deduction from total income, as permitted under the Income Tax Act, 1961 from time to time. There is no assurance that the investment objective of the Scheme will be realized.		635822	1,087.26	5,237.85	
DSPTEF	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized.	18224	135950	249.81	2,119.34	
DSPWGF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of Black- Rock Global Funds - World Gold Fund (BGF - WGF). The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. There is no assurance that the investment objective of the Scheme will be realized.	34945	31031	474.63	364.79	
DSPWMF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in the units of BlackRock Global Funds - World Mining Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. There can be no assurance that the investment objective of the Scheme will be realized.	2161	2395	30.09	18.95	
DSPWEF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in the units of BlackRock Global Funds - World Energy Fund and BlackRock Global Funds - Sustainable Energy Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/ liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. There is no assurance that the investment objective of the Scheme will be realized.		2596	11.93	22.73	
DSPWAF	•		729	3.71	30.24	
DSPFF	The primary investment objective of the Scheme is to generate long-term capital growth from a portfolio of equity and equity-related securities including equity derivatives. The portfolio will consist of multi cap companies by market capitalisation. The Scheme will hold equity and equity-related securities including equity derivatives, of upto 30 companies. The Scheme may also invest in debt and money market securities, for defensive considerations and/or for managing liquidity requirements. There is no assurance that the investment objective of the Scheme will be realized.	12385	77829	359.84	1,505.12	

COMPARISON BETWEEN THE SCHEMES

Scheme	Investment Objective		of Folios ober, 2020)	AUM (31st October, 2020) (Rs. in Crores)		
Name	investment objective	Direct Plan	Regular Plan	Direct Plan	Regular Plan	
DSPSCF	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of small cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. There is no assurance that the investment objective of the Scheme will be realized.	66750	337570	952.75	4,370.07	
DSPUSFEF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of Global Funds US Flexible Equity Fund (BGF - USFEF). The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities and/ or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/consideration similar to those of BGF - USFEF. The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants. There is no assurance that the investment objective of the Scheme will be realized.	8930	9048	126.07	131.35	
DSPBPDF	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 Scheme will be realized.	4501	7378	3,090.19	1,331.14	
DSPDAAF	The investment objective of the Scheme is to seek capital appreciation by managing the asset allocation between equity and fixed income securities. The Scheme will dynamically manage the asset allocation between equity and fixed income. Equity allocation will be decided based on a combination of valuation and momentum while fixed income and arbitrage will be resultant allocation. The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in fixed income securities and by using arbitrage and other derivative strategies. However, there can be no assurance that the investment objective of the scheme will be realized.	6132	33099	141.80	1,575.02	
DSPGAF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BlackRock Global Funds - Global Allocation Fund (BGF - GAF). The Scheme may also invest in the units of other similar overseas mutual fund schemes which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. However, there is no assurance that the investment objective of the Scheme will be realized. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/ consideration similar to those of BGF - GAF. There is no assurance that the investment objective of the Schemes will be realized.	865	992	17.68	17.18	
DSP10YGF	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. (Please refer page no. 15 under the section "Where will the Scheme invest" for details on Macaulay's Duration) There is no assurance that the investment objective of the Scheme will be realized.	1768	692	24.26	18.89	
DSPLDF	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 Scheme will be realized.	4358	12056	2,234.06	1,405.81	
DSPESF	The investment objective of the Scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	2048	10169	31.95	364.13	
DSPEN50F	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking error. There is no assurance that the investment objective of the Scheme will be realized.	4783	3835	32.68	24.53	
DSPAF	The investment objective of the Scheme is to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative market. Investments may also be made in debt & money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	1883	4382	551.55	383.11	

Scheme	Investment Objective		of Folios ober, 2020)	AUM (31st October, 2020) (Rs. in Crores)	
Name	investment objective	Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSPLETF	The investment objective of the Scheme is to seek to provide current income, commensurate with relatively low risk while providing a high level of liquidity, primarily through a portfolio of Tri-Party REPO), Repo in Government Securities, Reverse Repos and similar other overnight instruments. There is no assurance that the investment objective of the Scheme will be realized.	0	5208	0.00	84.34
DSPCBF	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. However, there can be no assurance that the investment objective of the scheme will be realized.		2649	818.12	669.99
DSPHF	The primary investment objective of the scheme is to seek to generate consistent returns by predominantly investing in equity and equity related securities of pharmaceutical and healthcare companies. However, there can be no assurance that the investment objective of the scheme will be realized.	22002	41374	214.00	677.63
DSPOF	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.	1008	2863	1,519.71	472.32
DSPNN50IF			2557	47.96	20.78
DSPN50IF	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the NIFTY 50 Index, subject to tracking error. There is no assurance that the investment objective of the Scheme will be realized.	9848	9017	55.20	52.32
DSPQF	The investment objective of the Scheme is to deliver superior returns as compared to the underlying benchmark over the medium to long term through investing in equity and equity related securities. The portfolio of stocks will be selected, weighed and rebalanced using stock screeners, factor based scoring and an optimization formula which aims to enhance portfolio exposures to factors representing 'good investing principles' such as growth, value and quality within risk constraints. However, there can be no assurance that the investment objective of the scheme will be realized.	5432	9227	271.45	175.71

DSPFCF= DSP Flexi Cap Fund

DSPEOF = DSP Equity Opportunities Fund

DSPTEF = DSP Top 100 Equity Fund

DSPMCF = DSP Mid Cap Fund

DSPTSF = DSP Tax Saver Fund

DSPSCF = DSP Small Cap Fund

DSPFF = DSP Focus Fund

DSPAF = DSP Arbitrage Fund

DSPQF = DSP Quant Fund

DSPHF = DSP Healthcare Fund

DSPEBF = DSP Equity & Bond Fund

DSPSTF = DSP Short Term Fund

DSPUSF = DSP Ultra Short Fund

DSPLDF = DSP Low Duration Fund

DSPCBF = DSP Corporate Bond Fund

DSPSF = DSP Savings Fund

DSPBPDF = DSP Banking & PSU Debt Fund

DSPOF = DSP Overnight Fund

DSPITF = DSP India T.I.G.E.R Fund

(The Infrastructure Growth and Economic Reforms Fund)

DSPNRNEF = DSP Natural Resources and New Energy Fund

DSPESF = DSP Equity Savings Fund

DSPDAAF = DSP Dynamic Asset Allocation Fund

DSPRSF = DSP Regular Savings Fund

DSPBF = DSP Bond Fund

DSPGF = DSP Government Securities Fund

DSP10YGF = DSP 10Y G-Sec Fund

DSPCRF = DSP Credit Risk Fund

DSPSBF = DSP Strategic Bond Fund DSPLF = DSP Liquidity Fund

DSPWGF = DSP World Gold Fund

DSPWEF = DSP World Energy Fund

DSPWMF = DSP World Mining Fund

DSPWAF = DSP World Agriculture Fund

DSPUSFEF = DSP US Flexible* Equity Fund

DSPGAF = DSP Global Allocation Fund

DSPLETF = DSP Liquid ETF

DSPEN50F = DSP Equal Nifty 50 Fund

DSPN50IF = DSP Nifty 50 Index Fund

DSPNN50IF = DSP Nifty Next 50 Index Fund

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

RISK MANAGEMENT STRATEGIES The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Market Liquidity Risk Manager will select fixed income and/or equity securities, which have or are expected to have high secondary market liquidity. There is good secondary market liquidity in government securities. As far as other long dated fixed income securities are concerned, the endeavour will be to invest in high quality names example bonds issued by public sector entities. There is good secondary market liquidity in large cap stocks. Market Liquidity Risk will be managed actively within the portfolio liquidity limits. The first access to liquidity is through cash and fixed income securities. Term Structure of Interest The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions. Rates (TSIR) Risk Rating Migration Risk The endeavour is to invest in high grade/quality securities. There is an in-depth due diligence performed before assigning any credit limits, which should mitigate company-specific issues. There is an ongoing monitoring of these limits after they have been assigned. Re-investment Risk The investment manager will endeavour that besides the tactical and/or strategic interest rate call, the portfolio is fully invested. Market Risk related to The Investment Manager endeavours to invest in companies, where adequate due diligence and research has been performed by the Investment Manager. equity and equity related As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one-to-one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The companysecurities wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know- how and transparency in corporate governance. There is very low liquidity in floating rate securities, resulting in lack of price discovery. Hence, incremental investments in floating rate securities Risk associated with floating rate securities are going to be very limited. The Investment Manager will endeavor to manage counterparty risk in corporate debt repos by dealing only with counterparties having strong credit Risk associated with investments in repo of profiles. These could include SEBI regulated mutual funds, RBI regulated Banks, Non-Banking Finance Companies, Primary Dealers and IRDA regulated corporate debt securities Insurance companies. Corporates for whom credit limits have been assigned are eligible counterparties. These corporates should have a minimum investment grade credit rating. For new counterparties, approval from Head - Risk will be taken and an assessment will be done by the Risk & Quantitative Analysis team. The collateral risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities, where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument. Risks associated with mid-The Investment Manager endeavours to invest in companies, where adequate due diligence has been performed by the Investment Manager. As these companies are not very well researched by third party research companies, the Investment Manager relies on its own research. This involves one to cap and small-cap one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company- wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know- how and transparency in corporate governance. This Scheme has a security concentration risk as it will normally hold equity and equity-related securities including equity derivatives, of upto 25 Applicable to DSPFF - Risk factor associated with companies. The intrinsic nature of the portfolio will represent high conviction portfolio weights. The primary nature of the Scheme is to have high security concentration conviction portfolio, which may introduce higher security concentration risk. Although the Scheme is less diversified in terms of the number of securities, the Scheme has the flexibility of investing in diverse sectors. This would provide diversification across sectors and the Investment Manager would have the flexibility to diversify the holdings and mitigate risks. The Investment Manager will endeavour to achieve diversification through non-similar stocks and/or factors that could impact the underlying portfolio. The investment objective is to have portfolio, which has high concentration in select sectors. The sector selection process of the Investment Manager Applicable to DSPEOF - Risk associated with Sector will seek investments in sectors, where there is visibility in earnings. The investors need to be aware of the sector concentration risk as this is the Concentration Risk investment objective of the Scheme. Risks associated with The portfolio is predominantly in INR denominated securities. Should there be investments in ADRs/GDRs of Indian companies or foreign securities, Overseas Investments the investment process of the fund manager will ensure that a comprehensive company specific due diligence is performed. Risk associated with trading The Scheme can use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated in Derivatives (Applicable to with equity derivatives is defeased as only exchange traded equity derivatives are permitted. On the performance, portfolio and regulatory limits, all Schemes except DSPTSF) there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which is a function of marketwide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the specified limit. 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 REITs At present, there is no significant activity in the Securities Borrowing and Lending market. The Mutual Fund has so far not participated in Securities and InvITs Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any such transactions. · Liquidity Risk: However the fund will aim at taking exposure only into liquid stocks/derivatives where there will be minimal risk to square off the Risks associated with Scheme's Arbitrage strategy transaction. The fund will ensure this by analyzing historical data of volume and open interest (DSPAF) • Market Risk: The Scheme will endeavour to cover or square off the positions as soon as possible and maintain a net market neutral position • Opportunities Risk: In absence of profitable arbitrage opportunities available in the market, the scheme may predominantly invest in cash, short term debt and money market securities Credit Risk Credit Risk associated with Fixed Income securities will be managed by making investments in securities issued by borrowers, which have a very good credit profile. Limits are assigned for each of the issuers (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. Pharmaceutical and The Scheme has primary investment objective to invest in Pharmaceutical and Healthcare sectors. Being a sector fund, it will have higher risk as Healthcare Sector compared to a diversified equity fund. The Investment Manager will endeavour due diligence in the stock selection. The investors are informed that Concentration Risk a pure sector fund will have high volatility. This risk cannot be defeased and is the primary feature of the Scheme. applicable to (DSPHF) Applicable to (DSPHF) The Investment Manager will focus on companies with strong managements, responsiveness to 18 business conditions, product profile, brand equity, Risks associated with market share, competitive edge, research, technological know-how and transparency in corporate governance besides financial condition of the company, Pharmaceutical and potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects and policy environment. The Investment Manager believes the good managements create good and sustainable companies and hence management quality will be a key differentiator. **Healthcare Companies** Risks associated with The endeavor will be to invest in debt securities of banks having sound credit profiles with strong balance sheets, healthy asset quality and managements bank and PSU debt having a proven track record of managing growth. Moreover, banks in India have typically enjoyed some degree of systemic support, especially public applicable to DSPBPDF sector banks which receive periodic equity capital infusion from the Gol. Hence, banks typically enjoy high credit ratings. Similarly, the schemes would invest in PSU's which either have healthy standalone profitable business models, or perform critical functions for the GoI ensuring continued

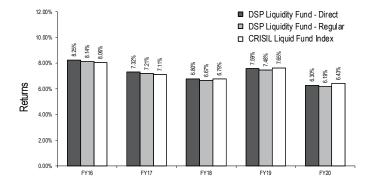
support through equity infusions, guarantees etc.

DSP LIQUIDITY FUND

		55. L.	SOIDITITIOND						
Investment Objective	Please refer to page numb	er 15-18							
Type of Scheme	An open ended liquid sche	An open ended liquid scheme							
Investment Strategy	The Investment Manager's primary goal is to seek to generate a reasonable return while assuming low risk and concurrently ensuring a high degree liquidity in the portfolio of the Scheme. The Investment Manager will invest only in those debt securities that are rated investment grade by a dome credit rating agency authorised to carry out such activity, such as CRISIL, ICRA, CARE etc. or in unrated debt securities, which the Investment Mana believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, the specific approval of the Board of Director the AMC and Trustee shall be obtained prior to investment.						ent grade by a domestic the Investment Manager		
	For detailed investment str	ategy refer SID.							
Asset Allocation Pattern of the Scheme		Instruments				cations (% of total ssets)	Risk Profile		
					Minimum	Maximum			
	Money market securities	and/or Debt securities*	with maturity of upto 91 da	ays.	80%	100%	Low		
	*Debt Instruments may inc	*Debt Instruments may include securitised debts up to 30% of the net assets. This is not a Money Market Mutual Fund Scheme.							
	 ■ Growth ■ Weekly Dividend - Payout Dividend - Reinvest Dividend ■ Daily Dividend Reinvest 		 Growth Weekly Dividend Payout Dividend - Reinvest Dividend Daily Dividend Reinvest 						
Minimum Application	Regular Plan	Purchase		Additio	fitional Purchase R		Repurchase		
Amount / Number of Units	and Direct Plan	Rs. 500/- and any amo	ount thereafter	Rs. 500/	500/- and any amount thereafter		Rs. 500		
Systematic Investment Plan (SIP)	Rs. 500/- and any amount	thereafter.							
Systematic Withdrawal Plan (SWP)	Rs. 500/ weekly, monthly	y, quarterly, half yearly	or yearly options available						
Systematic Transfer Plan (STP)	Rs. 500/ weekly (on any	week day i.e Monday to	Friday), monthly, quarterly	,, half year	ly and yearly option	s available.			
Benchmark Index	CRISIL Liquid Fund Index								
Dividend Policy for Regular Plan & Direct Plan	Record Date at its discretic dividends so declared will be at the discretion of the Tru If the dividend amount pay Weekly Dividend Payout su	on. Daily Dividend Reinv be compulsorily reinvest Istee. There is no assura Vable to Unit holders (ne b-option will be compul	kly dividends for Unit Holdest Option - Trustee envisa ed. Actual distribution of di nce or guarantee regarding it of tax deducted at source sorily and automatically rei e. There shall be no load or	ges declari vidends and the rate o , whereve invested in	ng daily dividends for d the frequency of di of dividend or regula r applicable): (i) for the Plan by issuing	or Únit Holders on rec istribution are provis r payment of dividen r an amount less thar	cord as on each day. The ional and will be entirely d. 1 Rs. 10, 000/- in case of		
Name of the Fund Managers	Mr. Kedar Karnik Tenure: 4	Years 3 months (Managi	ng the Scheme since July 20	016)					

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 31, 2020

	COMPOUNDED ANNUALISED RETURN					
PERIOD	DSP Liquidity Fund - Reg - Growth	Crisil Liquid Fund Index	DSP Liquidity Fund - Dir - Growth	Crisil Liquid Fund Index		
Last 1 Year	4.50%	4.97%	4.59%	4.97%		
Last 3 Year	6.21%	6.50%	6.31%	6.50%		
Last 5 Year	6.60%	6.77%	6.71%	6.77%		
Since Inception	7.34%	7.23%	7.53%	7.53%		
NAV/ Index value (Oct 31)	2,883.09	3,370.60	2,903.28	3,370.60		
Date of allotment	23-No	nv-05	31-D	-c-12		

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 31, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

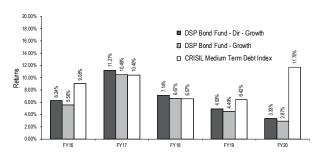
Expenses of the Scheme	Entry Load	Exit Load				
		Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds			
		Day 1	0.0070%			
Load structure		Day 2	0,0065%			
(as a % of Applicable NAV)	l l	Day 3	0.0060%			
Regular and Direct Plan		Day 4	0.0055%			
		Day 5	0.0050%			
		Day 6	0.0045%			
		Day 7 onwards	0.0000%			
Actual Expenses for 2019 -2020	<u> </u>					
- Regular Plan	0.21%					
- Direct Plan	0.11%					
Recurring Expenses	Please refer to p	age number 11-16				

DSP BOND FUND

	Please refer to page number						
Type of Scheme		n open ended medium term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 ears and 4 years (please refer page no. 32 under the section "Where will the Scheme invest" in the SID for details on Macaulay's Duration) I line with the asset allocation pattern, the Investment Manager may invest in both rated as well as unrated debt securities after conducting credit analysis.					
Investment Strategy	In line with the asset allocati	on pattern, the	e Investment Manager may i	nvest in both rated as we	ell as unrated debt securities	after conducting credit analysis	
	medium-term in India. Some	of these facto dicators, gove	ors are term structure of int rnment's fiscal policy, glob	erest rates, RBI's monet	ary policy stance, inflationa	erest rate environment over the ry expectations, demand-supply novements, sentiment, relative	
	The scheme will manage the interest rates and credit spr		ion of fixed income assets	and portfolio duration b	ased on the Investment Man	nager's medium-term outlook or	
	The Scheme will invest in De	ebt and Money	Market instruments such t	hat the Macaulay durati	on of the portfolio is betwe	en 3 years and 4 years.	
	For detailed investment stra	tegy refer SID.					
Asset Allocation Pattern	Under normal circumstances	s, the asset all	ocation of the Scheme will	be as follows:			
of the Scheme			Indicative Allocation	s (% of total assets)			
	Instruments		Minimum	Maximum	Risk Profile		
	Debt* and Money market se	ecurities	0%	100%	Low to Medium		
	Units issued by REITs/InviT	S	0%	10%	Medium to High		
	The Scheme will invest in De Under anticipated adverse c portfolio is between 1 year	ircumstances,		•	•		
Plans and Options	Regular Plan:	•		Direct Plan:	Direct Plan:		
	Growth				Growth		
	Growth			Growth			
	Monthly Dividend			Monthly Divide			
	Monthly DividendPayout Dividend - Reinvest	Dividend		Monthly DividePayout Dividence	end d - Reinvest Dividend		
	Monthly DividendPayout Dividend - ReinvestDividend			Monthly DividePayout DividendDividend	d - Reinvest Dividend		
	 Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest 	Dividend		 Monthly Divide Payout Dividend Dividend Payout Dividend 	d - Reinvest Dividend d - Reinvest Dividend		
	Monthly DividendPayout Dividend - ReinvestDividend	Dividend Purchase		Monthly DividePayout DividendDividend	d - Reinvest Dividend d - Reinvest Dividend	Repurchase	
• • • • • • • • • • • • • • • • • • • •	 Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest 	Dividend Purchase	nd any amount thereafter	 Monthly Divide Payout Dividend Dividend Payout Dividend Additional Purc 	d - Reinvest Dividend d - Reinvest Dividend	Repurchase Rs. 500	
Amount / Number of Units	 Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest 	Purchase Rs. 500/- ar		 Monthly Divide Payout Dividend Dividend Payout Dividend Additional Purc 	d - Reinvest Dividend d - Reinvest Dividend :hase	•	
Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP)	 Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest Regular and Direct Plan Rs. 500/ Monthly and Quars. 500/ weekly, monthly, 	Purchase Rs. 500/- ararterly options	s available. f yearly or yearly options a	Monthly Divide Payout Dividend Dividend Payout Dividend Payout Dividend Additional Purc Rs. 500/- and an	d - Reinvest Dividend d - Reinvest Dividend chase ny amount thereafter	•	
Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP)	 Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest Regular and Direct Plan Rs. 500/ Monthly and Qua 	Purchase Rs. 500/- ararterly options	s available. f yearly or yearly options a	Monthly Divide Payout Dividend Dividend Payout Dividend Payout Dividend Additional Purc Rs. 500/- and an	d - Reinvest Dividend d - Reinvest Dividend chase ny amount thereafter	•	
Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP)	 Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest Regular and Direct Plan Rs. 500/ Monthly and Quars. 500/ weekly, monthly, 	Purchase Rs. 500/- ar arterly options quarterly, hal reek day i.e M	s available. f yearly or yearly options a	Monthly Divide Payout Dividend Dividend Payout Dividend Payout Dividend Additional Purc Rs. 500/- and an	d - Reinvest Dividend d - Reinvest Dividend chase ny amount thereafter	•	
Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP) Benchmark Index	Monthly Dividend Payout Dividend - Reinvest Dividend Payout Dividend - Reinvest Regular and Direct Plan Rs. 500/ Monthly and Qua Rs. 500/ weekly, monthly, Rs. 500/ weekly (on any w CRISIL Medium Term Debt In Dividend Option - Trustee in on record as on the 28th of a at its discretion. There is no the frequency of distribution	Purchase Rs. 500/- an arterly options quarterly, hal yeek day i.e Medex attends to declar each month or a susurance or n are provision	s available. f yearly or yearly options a conday to Friday), monthly, are annual dividends. Month the immediately preceding guarantee regarding the rail and will be entirely at t	Monthly Divide Payout Dividend Dividend Payout Dividend Payout Dividend Rs. 500/- and an vailable. quarterly, half yearly ar ly Dividend Option - Tru Business Day, if 28th is te of dividend or regula the discretion of the Tru	d - Reinvest Dividend d - Reinvest Dividend chase ny amount thereafter nd yearly options available. ustee envisages declaring menot a Business Day. The Truer payment of dividend. Actustee.	onthly dividends for Unitholdeustee may alter the Record Datual distribution of dividends an	
Minimum Application Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP) Benchmark Index Dividend Policy	● Monthly Dividend - Payout Dividend - Reinvest ● Dividend - Payout Dividend - Reinvest Regular and Direct Plan Rs. 500/ Monthly and Qua Rs. 500/ weekly, monthly, Rs. 500/ weekly (on any w CRISIL Medium Term Debt In Dividend Option - Trustee in on record as on the 28th of e at its discretion. There is no the frequency of distribution If the dividend amount payal	Purchase Rs. 500/- an arterly options quarterly, hal eek day i.e Me dex stends to decla each month or a assurance or n are provision ble to Unit hol vidend and Mo	f yearly or yearly options a conday to Friday), monthly, are annual dividends. Month the immediately preceding guarantee regarding the rail and will be entirely at the ders (net of tax deducted anthly Dividend will be com	Monthly Divide Payout Dividend Payout Dividend Payout Dividend Payout Dividend Rs. 500/- and an	d - Reinvest Dividend d - Reinvest Dividend chase ny amount thereafter nd yearly options available. ustee envisages declaring menot a Business Day. The Tru r payment of dividend. Actu stee. icable) for an amount equal ially reinvested in the respe	onthly dividends for Unitholder stee may alter the Record Dat ual distribution of dividends an to or less than Rs. 250/- in casective Plan by issuing additiona	

Performance of the Scheme

(a) Absolute Returns



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

(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN					
PERIOD	DSP Bond	CRISIL Me-	DSP Bond	CRISIL Medium		
PERIOD	Fund -	dium Term	Fund - Dir -	Term Debt		
	Growth	Debt Index	Growth	Index		
Last 1 Year	9.50%	12.59%	9.91%	12.59%		
Last 3 Year	5.07%	9.12%	5.50%	9.12%		
Last 5 Year	6.50%	9.26%	7.02%	9.26%		
Since Inception*	8.13%	NA	7.71%	9.54%		
NAV/ Index value (Oct 29)	62.84	3,799.97	65.62	3,799.97		
Date of allotment	29-A	pr-97	1-J	an-13		

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load		
Load structure				
(as a % of Applicable NAV)	Not Applicable	Nil		
Regular and Direct Plan				
Actual Expenses for 2019 -2020				
- Direct Plan	0.33%			
- Regular Plan	0.77%	0.77%		
Recurring Expenses	Please refer to page number 11-16	Please refer to page number 11-16		

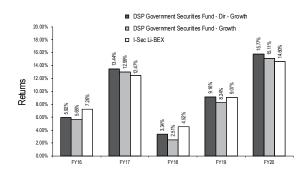
DSP GOVERNMENT SECURITIES FUND

Investment Objective	Please refer to page num	Please refer to page number 15-18					
Type of Scheme	An open ended debt sche	An open ended debt scheme investing in government securities across maturity					
Investment Strategy	Central Government Secu year, the level of liquidity	s primary goal is to seek to rities. The achievement of t r in the banking system and ver, Central Government Se trategy refer SID.	this goal depends, am I the general outlook	ong other factors, on for interest rates. Be	the magnitu	de of Government borro n debt, Central Governm	wing in a given fiscal
Asset Allocation Pattern of the Scheme		Instrument	s		Indicative	Allocations (% of total assets)	Risk Profile
			-		Minimum	Maximum	
	Central Government Sec may be permitted by RE	curities, repos/ reverse rep	os in Central Govern	ment Securities as	80%	100%	Medium
	Call money market or alternative investment for call money market as may be provided by the Reserve Bank of India The Scheme aims at generating returns by investing in Central Government Securities and/or repos/reverse repos in Central Government Securities may be permitted by the Reserve Bank of India. The Scheme may also invest a portion of the corpus in debt and money market securities to manage the liquidity requirements of the Scheme.				rnment Securities as		
Plans and Options	Regular Plan: Growth Monthly Dividend - Payout Dividend Dividend Dividend Dividend Dividend Dividend Dividend Dividend Dividend		 Growth Monthly Dividend Payout Dividend - Reinvest Dividend				
Minimum Application	Regular and Direct Plan	Purchase	Additional Purchas	ie	Repurchase		
Amount / Number of Units		Rs. 500/- and any amount thereafter	Rs. 500/- and any a	mount thereafter		Rs. 500/-	
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and C	Quarterly options available					
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, month	lly, quarterly, half yearly or	yearly options availa	ble.			
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available.						
Benchmark Index	ICICI Securities Li-Bex						
Dividend Policy	declaring monthly divider Day. The Trustee may alt dividend. Actual distribut If the dividend amount pa of payout sub options of	intends to declare half year ids for Unitholders on recor- er the Record Date at its d ion of dividends and the fre yable to Unit holders (net o Dividend and Monthly Divid pplicable NAV on the next E	d as on the 28th of ea iscretion. There is no equency of distributio f tax deducted at sou end will be compulso	ach month or the imm assurance or guaran n are provisional and rce, wherever applica orily and automaticall	nediately pre tee regardin will be entin able) for an a ly reinvested	ceding Business Day, if 2 g the rate of dividend or ely at the discretion of 1 mount equal to or less th in the respective Plan I	8th is not a Business regular payment of the Trustee. nan Rs. 250/- in case by issuing additional
Name of the Fund Managers	Mr. Vikram Chopra Tenure	: 4 years 3 months (Managi e: 2 years 7 months (Managi	ng the Scheme since .	July 2016)			

(a) Absolute Returns

Performance of the Scheme

(b) Compounded Annualised Returns as of October 29, 2020



	COMP	NUALISED RETURN		
	DSP		DSP	
PERIOD	Government	I-Sec Li-	Government	I-Sec Li-
	Securities Fund - Growth	BEX	Securities Fund - Dir - Growth	BEX
Last 1 Year	12.81%	12.39%	13.45%	12.39%
Last 3 Year	9.96%	10.30%	10.71%	10.30%
Last 5 Year	9.63%	10.15%	10.29%	10.15%
Since Inception	9.90%	11.04%	9.41%	9.97%
NAV/ Index value (Oct 29)	73.27	17,074.85	76.06	17,074.85
Date of allotment	30-Sep-99		1-Jan-1	3
	D: (C	1 11 1	1:00	

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

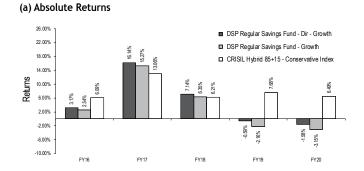
Expenses of the Scheme	Entry Load	Exit Load		
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil		
Actual Expenses for 2019 -2020	Actual Expenses for 2019 -2020			
- Direct Plan	0.55%			
- Regular Plan	1.12%			
Recurring Expenses	Please refer to page number 11-16			

DSP REGULAR SAVINGS FUND

Investment Objective	Please refer to page number 15-18	i				
Type of Scheme	An open ended hybrid scheme inve	An open ended hybrid scheme investing predominantly in debt instruments				
Investment Strategy	Fixed Income Securities: The Investor as CRISIL, ICRA, CARE, FITCH in unrated debt securities is sought Fixed Income research by the Investorious economic trends in seeking combination of the top down approanalysis of various sectors in the effavoured sectors. Bottom up stock in-house research in order to identical valuation metrics. The quality or sectors of the detailed investment strategy for the succession of the sectors.	etc. or in unrated debt securities, to be made, the specific approval tment Manager will emphasise cre g to determine the likely future coach and bottom up stock selectionomy leading to an outlook on the lection will involve picking out in ify both value and growth stocks. Tength or management would be a	which the Investm of the Board of Di dit analysis, in ord- ourse of interest ra a approach. Top do eir future prospec- lividual investment the analysis will fo	nent Manager believes to rectors of the AMC and are to determine credit reates. Equity Securities when approach encompasts and a diligent study of topportunities for the pcus, among other things.	to be of equivalent Trustee shall be obtisk. The Investmen .: The Investment A ssess an evaluation of various investmen tortfolio. The Invests, on industry and c	quality. Where investment ained prior to investment Manager will also anal lanager will be adoptin for key economic trends, and topportunities within ment Manager will condompany fundamentals and mentals are more ment Manager will condompany fundamentals are mentals are more more mentals are more more more mentals are more more mentals are more more more more mentals are more more more more more more more mo
Asset Allocation Pattern	Under normal circumstances, it is	anticipated that the asset allocate	ion of the Scheme	e shall be as follows:		
of the Scheme		Instruments			ations (% of total sets)	Risk Profile
				Minimum	Maximum	
	1. *Debt and Money Market Secu	rities		75%	90%	Low to Medium
	2. Equity and equity related secu	urities		10%	25%	Medium to High
	3. Units issued by REITs/InvITS			0%	10%	Medium to High
Plans and Options	including schemes of mutual fund: The Scheme will engage in short s Regular Plan: Growth Monthly Dividend Payout Dividend - Reinvest Divide Quarterly Dividend Payout Dividend - Reinvest Divide	elling of securities and securities end	Di ● - I - I	irect Plan; Growth Monthly Dividend Payout Dividend - Reinv Quarterly Dividend Payout Dividend - Reinv		
Minimum Application	Regular and Direct Plan	Purchase	Ad	Additional Purchase		Repurchase
Amount / Number of Units		Rs. 500/- and any amount the	eafter Rs	Rs. 500/- and any amount thereafter		Rs. 500/-
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quarterly	options available.				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, monthly, quarte					
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week da		quarterly, half ye	arly and yearly options	available.	
Benchmark Index	CRISIL Hybrid 85+15 - Conservative					
Dividend Policy	Monthly Dividend Option - Trustee of Business Day, if 28th is not a Busin 28th of the last month of each qua the Record Date at its discretion. Ithe Trustee. There is no assurance of the dividend amount payable to of payout sub options of Dividend a fee of the Dividend amount payable to of payout sub options of Dividend a fee.	ess Day. Quaterly Dividend Option rter of the financial year or the im Actual distribution of dividends and or guarantee regarding the rate of Unit holders (net of tax deducted and Monthly Dividend will be comp	 Trustee envisag mediately precedid the frequency of dividend or regu at source, where ulsorily and autom 	es declaring quarterly ing Business Day, if 28th fistribution are provisular payment of dividen ver applicable) for an a natically reinvested in t	dividends for Unith n is not a Business I sional and will be e d. mount equal to or the respective Plan	olders on record as on lay. The Trustee may al ntirely at the discretion less than Rs. 250/- in c by issuing additional Ur
Name of the Fund Managers	of the Plan at the Applicable NAV of Mr. Vinit Sambre - Equity Portion-				iiviaena so reinvest	eu
maine or the rune managers	Mr. Vikram Chopra (Debt Portion) 7 Mr. Jay Kothari (Dedicated fund ma	「enure: 4 years 3 months (Managin	g the Scheme fron	n July 2016)	cheme since March	2018)

Performance of the Scheme

(b) Compounded Annualised Returns as of October 29, 2020



	CO	MPOUNDED AN	POUNDED ANNUALISED RETURN		
PERIOD	DSP Regular Savings-Reg- Growth	CRISIL Hybrid 85+15 - Conservative Index	DSP Regular Savings Fund - Dir - Growth	CRISIL Hybrid 85+15 - Conservative Index	
Last 1 Year	5.32%	11.08%	7.03%	11.08%	
Last 3 Year	2.46%	8.61%	3.99%	8.61%	
Last 5 Year	5.46%	9.41%	6.72%	9.41%	
Since Inception	8.62%	8.72%	8.00%	9.59%	
NAV/ Index value (Oct 29)	38.78	4,979.43	41.88	4,979.43	
Date of allotment	11-Jun-04		2-Ja	n-13	

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

Expenses of the Scheme	Entry Load	Exit Load	
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%- Holding Period: >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.	
Actual Expenses for 2019 -2020			
- Direct Plan	0.59%		
- Regular Plan	2.19%		
Recurring Expenses	Please refer to page number 11-16		

DSP INDIA T.I.G.E.R. FUND (THE INFRASTRUCTURE GROWTH AND ECONOMIC REFORMS FUND)

It is the Investment Manager's belief that India's future GDP growth will be strongly influenced by the ongoing process of economic reforms. The economic

An open ended equity scheme following economic reforms and/or Infrastructure development theme

Please refer to page number 15-18

	reforms process involves structural changes in various sectors and compan investment and therefore attract investment capital. Increase in investment concreased corporate profits and better market capitalisation. The Mutual Fun up significant spending on infrastructure, The fund will also focus on companional to the second process of the second proce	apital may result in signif d seeks to capture this va unies/sectors which will I h and bottom up stock se g, economic trends, and d the impact of policy ch both value and growth sto	icant value creation which alue creation potential. The benefit from these unprecelection approach. From a la sector-wise impact assestanges and infrastructure socks. The analysis will focu	could be reflected through e government is also lining edented investments. The top down perspective, the sment. From a bottom up spending at a micro-level is, among other things, or
	For detailed investment strategy refer SID.			
	Instruments Indicative allocations			Risk Profile
		Minimum	Maximum	
Asset Allocation Pattern of the Scheme	Equity and equity related securities of Companies whose fundamentals and future growth could be influenced by the ongoing process of economic reforms and/or Infrastructure development theme	80%	100%	Medium to High
	Equity and Equity related securities of other Companies	0%	20%	Medium to High
	Debt, securitized debt and Money Market Securities	0%	20%	Low to Medium
	Units issued by REITs & InvITs	0%	10%	Medium to High
Plans and Options	The Scheme retains the flexibility to invest across all the securities in the including schemes of mutual funds. Regular Plan: Growth Dividend - Payout Dividend - Reinvest Dividend	debt and money market	Direct Plan: Growth Dividend - Payout I Dividend	·
Minimum Application	Regular and Direct Plan	Purchase	Additional Purchase	Repurchase
Amount / Number of Units		Rs. 500/- and any	Rs. 500/- and any	Rs. 500
		amount thereafter	amount thereafter	
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quarterly options available.			
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, monthly, quarterly, half yearly or yearly options available	e.		
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, quarte	rly, half yearly and yearly	y options available.	
Benchmark Index	S&P BSE 100 TRI			
Dividend Policy for Regular Plan & Direct Plan	The Trustee envisages declaring a dividend under the Dividend Option, a the discretion of the Trustee. If the dividend amount payable to Unit holders (net of tax deducted at so case of payout sub options of Dividend option will be compulsorily and a dividend so reinvested.	urce, wherever applicab	ole for an amount equal to	or less than Rs. 250/-
Name of the Fund Manager	Mr. Rohit Singhania Tenure - 10 years 4 months (Managing the Scheme since Mr. Jay Kothari (Dedicated fund manager for overseas investments) Tenure:		ging the Scheme since Mar	ch 2018)

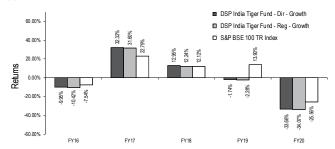
Performance of the Scheme

(a) Absolute Returns

Investment Objective

Investment Strategy

Type of Scheme



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

(b) Compounded Annualised Returns as of October 30, 2020

	COMPOUNDED ANNUALISED RETURN			
PERIOD	DSP India T.I.G.E.R. Fund - Reg - Growth	S&P BSE 100 TRI	DSP India T.I.G.E.R. Fund - Dir - Growth	S&P BSE 100 TRI
Last 1 Year	-17.40%	-1.02%	-16.86%	-1.02%
Last 3 Year	-8.17%	4.20%	-7.62%	4.20%
Last 5 Year	2.44%	8.85%	3.04%	8.85%
Since Inception	13.19%	14.74%	7.03%	10.39%
NAV/ Index value (Oct 30)	76.23	14,225.31	79.61	14,225.31
Date of allotment	11-Jı	ın-04	1-Ja	n-13

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

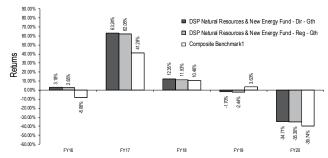
Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%; >=12 months: Nil
Actual Expenses for 2019 -2020		
- Regular Plan	2.36%	
- Direct Plan	1.75%	
Recurring Expenses	Please refer to page number 11-16	

DSP NATURAL RESOURCES AND NEW ENERGY FUND

Investment Objective	Please refer to page	ease refer to page number 15-18				
Type of Scheme	An open ended equit	y scheme investing in Natural Resources and Alter	native Energy sector			
Investment Strategy	Manager will generally will conduct in-house and valuation metrics.	ments envisaged by the scheme in equity and equity re adhere to the following policies: The Investment Manage research in order to identify both value and growth st The quality or strength or management would be a lent strategy refer SID.	er will select equity securities on a bot ocks. The analysis will focus, among	tom-up, stock-by other things, on	-stock basis. The industry and cor	Investment Manager npany fundamentals
Asset Allocation Pattern	ror detailed investing	ent strategy refer SiD.		T		
of the Scheme		Instruments			allocations al assets)	Risk Profile
					Maximum	RISK Profile
	engaged in the	Equity and Equity related Securities of companies domiciled in India, and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy.			100%	High
	engaged in the and Alternative (b) Units/shares ((i) BGF - SEF (ii) I	ty and Equity related Securities of companies domiciled overseas and principally in the discovery, development, production or distribution of Natural Resources enative Energy. hares of EF (ii) BGF - WEF and other overseas mutual fund schemes			35%	High
	3. Debt and Mone	y Market Securities		0%	20%	Low to Me- dium
Plans and Options	Regular Plan: Growth Dividend - Payout	Dividend - Reinvest Dividend	Direct Plan: Growth Dividend - Payout Di	vidend - Reinv	est Dividend	
Minimum Application	Regular and Direct	Purchase	Additional Purchase	,		
Amount / Number of Units	Plan	Rs. 500/- and any amount thereafter	Rs. 500/- and any amour	nt thereafter		Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and	d Ouarterly options.				
Systematic Withdrawal Plan (SWP)		onthly, quarterly, half yearly or yearly options avail	ilable.			
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (or	any week day i.e Monday to Friday), monthly, qu	arterly, half yearly and yearly opti	ons available.		
Benchmark Index	35% S&P BSE Oil & Gas Index, 30% S&P BSE Metal Index, 35% MSCI World Energy 10/40 Net Total Return					
Dividend Policy	the discretion of the	ant payable to Unit holders (net of tax deducted options of Dividend option will be compulsorily	at source, wherever applicable 1	for an amount (equal to or less	s than Rs. 250/- in
Name of the Fund Managers		years 3 months (Managing the Scheme since June 20 ated Fund Manager for Overseas Investments) - 7 yea		since March 2013)	

Performance of the Scheme

(a) Absolute Returns



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

(b) Compounded Annualised Returns as of October 30, 2020

	CO	COMPOUNDED ANNUALISED RETURN			
PERIOD	DSP Natural Resources and New Energy Fund	Composite Benchmark1	DSP Natural Resources and New Energy Fund	Composite Benchmark1	
1 1 1 1 1	- Reg - Gth	24.040/	- Dir - Gth	0.4.040/	
Last 1 Year	-13.05%	-24.86%	-12.23%	-24.86%	
Last 3 Year	-9.03%	-11.52%	-8.25%	-11.52%	
Last 5 Year	10.43%	2.97%	11.31%	2.97%	
Since Inception	8.62%	1.09%	10.62%	1.43%	
NAV/ Index value (Oct 30)	28.18	114.49	29.72	114.49	
Date of allotment	25-Apr-08		3-Ja	n-13	

^Scheme Benchmark (Composite Benchmark1 = 35% S&P BSE Oil & Gas Index, 30% S&P BSE Metal Index, 35% MSCI World Energy 10/40 Net Total Return - Net & Expressed in INR; Normalised Values). All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load		
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL		
Actual Expenses for 2019 -2020	Actual Expenses for 2019 -2020			
- Regular Plan	2.42%	2.42%		
- Direct Plan	1.52%	1.52%		
Recurring Expenses	Please refer to page number 11-16	Please refer to page number 11-16		

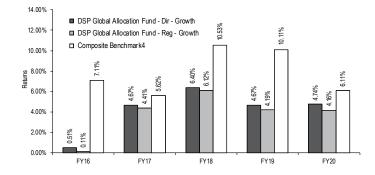
<u>Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances:</u> The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.

DSP GLOBAL ALLOCATION FUND

Investment Objective	Please refer to page number 15	i-18				
Type of Scheme	An open ended fund of fund sch	An open ended fund of fund scheme investing in BlackRock Global Funds - Global Allocation Fund				
Investment Strategy	which may constitute a significa	ninantly in units of BGF - GAF. The Schement part of its corpus. The Scheme may als Nutual Fund, in order to meet liquidity rec	o invest a certain portion	of its corpus in i		
	For detailed investment strateg	y refer SID.				
Asset Allocation Pattern				Exc	osure	Risk Profile
of the Scheme		Asset Category		Minimum	Maximum	
	Units of BGF - GAF # or other	Units of BGF - GAF # or other similar overseas mutual fund scheme(s)			100%	High
	Money market securities and/	Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund			5%	Low to Medium
Plans and Options	details. Regular Plan: Growth Dividend - Payout Dividend	- Reinvest Dividend	Direct Plan; • Growth • Dividend - Payout	Dividend - Reiny	rest Dividend	
Minimum Application	Regular and Direct Plan	Purchase	Additional Purchase		Repurchase	
Amount / Number of Units		Rs. 500/- and any amount thereafter	Rs. 500/- and any am thereafter	y amount Rs. 500		
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quarter	ly options available.				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, monthly, qua	arterly, half yearly or yearly options avail	able.			
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week	day i.e Monday to Friday), monthly, qua	rterly, half yearly and ye	arly options ava	lable.	
Benchmark Index		TSE World (ex-US); 24% ML US Treasury Cu				
Dividend Policy	The Trustee intends to declare	e annual dividend comprising substantia	ally of net income and r	net capital gains	s. The Trustee, in	its sole discretion
	may also declare interim divid	lends. It should be noted that actual dis	stribution of dividends a	nd the frequenc	y of distribution	indicated above ar
	provisional and will be entirely	y at the discretion of the Trustee.				
Name of the Fund Managers	Mr. Jay Kothari (Dedicated Fund	d Manager for overseas investments); Ten	ure - 6 years 3 months (M	lanaging the Sch	eme from August 2	2014)
	Mr. Laukik Bagwe (Debt Portion	n); Tenure - 6 years 3 months (Managing	the Scheme from Augus	t 2014)		
	Mr. Kadar Karnik (Daht Dartion); Tenure - 4 years 3 months (Managing	the Cohema from July 20	247)		

Performance of the Scheme

(a) Absolute Returns



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

(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP Global Allocation Fund - Reg - Growth	COM- POSITE BENCH- MARK4	DSP Global Allocation Fund - Dir - Growth	COM- POSITE BENCH- MARK4	
Last 1 Year	14.47%	11.40%	14.97%	11.40%	
Last 3 Year	8.78%	11.04%	9.30%	11.04%	
Last 5 Year	7.01%	9.89%	7.42%	9.89%	
Since Inception	6.45%	9.09%	6.90%	9.09%	
NAV/ Index value (Oct 29)	14.73	171.37	15.12	171.37	
Date of allotment	21-Aug-14				

^Scheme Benchmark. (Composite Benchmark4 = (36% S&P 500 Composite; 24% FTSE World (ex-US); 24% ML US Treasury Current 5 Year; 16% Citigroup Non-USD World Government Bond Index); Normalised Values). All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL
Actual Expenses for 2019 -2020		
- Regular Plan	1.28%	
- Direct Plan	0.74%	
Recurring Expenses	Please refer to page number 11-16	

Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances: The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.

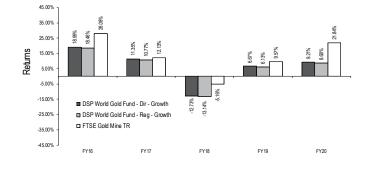
Temporary suspension of subscription/ Winding up of the Scheme in case exposure to India equity by Underlying Fund exceeds 15% of the net asset of Underlying Fund: (i) In case the exposure to Indian equities through BGF-GAF or through other similar funds (Underlying schemes) in which the Scheme invest exceeds 15% of the net assets of Underlying schemes as the case may then a rebalancing period of three months from the date in initial breach shall be allowed so as to bring back the exposure to Indian equities within the said 15% limit. (ii) In case this breach exceeds beyond the said three (3) months, the Scheme shall stop fresh subscription (including switch-in and future installments of Systematic transactions (SIP/STP) in the Scheme for the next nine (9) months. (iii) In case the breach as mentioned in point (i) still continues after a period of twelve (12) months since the initial breach, the Scheme shall be would up after providing intimation of the same to the unitholders with an exit option for a period of thirty (30) days at the then prevailing NAV without any exit load.

DSP WORLD GOLD FUND

Investment Objective	Please refer to page number	15-18				
Type of Scheme	An open ended fund of fund	An open ended fund of fund scheme investing in BlackRock Global Funds - World Gold Fund (BGF - WGF)				
Investment Strategy	similar overseas mutual fund	minantly in units of BGF - WGF. The Scheme r schemes, which may constitute a significant /or units of money market/liquid schemes o	part of its corpus. The	Scheme may also	invest a certain po	rtion of its corpus i
	For detailed investment stra	tegy refer SID.				
Asset Allocation Pattern	Under normal circumstances	s, the asset allocation will be as follows:				
of the Scheme		Accet Cotogony		Exp	oosure	Risk Profile
		Asset Category		Minimum	Maximum	RISK Profile
	1. Units of BGF - WGF# or	other similar overseas mutual fund scheme	(s)	95%	100%	High
	Money market securities and/or units of money market/liquid schemes of DSP Mutual White the securities and/or units of money market/liquid schemes of DSP Mutual White the securities and/or units of money market/liquid schemes of DSP Mutual White the securities and/or units of money market/liquid schemes of DSP Mutual				5%	Low to Medium
	#in the shares of BGF - WGF	an Undertaking for Collective Investment i	n Transferable Securitie	es (UCITS) III fund		
Plans and Options	Regular Plan: Growth Dividend - Payout Divide	nd - Reinvest Dividend	Direct Plan: Growth Dividend - Payout	t Dividend - Reinv	est Dividend	
Minimum Application	Regular and Direct Plan	Purchase	Additional Purchase	9	Repurchase	
Amount / Number of Units		Rs. 500/- and any amount thereafter	Rs. 500/- and any an thereafter	nount	Rs. 500	
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quar	terly options available.				
Systematic Withdrawal Plan (SWP)		quarterly, half yearly or yearly options avail				
Systematic Transfer Plan (STP)		eek day i.e Monday to Friday), monthly, qua	rterly, half yearly and y	early options avai	lable.	
Benchmark Index	FTSE Gold Mines (Cap) (in IN		1.1 1	6 1: : 1 1 1 1		
Dividend Policy	the discretion of the Truste	aring a dividend under the Dividend Option e.	, and the distribution (of dividends and t	tne trequency the	reor are entirely a
	case of payout sub options	able to Unit holders (net of tax deducted at of Dividend option will be compulsorily an			•	
N 60 F 10	dividend so reinvested.	144	7 7 11			042)
Name of the Fund Manager	Mr. Jay Kotnari (Dedicated F	und Manager for overseas investments); Ten	ire - / years / months (managing the Sch	eme from March 2	U13)

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP World Gold Fund - Reg - Growth	FTSE Gold Mine TR	DSP World Gold Fund - Dir - Growth	FTSE Gold Mine TR	
Last 1 Year	40.63%	42.01%	41.27%	42.01%	
Last 3 Year	17.95%	26.37%	18.54%	26.37%	
Last 5 Year	17.47%	25.66%	18.06%	25.66%	
Since Inception	5.21%	5.54%	1.21%	3.24%	
NAV/ Index value (Oct 29)	19.48	239,115.57	20.19	239,115.57	
Date of allotment	14-Sep-07 2-Jan-1		13		

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

Expenses of the Scheme	Entry Load	Exit Load			
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL			
Actual Expenses for 2019 -2020	Actual Expenses for 2019 -2020				
- Regular Plan	1.32%				
- Direct Plan	0.89%				
Recurring Expenses	Please refer to page number 11-16				

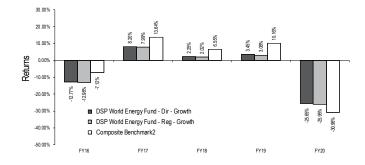
Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances: The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.

DSP WORLD ENERGY FUND

Investment Objective	Please refer to page i	number 15-18				
Type of Scheme	· ·	n open ended fund of fund scheme investing in BlackRock Global Funds - World Energy Fund (BGF- WEF) and BlackRock Global Funds - Sustainable nergy Fund (BGF - SEF)				
Investment Strategy	of other similar overse	predominantly in units of BGF - WEF and BGF - SEF. The Scheme as mutual fund schemes, which may constitute a significant part of early or money market/liquid schemes of DSP Mutual Fund, in other strategy refer SID.	of its corpus. The Sche	me may also invest a co	ertain portio	
Asset Allocation Pattern	Under normal circum	stances, the asset allocation will be as follows:				
of the Scheme	Scheme Asset Category			posure	Ris	k Profile
			Minimum	Maximum		
	1. Units of Units of fund scheme(s)	BGF - WEF# and BGF-SEF# or other similar overseas mutual	95%	100%		High
	Mutual Fund	curities and/or units of money market/liquid schemes of DSI - WEF and BGF - SEF, an Undertaking for Collective Investm		5%	Low to Medium	
Plans and Options	Regular Plan: Growth Dividend - Payout	Dividend - Reinvest Dividend	Direct Plan: Growth Dividend - Payou	t Dividend - Reinvest	Dividend	
Minimum Application	Regular and Direct	Purchase	Additional Purchase			Repurchase
Amount / Number of Units	Plan	Rs. 500/- and any amount thereafter	Rs. 500/- and any am	ount thereafter		Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/ Monthly ar	d Quarterly options available.				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, mo	onthly, quarterly, half yearly or yearly options available.				
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (or	any week day i.e Monday to Friday), monthly, quarterly, hal	f yearly and yearly o	ptions available.		
Benchmark Index	70.00% MSCI World Er	nergy 10/40 Net Total Return & 30.00% MSCI World (Net)				
Dividend Policy	the discretion of the If the dividend amou	nt payable to Unit holders (net of tax deducted at source, v ptions of Dividend option will be compulsorily and automa	herever applicable	for an amount equal	to or less t	han Rs. 250/- ir
Name of the Fund Manager	Mr. Jay Kothari (Dedic	cated Fund Manager for overseas investments); Tenure - 7 year	rs 7 months (Managi	ng the Scheme from M	Jarch 2013)	

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP World Energy Fund - Reg - Growth	Composite Benchmark2	DSP World Energy Fund - Dir - Growth	Composite Benchmark2	
Last 1 Year	-13.84%	-28.51%	-13.49%	-28.51%	
Last 3 Year	-4.64%	-7.82%	-4.26%	-7.82%	
Last 5 Year	-1.51%	-2.07%	-1.19%	-2.07%	
Since Inception	0.82%	4.54%	-0.18%	1.03%	
NAV/ Index value (Oct 29)	10.96	164.58	11.21	164.58	
Date of allotment	14-Aug-09 3-Jan-1		an-13		

^Scheme Benchmark (Composite Benchmark2 = 70.00% MSCI World Energy 10/40 Net Total Return & 30.00% MSCI World (Net) - Net & Expressed in INR; Normalised Values). All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL
Actual Expenses for 2019 -2020		
- Regular Plan	0.88%	
- Direct Plan	1.30%	
Recurring Expenses	Please refer to page number 11-16	

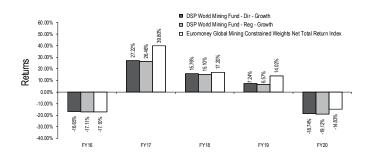
<u>Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances:</u> The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.

DSP WORLD MINING FUND

Investment Objective	Please refer to page	Please refer to page number 15-18				
Type of Scheme	An open ended fund	An open ended fund of fund scheme investing in BlackRock Global Funds - World Mining Fund (BGF - WMF)				
Investment Strategy	overseas mutual fund	predominantly in units of BGF - WMF. The Scheme may, at the coschemes, which may constitute a significant part of its corpus. sey market/liquid schemes of DSP Mutual Fund, in order to meet	The Scheme may	y also invest a certai	n portion of its co	
		ent strategy refer SID.				
Asset Allocation Pattern of the Scheme	Under normal circum	stances, the asset allocation will be as follows:				
of the Scheme		Asset Category		Expo	sure	Risk Profile
		• ,		Minimum	Maximum	
	1. Units of BGF - W	1. Units of BGF - WMF# or other similar overseas mutual fund scheme(s)				High
	2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund			0%	05%	Low to Medium
	#in the shares of BGI	- WMF, an Undertaking for Collective Investment in Transf	erable Securiti	ies (UCITS) III fund.		
Plans and Options	Regular Plan: Growth Dividend - Payout	Dividend - Reinvest Dividend	Direct Plan: Growth Dividend	Payout Dividend	- Reinvest Divider	nd
Minimum Application	Regular and Direct	Purchase	Additional P	Purchase		Repurchase
Amount / Number of Units	Plan	Rs. 500/- and any amount thereafter	Rs. 500/- and	any amount thereafter		Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/ Monthly a	nd Quarterly options available				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, m	onthly, quarterly, half yearly or yearly options available.				
Systematic Transfer Plan (STP)		n any week day i.e Monday to Friday), monthly, quarterly, h	alf yearly and y	early options avail	able.	
Benchmark Index		ning Constrained Weights Net Total Return Index				
Dividend Policy	The Trustee envisag	es declaring a dividend under the Dividend Option, and the Trustee.	e distribution	of dividends and t	he frequency the	ereof are entirely a
		ont payable to Unit holders (net of tax deducted at source, options of Dividend option will be compulsorily and automed.				
Name of the Fund Manager	Mr. Jay Kothari (Dedi	cated Fund Manager for overseas investments); Tenure - 7 y	ears 7 months	(Managing the Sche	me from March 2	013)

Performance of the Scheme

(a) Absolute Returns



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

(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP World Mining Fund - Reg - Growth	Euromoney Global Mining Constrained Weights Net Total Return Index	DSP World Mining Fund - Dir - Growth	Euromoney Global Mining Constrained Weights Net Total Return Index	
Last 1 Year	21.68%	19.66%	22.16%	19.66%	
Last 3 Year	9.37%	14.22%	9.96%	14.22%	
Last 5 Year	14.17%	19.12%	14.82%	19.12%	
Since Inception	0.03%	3.71%	-0.50%	3.07%	
NAV/ Index value (Oct 29)	10.03	71,078.48	10.46	71,078.48	
Date of allotment	29-Dec-09 3-Jan-13			3-Jan-13	

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load	
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL	
Actual Expenses for 2019 -2020			
- Regular Plan	1.30%		
- Direct Plan	0.84%		
Recurring Expenses	Please refer to page number 11-16		

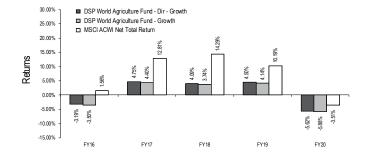
<u>Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances:</u> The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.

DSP WORLD AGRICULTURE FUND

Investment Objective	Please refer to page nur	Please refer to page number 15-18					
Type of Scheme	An open ended fund of f	An open ended fund of fund scheme investing in BlackRock Global Funds - Nutrition Fund					
Investment Strategy	overseas mutual fund sch	nemes, which may constitu market/liquid schemes of I	te a significant part of its o	at the discretion of the Investorpus. The Scheme may also preet liquidity requirement	invest a certain	portion of its co	
Asset Allocation Pattern					Expo	sure	
of the Scheme		Asset	Category		Minimum	Maximum	Risk Profile
	Units of BGF - NF# or other similar overseas mutual fund scheme(s)				95%	100%	High
	2. Money market secu	2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund			0%	5%	Low to Medium
	#in the shares of BGF - 1	NF, an Undertaking for Co	ollective Investment in Tra	ansferable Securities (UCITS	S) III fund.		
Plans and Options	Regular Plan: Growth Dividend - Payout Dividend - Reinvest Dividend Dividend - Payout Dividend - Payout Dividend			Dividend - Reinvest Dividend			
Minimum Application	Regular and Direct	Purchase	Additional Purchase		Repurchase		
Amount / Number of Units	Plan	Rs. 500/- and any amount thereafter	Rs. 500/- and any amount thereafter		Rs. 500		
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and (Quarterly options availab	le				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, mont	thly, quarterly, half yearl	y or yearly options availal	ole.			
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on a	ny week day i.e Monday i	to Friday), monthly, quart	erly, half yearly and yearly	options available	е.	
Benchmark Index	MSCI ACWI Net Total Return Index						
Dividend Policy	The Trustee intends to declare annual dividend comprising substantially of net income and net capital gains. The Trustee, in its sole discretion, may also declare interim dividends. It should be noted that actual distribution of dividends and the frequency of distribution indicated above are provisional and will be entirely at the discretion of the Trustee.						
	case of payout sub opt be no load on dividend	ions of Dividend and Mo so reinvested	nthly Dividend will be co	source, wherever applicab ompulsorily and automatic	ally reinvested i	in the respectiv	ve Plan. There shall
Name of the Fund Manager	Mr. Jay Kothari (Dedicat	ed Fund Manager for ove	rseas investments); Tenur	e - 7 years 7 months (Mana	ging the Scheme	from March 20	13)

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP World Agriculture Fund - Growth	MSCI ACWI Net TR	DSP World Agriculture Fund - Dir - Growth	MSCI ACWI Net TR	
Last 1 Year	13.09%	11.10%	13.27%	16.99%	
Last 3 Year	5.23%	11.00%	5.53%	13.68%	
Last 5 Year	6.04%	11.18%	6.36%	10.32%	
Since Inception	7.05%	14.47%	5.57%	13.47%	
NAV/ Index value (Oct 29)	18.50	21,012.83	18.96	19,572.46	
Date of allotment	19-Oct-11		2-Jai	n-13	

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

Expenses of the Scheme	Entry Load	Exit Load	
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil	
Actual Expenses for 2019 -2020			
- Regular Plan	1. 49%		
- Direct Plan	1.20%		
Recurring Expenses	Please refer to page number 11-16		

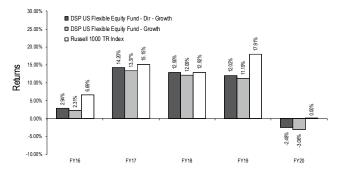
Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances: The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded.

DSP US FLEXIBLE* EQUITY FUND

Investment Objective	Please refer to page nu	Please refer to page number 15-18					
Type of Scheme	An open ended fund of	in open ended fund of fund scheme investing in BlackRock Global Funds - US Flexible Equity Fund					
	The scheme will invest p	e scheme will invest predominantly in units of BGF - USFEF. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar					
	overseas mutual fund sc	hemes, which may constitu	ite a significant part of its	corpus. The	e Scheme may also	invest a certain portion of	its corpus in money marke
Investment Strategy	securities and/or money	market/liquid schemes of [OSP Mutual Fund, in order to	meet liqui	dity requirements	from time to time.	
	For detailed investment						
Asset Allocation Pattern	Under normal circumst	ances, the asset allocatio	n will be as follows:				
of the Scheme		Asset Categor	v			Exposure	Risk Profile
	4 11 11 6 005 1105		•	()	Minimum	Maximum	
		F # or other similar over			95% 0%	100%	High
	DSP Mutual Fund	rities and/or units of mo	ney market/tiquid schem	es or	0%	5%	Low to Medium
	#in the shares of BGF -	USFEF, an Undertaking fo	or Collective Investment i	n Transfera	ble Securities (U	CITS) III fund.	
		erview of the underlying	fund - BGF - USFEF and o				
Plans and Options	Regular Plan:			Direct Pl			
	Growth			Growtl			
		ividend - Reinvest Divid		Divide	nd - Payout Divid	end - Reinvest Dividend	
Minimum Application	Regular and Direct	Purchase	Additional Purchase			Repurchase	
Amount / Number of Units	Plan	Rs. 500/- and any amount thereafter	Rs. 500/- and any amo	ount therea	fter	Rs. 500	
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and	Quarterly options availab	le				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, mon	thly, quarterly, half yearly	y or yearly options availal	ole.			
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on a	ny week day i.e Monday t	o Friday), monthly, quart	erly, half ye	early and yearly o	ptions available.	
Benchmark Index	The Russell 1000 Index	TRI					
						verse. It includes approxin	
						00 represents approximate	
					barometer for the	e large-cap segment and is	completely reconstituted
		and growing equities are					
	The investment universe and benchmark of the underlying fund is the Russell 1000 Index which comprises of the largest 1000 companies by market capitalisation in the US equity segment. While these companies are classified as large-cap by Russell, these could be classified as mid-cap or smallcap by						
				ified as lar	ge-cap by Russell,	these could be classified	as mid-cap or smallcap b
	other index providers a	nd/or market participant	5.				
Dividend Policy	The Trustee intends to	declare annual dividend	comprising substantiall	v of net in	come and net car	pital gains. The Trustee, i	n its sole discretion, ma
ŕ	The Trustee intends to declare annual dividend comprising substantially of net income and net capital gains. The Trustee, in its sole discretion, may also declare interim dividends. It should be noted that actual distribution of dividends and the frequency of distribution indicated above are provisional and will be entirely at the discretion of the Trustee.						
	If the dividend amount payable to Unit holders (net of tax deducted at source, wherever applicable) for an amount equal to or less than Rs. 250/- in						
		ions of Dividend and Moi				ly reinvested in the respec	
Name of the Fund Managers			rseas investments); Tenur	e - 7 years	7 months (Managi	ing the Scheme from March	2013)
•		re - 8 Years 3 months (Ma				•	•
		e - 4 years 3 months (Man			•		

Performance of the Scheme

(a) Absolute Returns



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

(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP US Flexible Equity Fund - Growth	Russell 1000 TR	DSP US Flexible Equity Fund - Dir - Growth	Russell 1000 TR	
Last 1 Year	16.23%	17.682%	16.94%	17.682%	
Last 3 Year	12.38%	16.46%	13.16%	16.46%	
Last 5 Year	11.84%	15.00%	12.63%	15.00%	
Since Inception	14.46%	17.66%	15.30%	18.00%	
NAV/ Index value (Oct 29)	30.45	811,032.46	32.06	811,032.46	
Date of allotment	3-Aug-12		3-Jan-13		

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load		
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL		
Actual Expenses for 2019 -2020	Actual Expenses for 2019 -2020			
- Regular Plan	1.63%			
- Direct Plan	1.06%			
Recurring Expenses	Please refer to page number 11-16			

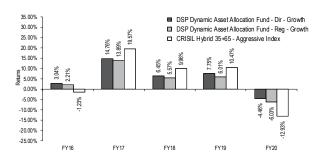
Suspension of Subscriptions/Switches & Termination of SIP/STP under special circumstances: The AMC/Trustee reserves the right to temporarily suspend subscriptions/switches into the Scheme, or terminate the SIP/STP into the Scheme without any notice, if the limit prescribed by SEBI for overseas investments by the schemes of the Mutual Fund is expected to be exceeded. (*The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.)

DSP DYNAMIC ASSET ALLOCATION FUND

Investment Objective	Please refer to page num	Please refer to page number 15-18				
Type of Scheme	An open ended dynamic	n open ended dynamic asset allocation fund				
Investment Strategy	between equity and fixe will be resultant allocati percentile score of the to by 50DMA and 200 DMA)	d income. Equity allocation. The valuation factor wo will be considered for control which will add an addition	on will be decided based that would be used for d deciding the final equity a	on a combination of valuate etermining the equity alloc	Scheme will dynamically m tion and momentum while ation is the average of P/E a del will also have an overlay in momentum.	fixed income and arbitrage and P/B allocation. Average
Acces Allegation Dates	For detailed investment					
Asset Allocation Pattern of the Scheme	Under normal circumsta	nces, the asset allocation	will be as follows:			
		Instruments Indicative a			on (% of total assets)	Risk Profile
				Minimum	Maximum	THE TOTAL
	A. Equity & Equity rela	A. Equity & Equity related instruments including derivatives			100	Medium to High
	B. Debt and money ma	rket instruments		0	35	Low to Medium
Plans and Options	Scheme may use fixed in from time to time, inclu For detailed asset alloca Regular Plan: Growth	come derivative instrume ding for the purpose of he	ents, subject to the guide edging and portfolio bala	elines as may be issued by sucing, based on the opport	I/DF2/CIR/P/2017/109 date IEBI and RBI and for such put Inities available. But Dividend - Reinvest Divident	rposes as maybe permitted
Minimum Application	Regular and Direct Plan		Additional Purchase	monthly Dividend - Payo	Repurchase	Jena
Amount / Number of Units	regular and price rear	Rs. 500/- and any amount thereafter	Rs. 500/- and any amo	ount thereafter	Rs. 500	
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and C	uarterly options available				
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, mont	hly, quarterly, half yearly	or yearly options availa	ble.		
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on ar	ıy week day i.e Monday to	Friday), monthly, quart	erly, half yearly and yearly	options available.	
Benchmark Index		Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available. CRISIL Hybrid 35+65 - Aggressive Index				
Dividend Policy	Business Day, if 28th is no discretion. It should be n	ot a Business Day. The Trus oted that actual distributi	stee, in its sole discretior ion of dividends and the f	n, may also declare interim requency of distribution inc	n the 28th of each month or dividends. The Trustee may dicated above are provisiona	alter the Record Date at its
	to Unit holders (net of to	discretion of the Trustee. There is no assurance or guarantee regarding the rate of dividend or regular payment of dividend. If the dividend amount payable to Unit holders (net of tax deducted at source, wherever applicable) for an amount equal to or less than Rs. 250/- in case of payout sub options of Monthly Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested. Wr. Atul Bhole (Equity Portion): Tenure: 2 years 7 months (Managing the scheme since February 2018)			e dividend amount payable out sub options of Monthly	

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 30, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP DAAF - Reg - Growth	CRISIL HYBRID 35+65 - AGGRESSIVE INDEX	DSP DAAF - Dir - Growth	CRISIL HYBRID 35+65 - AGGRESSIVE INDEX	
Last 1 Year	5.78%	5.60%	7.52%	5.60%	
Last 3 Year	5.80%	6.40%	7.40%	6.40%	
Last 5 Year	7.52%	9.56%	8.85%	9.56%	
Since Inception	8.17%	12.15%	9.41%	12.15%	
NAV/ Index value (Oct 30)	16.97	10,396.64	18.32	10,396.64	
Date of allotment		6-Fe	b-14		

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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

Expenses of the Scheme	Entry Load	Exit Load	
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%- Holding Period: >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.	
Actual Expenses for 2019 -2020			
- Direct Plan	0.64%		
- Regular Plan	2.30%		
Recurring Expenses	Please refer to page number 11-16		

DSP FOUITY SAVINGS FUND

	DSP EQUITY SAVIN	GS FUND				
Investment Objective	Please refer to page number 15-18					
Type of Scheme	An open ended scheme investing in equity, arbitrage and debt	An open ended scheme investing in equity, arbitrage and debt				
Investment Strategy	The primary objective of the scheme is to generate income through in The Scheme also intends to generate long-term capital appreciation b	restments in fixed income secur y investing a portion of the Sch	ities and using arbitrage and neme's assets in equity and o	dother derivative Strategies equity related instruments		
	Investment Strategy for Equity Investments The scheme aims to provide long term capital growth by investing in proposes to concentrate on business and economic fundamentals drive at the AMC. The stock selection process proposed to be adopted is ger competitive advantage (as this is one of the key factors responsible for earned by a successful business). The fund would also use a top down In a scenario where Equity markets are attractive, the Scheme would In a scenario where equity markets are expensive, the Scheme would reand generate low volatility returns. Investment Strategy for Debt Investments The Fund Manager will invest only in those debt securities that are refITCH etc. or in unrated debt securities which the Fund Manager belie the Board of Directors of the AMC and Trustee shall be obtained prior The securities mentioned above could be listed, unlisted, privately requirements discussed above) and of any maturity. The securities may	n by in-depth research technique erally a bottom-up approach's withstanding competitive press discipline for risk control by erexploit such opportunities with educe the equity participation and the equity participation	nes and employing the full peeking to identify companie ures and does not allow rival issuring representation of contincreased equity participate and actively use arbitrage and mestic credit rating agency and the case of unrated detarted or unrated (subject to	otential of the research tean is with long term sustainable is to eat up any excess profit impanies from select sectors ion. d cash to hedge the portfolion such as CRISIL, ICRA, CARE of the rating or equivalence on the rating or equivalence.		
	placements, rights offers or through negotiated deals. Subject to the limits indicated above, the Fund may invest a part of the Fund may also invest in Securities of issuers supported by Government					
	to rating etc. Investment Strategy for Arbitrage Opportunities	or India or State Governments	subject to such securities sa	atistying the criteria relating		
	The market provides opportunities to the investor to derive returns finarket. This provides for opportunities to generate returns that are p Implied cost of carry and spreads across the spot, futures and options carry out arbitrage strategies, which would entail taking offsetting procupations of successive strategies, account of buy-back of shares announced by a company and/or different include an offsetting derivatives transaction. The Investment Manager will use a disciplined quantitative analysis wrisk monitoring and control process to ensure adherence to regulatory As arbitrage opportunities are dependent on ensuing market conditions market securities. This component of the portfolio will provide the nece	ossibly higher than short term markets can potentially lead to soitions in the various market nees in prices between two exhile accessing arbitrage oppor guidelines and limits. there will be a part of the port	interest rates with minimal coprofitable arbitrage opports simultaneously. The arbitr changes/markets. In this cast tunities. The Investment Ma folio, which will be invested	active price risk on equities rtunities. The Scheme woul age strategy can also be or be the arbitrage strategy wil nager will have an effective in debt securities and mone		
	For detailed investment strategy refer SID Under normal circumstances, when adequate arbitrage opportunitie allocation of the Scheme will be as follows:	s are available and accessible	in the cash and derivative	market segment, the asse		
	attocation of the scheme with be as follows:	Indicative allocatio	ns (% of total assets)			
	Instruments	Minimum	Maximum	Risk Profile		
	A. Equity & Equity related instruments including derivatives	65%	75%	Medium to High		
	A1. Of which cash-futures arbitrage*	25%	55%	Low to Medium		
	A2. Of which net long equity exposure	20%	40%	High		
	B. Debt and money market instruments	15%	35%	Low		
	C. Units issued by REITs & InvITs	0%	10%	Medium to High		
	When adequate arbitrage opportunities are not available and access will be as follows:	sible in the cash and derivativ	e market segment, the ass	et allocation of the Schem		
		Indicative allocation	ns (% of total assets)			
	Instruments	Minimum	Maximum	Risk Profile		
	A. Equity & Equity related instruments including derivatives	40%	65%	Medium to High		
		0%	45%	Low to Medium		
	A1. Of which cash-futures arbitrage*					
	A2. Of which net long equity exposure	20%	50%	High		
sset Allocation Pattern	B. Debt and money market instruments	15%	60%	Low		
of the Scheme	C. Units issued by REITs & InvITs *Refers to equity exposure completely hedged with corresponding ed	0%	10%	Medium to High		
	^Refers to only net long equity exposures aimed to gain from poten hedged The Scheme retains the flexibility to invest across all the securities in schemes of mutual funds. The scheme may also invest in derivatives instruments to the extent September 14, 2005 and SEBI Circular No. DNPD/ Cir-30/2006 dated J and SEBI Circular No. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010. T may be issued by SEBI and RBI and for such purposes as maybe permi based on the opportunities available. The Scheme can take exposure upto 20% of its net assets in stock lend Under normal circumstances the Schemes shall not have an exposure regulatory limits.	tial capital appreciation and the debt and money markets of 80% of the Net Assets as pe anuary 20, 2006, SEBI circular he Scheme may use fixed incotted from time to time, including. The Scheme shall also not	as permitted by SEBI / RBI frmitted vide SEBI Circular r No. SEBI/DNPD/ Cir-31/200 me derivative instruments, ling for the purpose of hedg	from time to time, includir no. DNPD/Cir 29/2005 date 6 dated September 22, 200 subject to the guidelines ing and portfolio balancing		
	Investment in Securitized Debt could be upto 20% of the Net Assets under the Scheme.					
	The Scheme may enter into short selling transactions in accordance participate in repo of money market and corporate debt securities.	-		•		
	The cumulative gross exposure through equity, debt, money market Scheme. The Scheme will not have a leveraged position in derivative equity linked debentures.	ves. The Scheme will not inve				
Plans and Options	Regular Plan: • Growth • Dividend - Payout Dividend - Reinvest Dividend • Monthly Dividend - Payout Dividend - Reinvest Dividend • Quarterly Dividend - Payout Dividend - Reinvest Dividend	Direct Plan: Growth Dividend - Payout Divide Monthly Dividend - Payou Quarterly Dividend - Payou	t Dividend - Reinvest Dividend			

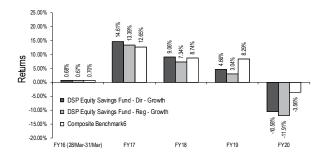
DSP EQUITY SAVINGS FUND (CONT'D)

Minimum Application	Regular and Direct Plan	Purchase	Additional Purchase	Repurchase
Amount / Number of Units		Rs. 500/- and any amount thereafter	Rs. 500/- and any amount thereafter	Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quarterly option	ons available		
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly, monthly, quarterly,	half yearly or yearly options available.		
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week day i.	e Monday to Friday), monthly, quarterly, half	yearly and yearly options available.	
Benchmark Index	30% Nifty 500 TRI + 70% CRISIL Liquid Fund Index			
Dividend Policy	The Trustee envisages declaring dividend under the Dividend Option, and the distribution of dividends and the frequency thereof are entirely at the discretion of the Trustee. If the dividend amount payable to Unit holders (net of tax deducted at source, wherever applicable) for an amount equal to or less than Rs. 250/- ir case of payout sub options of Dividend and Monthly Dividend will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.			
Name of the Fund Managers	Mr. Vinit Sambre (Equity Portion): Tenure: 4 months (managing since June 2020) Mr. Saurabh Bhatia : Tenure 2 years 7 months (Managing the scheme since March 2018) Mr. Jay Kothari (Dedicated Fund Manager for Overseas Investments) : Tenure 2 years 7 months (Managing the scheme since March 2018)			h 2018)

Expenses of the Scheme	Entry Load	Exit Load		
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding period from date of allotment: • If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 12 months from the date of allotment: Nil; • If units redeemed or switched out are in excess of the limit within 12 months from the date of allotment: 1%; • If units are redeemed or switched out on or after 12 months from the date of allotment: Nil.		
Actual Expenses for 2019 -2020				
- Regular Plan	2.18%	2.18%		
- Direct Plan	0.68%	0.68%		
Recurring Expenses	Please refer to page nu	Please refer to page number 11-16		

Performance of the Scheme

(a) Absolute Returns



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

(b) Absolute Returns as of October 30, 2020

PERIOD	ABSOLUTE RETURN			
	DSP Eq- uity Savings Fund - Reg - Growth	COMPOSITE BENCH- MARK^	DSP Eq- uity Savings Fund - Dir - Growth	COMPOSITE BENCH- MARK^
Last 1 Year	1.67%	5.20%	3.23%	5.20%
Last 3 Year	2.87%	6.02%	4.48%	6.02%
Last 5 Year	NA	NA	NA	NA
Since Inception	6.31%	8.42%	7.85%	8.42%
NAV/ Index value (Oct 30)	13.25	144.99	14.15	144.99
Date of allotment	28-Mar-16			

^Scheme Benchmark (Composite Benchmark6: 30% Nifty 500 TRI + 70% CRISIL Liquid Fund Index). All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

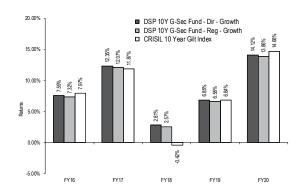
DSP 10Y G-SEC FUND

Investment Objective	Please refer to page number 15-18				
Type of Scheme	Open ended debt scheme investing in government securities having a co	Open ended debt scheme investing in government securities having a constant maturity of 10 years.			
Investment Strategy	The Scheme will endeavor to invest in government securities such that the security. By investing predominantly in Government Securities, the scher to enhance the returns and minimize the price risk and loss of capital eve Scheme while maintaining a balance between safety, liquidity and return over others for similar risk and liquidity level.	me aims to maintain a hig en on a daily basis. The Al	gh degree of cred MC will endeavor	lit quality and liquidity. The objective is to meet the investment objective of the	
	For detailed investment strategy refer SID.	1 1 1 1		Di la Di ci	
Asset Allocation Pattern of the Scheme	Types of Instruments Indicative allocations Risk Pi (% of total assets) Minimum Maximum			Risk Profile	
	Government Securities	80%	100%	Low to Medium	
	TRI Party REPO/repo or any other alternatives as may be provided by RBI	0%	20%	Low	
Plans and Options	will not participate in repos/reverse repo in corporate debt securities securities issued by the Central and State Governments or any other in time. The Central Government issues both, treasury bills and bonds or d which are called the State Development Loans (SDLs). Regular Plan:	struments eligible to be	SLR securities as	may be permitted by RBI from time to	
rians and Options	• Growth	• Growth			
	Monthly Dividend	Monthly Dividend			
	- Payout Dividend - Reinvest Dividend	- Payout Dividend - Re	invest Dividend		
	Dividend Dividend	Dividend			
	- Payout Dividend - Reinvest Dividend	- Payout Dividend - Re	invest Dividend		
	Quarterly Dividend	Quarterly Dividend			
	- Payout Dividend - Reinvest Dividend	- Payout Dividend - Re	invest Dividend		
Minimum Application	Regular and Direct Plan Purchase	Additional Purchase	coc biridella	Repurchase	
Amount / Number of Units	Rs. 500/- and any amount thereafter	Rs. 500/- and any amo	ount there after	Rs. 500/-	
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quarterly options available.				
	Rs. 500/ Weekly, monthly, quarterly, half yearly or yearly options avail	lable.			
Systematic Withdrawal Plan (SWP)	Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available.				
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, qua	arterly, half yearly and ye	arly options avail	lable.	
Systematic Transfer Plan (STP) Benchmark Index	Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, qua CRISIL 10 Year Gilt Index		•		
Systematic Transfer Plan (STP)	Rs. 500/ Weekly (on any week day i.e Monday to Friday), monthly, qua	d be noted that actual di	•		

(a) Absolute Returns

Performance of the Scheme

(b) Compounded Annualised Returns as of October 29, 2020



	COMPOUNDED ANNUALISED RETURN					
PERIOD	DSP 10Y G-Sec Fund - Reg - Growth	CRISIL 10 Year Gilt Index	DSP 10Y G-Sec Fund - Dir - Growth	CRISIL 10 Year Gilt Index		
Last 1 Year	11.90%	8.90%	12.12%	8.90%		
Last 3 Year	8.63%	7.54%	8.88%	7.54%		
Last 5 Year	9.08%	7.93%	9.33%	7.93%		
Since Inception	9.55%	8.67%	9.81%	8.67%		
NAV/ Index value (Oct 29)	17.44	4,010.39	17.69	4,010.39		
Date of allotment	26-Sep-1	4	1-Jan-1	3		

All returns are for - Growth Option. Different phase a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

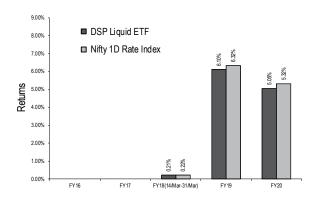
Expenses of the Scheme	Entry Load	Exit Load		
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil		
Actual Expenses for 2019 -2020				
- Direct Plan	0.25%	0.25%		
- Regular Plan	0.48%			
Recurring Expenses	Please refer to page number 11-16			

DSP LIQUID ETF

Investment Objective	Please refer to page number 15-18			
Type of Scheme	An open ended scheme investing in TRI Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments			
Investment Strategy	All investments of the Scheme would be in TRI Party REPO, Repo in Governme Money Market Instruments. For detailed investment strategy refer SID.	ent Securities, Rever	se Repos and similar oth	er overnight instruments and other
Asset Allocation Pattern of the Scheme	Types of Instruments Indicative all (% of total		Risk Profile	
		Minimum	Maximum	
	TRI Party REPO, Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI	95%	100%	Low
	Other Money Market Instruments with residual maturity of upto 91 days* *The Scheme retains the flexibility to invest across all the securities in money.	0%	5%	Low
Plans and Options	in repo of money market and corporate debt securities. The cumulative gross assets the Scheme. The Scheme shall have only one Plan and only one option which shall be dai			
Plans and Options	The Scheme shall have only one Plan and only one option which shall be dai	ily dividend reinvest.	•	
Minimum Application	On Continuous basis - Directly with Fund: Authorized Participants and Large	Investors can direct	ly purchase /redeem in	blocks from the fund in "Creation
Amount / Number of Units	unit size" on any business day. On the Exchange - The units of the Scheme can be purchased and sold in mi	inimum lot of 1 unit	and in multiples thereof	ī.
Benchmark Index	Nifty 1D Rate Index			
Dividend Policy	The Fund will endeavour to declare Dividend on a daily basis so as to mainta will declare Dividend only if the NAV of the Scheme is above its face value and			
	declared on daily basis will be compulsorily reinvested in the Scheme and Ur Investor with the Depositary Participant. Dividend will accrue on Saturday into fractional units upto 3 decimal places. The Dividend reinvestment Uni held with the depository. As the Units of the Scheme are in demat, the ho	nits arising out of Div and Sunday also. Th its will be uploaded Ilding statement issu	vidend reinvestment will be Units arising out of di periodically in the bene led by the Depository Pa	l be credited to the account of the ividend reinvestment would result ficiary account of the Unit Holder articipant would be deemed to be
Name of the Fund Managers	declared on daily basis will be compulsorily reinvested in the Scheme and Ur Investor with the Depositary Participant. Dividend will accrue on Saturday into fractional units upto 3 decimal places. The Dividend reinvestment Uni	nits arising out of Div and Sunday also. Th its will be uploaded Iding statement issu ments of account wit	vidend reinvestment will be Units arising out of di periodically in the bene led by the Depository Pa	l be credited to the account of the ividend reinvestment would result ficiary account of the Unit Holder articipant would be deemed to be

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP Liquid ETF Regular Plan	Nifty 1D Rate Index	DSP Liquid ETF Direct Plan	Nifty 1D Rate Index	
Last 1 Year	3.49%	3.74%	NA	NA	
Last 3 Year	NA	NA	NA	NA	
Last 5 Year	NA	NA	NA	NA	
Since Inception	4.92%	5.18%	NA	NA	
NAV/ Index value (Oct 29)	1,000.00	1,914.68	NA	NA	
Date of allotment	14-Ma	ar-18	14-Ma	ar-18	

Note: As per the SEBI standards for performance reporting, the "since inception" returns are calculated on Rs. 1000/- invested at inception. For this purpose the inception date is deemed to be the date of allotment. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments

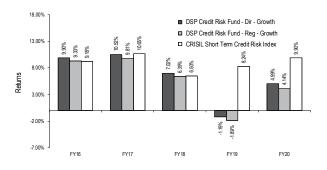
The same and the partie of the same and the same may be, to other mandation of the respective mandating years			
Expenses of the Scheme	Entry Load	Exit Load	
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil	
Actual Expenses for 2019 -2020	0.59%		
Recurring Expenses	Please refer to page number 11-16		

DSP CREDIT RISK FUND

	DSP CREDIT	KISK LUND			
Investment Objective	Please refer to page number 15-18				
Type of Scheme	An open ended debt scheme predominantly investing in AA	A and below rated co	orporate bonds (exclud	ling AA+ rated corporate b	oonds).
Investment Strategy	The Investment Manager will invest in those debt securities the Investment Manager believes to be of equivalent quadetermine credit risk. The investment process follows a top systemic liquidity, RBI's policy stance, inflationary expectations for detailed investment strategy refer SID.	llity. In-house resear	ch by the Investment ng into account aspect:	Manager will emphasize of s like interest rate view, to	on credit analysis, in order to erm structure of interest rates.
Asset Allocation Pattern	Types of Instruments		Normal Allocation	on (% of Net Assets)	1
of the Scheme	Types of instruments		Minimum	Maximum	Risk Profile
	Investment in corporate bonds which are AA\$ and below instruments	rated	65%	100%	Low to Medium
	Investment in other debt* and money market instruments	S	0%	35%	Low to Medium
	Units issued by REITs/InviTS		0%	10%	Medium to High
Plans and Options	The cumulative gross exposure through debt securities, rederivatives will not exceed 100% of the net assets of the The Scheme shall not invest in foreign debt securities. The Scheme will participate in repo of money market an The Scheme will engage in short selling of securities and Regular Plan:	d corporate debt se securities lending a	curities.	J	
rians and Options	Growth Daily Dividend - Reinvest Dividend Daily Dividend Reinvest Weekly Dividend - Payout Dividend - Reinvest Dividend Monthly Dividend - Payout Dividend - Reinvest Dividend Quarterly Dividend - Payout Dividend - Reinvest Dividend	● G ● D ● D ● W ● M	rowth ividend - Payout Dividend - Payout Dividend Reinvest /eekly Dividend - Payoonthly - Pa	dend - Reinvest Dividend t out Dividend - Reinvest D yout Dividend - Reinvest ayout Dividend - Reinve	ividend Dividend
Minimum Application	Regular and Direct Plan Purchase		itional Purchase		Repurchase
Amount / Number of Units	Rs. 500/- and any amount the	hereafter Rs.	500/- and any amount	: thereafter	Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Quarterly options available.				
Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP)	Rs. 500/ weekly, monthly, quarterly, half yearly or year Rs. 500/ weekly (on any week day i.e Monday to Friday	rly options available	ly half voarly and yoa	rly ontions available	
Benchmark Index	CRISIL Short Term Credit Risk Index	,, monthly, quarter	ty, mate yearty and yea	irty options available	
Dividend Policy for Regular Plan & Direct Plan	Dividend Option - Trustee intends to declare annual dividend on the Wednesday of each week. The Trustee may alter the Reinvest Option - Trustee envisages declaring daily dividends fo Dividend Option - Trustee envisages declaring monthly dividen is not a Business Day. Quarterly Dividend option - Trustee enviquarter of the financial year or the immediately preceding Bus are provisional and will be entirely at the discretion of the Tru If the dividend amount payable to Unit holders (net of tax d Dividend Payout sub-option; (ii) for an amount equal to or les will be compulsorily and automatically reinvested in the Plan Date. There shall be no load on dividend so reinvested.	Record Date at its disc or Unitholders on record ds for Unit holders on isages declaring quart siness Day, if 28th is no istee. There is no assu leducted at source, w ss than Rs. 250/- in G.	retion. The dividends s d as on each day. The div record as on the 28th of terly dividends for Unit ot a Business Day. Actual irance or guarantee regathere eregathere or guarantee regathere applicable): (if ase of payout sub options of the control of the contro	so declared will be compuls vidends so declared will be c each month or immediatel holders on record as on the I distribution of dividends a arding the rate of dividend i) for an amount less than of Dividend. Monthly Dividend.	orily reinvested. Daily Dividend ompulsorily reinvested. Monthly y preceding Business Day, if 28th 28th of the last month of each nd the frequency of distribution or regular payment of dividend. Rs. 10, 000/- in case of Weekly widend and Quarterly Dividend.
Name of the Fund Manager	Sauarbh Bhatia Tenure: 1 year 7 months (Managing the S Laukik Bagwe Tenure: 4 yeras 3 months (Managing the S	Scheme since March	2019)		

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 29, 2020

	COMPOUNDED ANNUALISED RETURN				
PERIOD	DSP CREDIT	CRISIL SHORT	DSP CREDIT	CRISIL SHORT	
FERIOD	RISK FUND -	TERM CREDIT RISK	RISK FUND -	TERM CREDIT	
	REG - GROWTH	INDEX	DIR - GROWTH	RISK INDEX	
Last 1 Year	5.08%	10.60%	5.87%	10.60%	
Last 3 Year	1.97%	9.23%	2.74%	9.23%	
Last 5 Year	4.74%	9.05%	5.47%	9.05%	
Since Inception	6.44%	8.84%	7.16%	9.56%	
Nav/ Index value (Oct 29)	29.77	5,031.43	31.29	5,031.43	
Date of allotment	13th <i>l</i>	May, 2003	01st Jan	uary, 2013	

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%- Holding Period: >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.
Actual Expenses for 2019 -2020		
- Regular Plan	0.18%	
- Direct Plan	1.05%	
Recurring Expenses	Please refer to page number 11-16	

DSP STRATEGIC BOND FUND

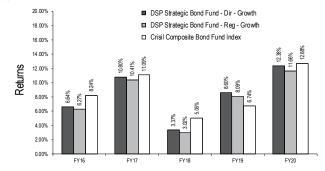
Please refer to page number 15-18

Type of Scheme	An open ended dynamic debt scheme investing across duration					
Investment Strategy	In line with the asset allo	ocation pattern, the Investment Man	ager may invest i			
	Some of these factors ar	follows a Top-Down approach of inverterm structure of interest rates, R s fiscal policy, global interest rate enic liquidity.	BI's monetary po	licy stance, inflation	ary expectations, dema	nd supply dynamics, key economic
	to generate optimal risk portfolio duration based	active portfolio management style c-adjusted returns by periodically re d on the Investment Manager's near y from short-term to long-term bas	eviewing the inte	erest rate environme n interest rates & cre	nt and suitably rebalanedit spreads. According	cing its asset allocation as well as
Asset Allocation Pattern	Types of Instruments			Normal Allocat	ion (% of Net Assets)	Risk Profile
of the Scheme				Minimum	Maximum	
	average maturity of less	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			100%	Low
	more than 367 days					Low to Medium
Plans and Options	*Debt securities may inc	clude securitised debts up to 75% of	Direct Plan:			
	 Monthly Dividend - Pa Dividend - Payout Dividend Reinve 		 Monthly Divi 	dend - Páyout Divid ayout Dividend - Re nd Reinvest		d
Minimum Application	Regular and Direct	Purchase		Additional Purch		Repurchase
Amount / Number of Units	Plan	Rs. 500/- and any amount therea	fter	Rs. 500/- and any	amount thereafter	Rs. 500
Systematic Investment Plan (SIP)		Quarterly options available.				
Systematic Withdrawal Plan (SWP)		hly, quarterly, half yearly or yearly				
Systematic Transfer Plan (STP)		ny week day i.e Monday to Friday),	monthly, quarte	rly, half yearly and	yearly options available	9
Benchmark Index	CRISIL Composite Bond F				.1 00:1 6 1 .1	
Dividend Policy for Regular Plan & Direct Plan	Day, if 28th is not a Busin Dividend / Weekly Dividen	Trustee envisages declaring monthly di less Day. The Trustee may alter the Re id Reinvest Option - Trustee envisages of ts discretion. The dividends so declare	ecord Date at its of declaring weekly d	discretion. Dividend C ividends for Unit Hold	Option - Trustee envisages ers on record as on Wedne	s declaring Annuál Dividends. Weekly esday of each week. The Trustee may
	dividends for Unit Holders being paid out in cash. Act assurance or guarantee re wherever applicable): (i) 250/- in case of payout sub	on record as on each day. The divide tual distribution of dividends and the fragarding the rate of dividend or regular for an amount less than Rs. 10, 000/- in options of Monthly Dividend and Dividen tual to the property of the providence of the	nds so declared we equency of distrib payment of dividences of Weekly Dendoption will be	rill be compulsorily re ution are provisional a end. If the dividend a ividend Payout sub-op compulsorily and auto	invested by way of additi and will be entirely at the mount payable to Unit ho tion under the plan; (ii) fo matically reinvested in the	onal Units in the Scheme, instead of discretion of the Trustee. There is not lders (net of tax deducted at source or an amount equal to or less than Rs e respective Plan by issuing additiona
Name of the Fund Managers	Mr. Vikram Chopra Tenu Mr. Saurabh Bhatia tenu	re: 4 years 3 month (Managing the re: 2 years 7 months (Managing the	Scheme since Jule Scheme since A	ly 2016) March 2018)		

Performance of the Scheme

(a) Absolute Returns

Investment Objective



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

(b) Compounded Annualised Returns as of October 29, 2020

	со	MPOUNDED AN	ANNUALISED RETURN		
PERIOD	DSPSBF- REGULAR PLAN	CRISIL COMPOSITE BOND FUND INDEX	DSPSBF- DIRECT PLAN	CRISIL COMPOSITE BOND FUND INDEX	
Last 1 Year	12.35%	12.05%	13.07%	12.05%	
Last 3 Year	8.88%	8.98%	9.46%	8.98%	
Last 5 Year	8.54%	9.14%	9.04%	9.14%	
Since Inception	8.34%	8.65%	9.37%	9.12%	
NAV/ Index value (Oct 29)	2,609.56	3,814.59	2,697.90	3,814.59	
Date of allotment	12th November, 2008		01st Janu	ary, 2013	

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 29, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

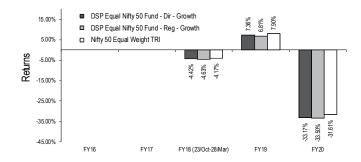
Expenses of the Scheme	Entry Load	Exit Load		
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil		
Actual Expenses for 2019 -2020				
- Regular Plan	1.07%			
- Direct Plan	0.43%			
Recurring Expenses	Please refer to page number 11-16			

DSP EQUAL NIFTY 50 FUND

Investment Objective	Please refer to page num	ber 15-18						
Type of Scheme	An open ended scheme re	n open ended scheme replicating NIFTY 50 Equal Weight Index						
Investment Strategy	The investment strategy weights of stocks in the ir will be invested in debt a	Strategy for Equity Securities: The Scheme will be managed passively with investments in stocks in the same proportion as in NIFTY 50 Equal Weight Index. The investment strategy would revolve around minimizing the tracking error through periodic rebalancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collections / redemptions in the Scheme. A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including Tri Party REPO (TREPs) or in alternative investment for the TREPs as may be provided by the RBI, to meet the liquidity requirements under the Scheme.						
	rating agency such as CRI	SIL, ICRA, CARE etc. or in u	nrated debt securities	only in those debt securities which the Investment Manag and Trustee shall be obtained	er believes to be of equival			
	For detailed investment s	trategy refer SID.						
Asset Allocation Pattern	Types of Instruments			Ехро	sure	Risk Profile		
of the Scheme				Minimum	Maximum			
	Equity and equity related securities covered by Nifty 50 Equal Weight Index			95%	100%	Medium to High		
	Debt and Money Market Securities			0%	5%	Low to Medium		
Plans and Options				vill not invest in foreign securebt securities. The Scheme w Direct Plan: Growth				
	Dividend - Payout Dividend - Reinvest Dividend			Dividend - Payout Dividend - Reinvest Dividend				
Minimum Application	Regular and Direct Plan	Purchase	Additional Purchase					
Amount / Number of Units		Rs. 500/- and any amount thereafter	Rs. 500/- and any an	Rs. 500/- and any amount thereafter				
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Qu	uarterly options available						
Systematic Withdrawal Plan (SWP)	Rs. 500/ weekly, month	ly, quarterly, half yearly or	yearly options availab	le				
Systematic Transfer Plan (STP)	Rs. 500/ weekly (on any	week day i.e Monday to F	riday), monthly, quarto	erly, half yearly and yearly op	tions available			
Benchmark Index	NIFTY 50 Equal Weight Inc	dex TRI						
Dividend Policy	discretion of the Trustee or less than Rs. 250/- in	The Trustee envisages declaring a dividend under the Dividend Option, and the distribution of dividends and the frequency thereof are entirely at the liscretion of the Trustee. If the dividend amount payable to Unit holders (net of tax deducted at source, wherever applicable for an amount equal to r less than Rs. 250/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There hall be no load on dividend so reinvested.						
Name of the Fund Manager		year 3 months (Managing state Name of the						

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 30, 2020

	COMPOUNDED ANNUALISED RETURN					
PERIOD	DSP EQUAL NIFTY 50 FUND - REG - GROWTH	NIFTY 50 EQUAL WEIGHT TRI	DSP EQUAL NIFTY 50 FUND - DIR - GROWTH	NIFTY 50 EQUAL WEIGHT TRI		
Last 1 Year	-6.01%	-3.17%	-5.60%	-3.17%		
Last 3 Year	-2.88%	-1.24%	-2.41%	-1.24%		
Last 5 Year	NA	NA	NA	NA		
Since Inception	-2.34%	-0.69%	-1.87%	-0.69%		
NAV/ Index value (Oct 30)	9.31	18,994.81	9.45	18,994.81		
Date of allotment	23rd October, 2017		23rd Octo	ber, 2017		

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

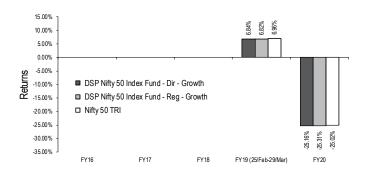
Expenses of the Scheme	Entry Load	Exit Load			
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL			
Actual Expenses for 2019 -2020					
- Regular Plan	0.86%				
- Direct Plan	0.37%				
Recurring Expenses	Please refer to page number 11-16				

DSP NIFTY 50 INDEX FUND

	Please refer to page numl	per 15-18						
Type of Scheme	An open ended scheme re	n open ended scheme replicating/tracking NIFTY 50 Index						
	Strategy for Equity Secur	ities						
Investment Strategy	minimizing the tracking e incremental collections /	The Scheme will be managed passively with investments in stocks in the same proportion as in NIFTY 50 Index. The investment strategy would revolve aroun minimizing the tracking error through periodic rebalancing of the portfolio, taking into account the change in weights of stocks in the indices as well as th incremental collections / redemptions in the Scheme. A small portion of the net assets will be held as cash or will be invested in debt and money marke instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirement under the Scheme.						
	Strategy for Fixed Incom-	e Securities						
	etc. or in unrated debt se the Board of Directors of	curities which the Invest the AMC and Trustee shal	tment Manager believes	ted investment grade by a do to be of equivalent quality. I vestment				
	For detailed investment st	trategy refer SID.						
Asset Allocation Pattern	Under normal circumsta	nces, it is anticipated t	hat the asset allocation	of the Scheme shall be as	follows:			
of the Scheme	Instruments			Indicative allocatio	ns (% of total assets)	Risk Profile		
				Minimum	Maximum			
	Equity and equity related	securities covered by Nif	ty 50 Index	95%	100%	High		
	Debt and Money Market Se	ecurities		0%	5%	Low to Medium		
		nt instruments as may be	provided by RBI and ap		in Repo in Government Seco	urities, Reverse Repos an		
Plans and Ontions	The Scheme will not parti any other similar overnigh The Scheme will not parti The Scheme will not inves For detailed note on asse	cipate in repo of corporations instruments as may be cipate in repo of money in Credit Default Swap	e provided by RBI and ap market and corporate cos.	proved by SEBI. ebt securities.	in Repo in Government Secu	urities, Reverse Repos an		
Plans and Options	The Scheme will not parti any other similar overnigh The Scheme will not parti The Scheme will not invest	cipate in repo of corporations instruments as may be cipate in repo of money in Credit Default Swap	e provided by RBI and ap market and corporate cos.	proved by SEBI.	in Repo in Government Secu	urities, Reverse Repos an		
	The Scheme will not parti any other similar overnigh The Scheme will not inver For detailed note on asset Regular Plan: Growth Dividend Payout Dividend	cipate in repo of corporations instruments as may be cipate in repo of money in Credit Default Swap	e provided by RBI and ap market and corporate cos.	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend	in Repo in Government Secu	urities, Reverse Repos ar		
Minimum Application	The Scheme will not parti any other similar overnigh The Scheme will not parti The Scheme will not inver For detailed note on asset Regular Plan:	cipate in repo of corpor nt instruments as may be cipate in repo of money st in Credit Default Swap t allocation refer SID of	e provided by RBI and ap market and corporate o os. the scheme.	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend		urities, Reverse Repos ar		
Minimum Application Amount / Number of Units	The Scheme will not parti any other similar overnigh The Scheme will not parti The Scheme will not inver For detailed note on asset Regular Plan:	cipate in repo of corporat instruments as may be cipate in repo of money at in Credit Default Swap tallocation refer SID of Purchase Rs. 500/- and any amount thereafter	e provided by RBI and ap market and corporate cos. the scheme. Additional Purchase Rs. 500/- and any any and any and any and any any and any and any and any and any any any and any any any and any	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend	Repurchase	urities, Reverse Repos ar		
Minimum Application Amount / Number of Units Systematic Investment Plan (SIP)	The Scheme will not parti any other similar overnigh The Scheme will not parti The Scheme will not inver For detailed note on asser Regular Plan:	cipate in repo of corporat instruments as may be cipate in repo of money at in Credit Default Swap tallocation refer SID of Durchase Rs. 500/- and any amount thereafter suarterly options available.	e provided by RBI and ap market and corporate cos. the scheme. Additional Purchase Rs. 500/- and any are	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend mount thereafter	Repurchase	urities, Reverse Repos ar		
. Minimum Application Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP)	The Scheme will not partiany other similar overnigh. The Scheme will not partitive Scheme will not inversor detailed note on assert Regular Plan: Growth Dividend Payout Dividend Reinvest Dividend Regular and Direct Plan Rs. 500/ Monthly and Ques. 500/ weekly, monthly	cipate in repo of corporat instruments as may be cipate in repo of money st in Credit Default Swap tallocation refer SID of allocation refer SID of Purchase Rs. 500/- and any amount thereafter larterly options available, quarterly, half yearly	e provided by RBI and ap market and corporate cos. the scheme. Additional Purchase Rs. 500/- and any action of the scheme are corporated to the scheme.	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend mount thereafter	Repurchase Rs. 500	urities, Reverse Repos ar		
Minimum Application Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP)	The Scheme will not partiany other similar overnigh. The Scheme will not partitive Scheme will not inversor detailed note on assert Regular Plan: Growth Dividend Payout Dividend Reinvest Dividend Regular and Direct Plan Rs. 500/ Monthly and Ques. 500/ weekly, monthly	cipate in repo of corporat instruments as may be cipate in repo of money st in Credit Default Swap tallocation refer SID of allocation refer SID of Purchase Rs. 500/- and any amount thereafter larterly options available, quarterly, half yearly	e provided by RBI and ap market and corporate cos. the scheme. Additional Purchase Rs. 500/- and any action of the scheme are corporated to the scheme.	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend mount thereafter	Repurchase Rs. 500	urities, Reverse Repos ai		
Plans and Options Minimum Application Amount / Number of Units Systematic Investment Plan (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Plan (STP) Benchmark Index Dividend Policy	The Scheme will not partiany other similar overnigh. The Scheme will not partitive Scheme will not inverse for detailed note on assert Regular Plan: Growth Dividend Payout Dividend Regular and Direct Plan Rs. 500/ Monthly and Question School weekly, monthly Rs. 500/ weekly (on any	cipate in repo of corporat instruments as may be cipate in repo of money to incredit Default Swapt allocation refer SID of tallocation refer SID o	Additional Purchase Rs. 500/- and any are e or yearly options availal o Friday), monthly, quart	proved by SEBI. ebt securities. Direct Plan: Growth Dividend Payout Dividend Reinvest Dividend mount thereafter Dle erly, half yearly and yearly or	Repurchase Rs. 500	urities, Reverse Repos ar		

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 30, 2020

	COMPOUNDED ANNUALISED RETURN					
PERIOD	DSP NIFTY 50 INDEX FUND - REG - GROWTH	NIFTY 50 TRI	DSP NIFTY 50 INDEX FUND - DIR - GROWTH	NIFTY 50 TRI		
Last 1 Year	-1.88%	-0.98%	-1.69%	-0.98%		
Last 3 Year	NA	NA	NA	NA		
Last 5 Year	NA	NA	NA	NA		
Since Inception	4.55%	5.46%	4.76%	5.46%		
NAV/ Index value (Oct 30)	10.86	16,504.16	10.90	16,504.16		
Date of allotment	25-Feb-19					

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

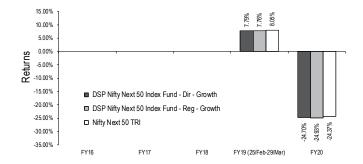
Expenses of the Scheme	Entry Load	Exit Load			
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL			
Actual Expenses for 2019 -2020					
- Regular Plan	0.39%				
- Direct Plan	0.20%				
Recurring Expenses	Please refer to page number 11-16				

DSP NIFTY NEXT 50 INDEX FUND

Investment Objective	Please refer to page numb	ease refer to page number 15-18							
Type of Scheme	An open ended scheme re	open ended scheme replicating/tracking NIFTY NEXT 50 Index							
	Strategy for Equity Secur	ities							
Investment Strategy	around minimizing the tra as the incremental collec market instruments permi	The Scheme will be managed passively with investments in stocks in the same proportion as in NIFTY NEXT 50 Index. The investment strategy would revolve around minimizing the tracking error through periodic rebalancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collections / redemptions in the Scheme. A small portion of the net assets will be held as cash or will be invested in debt and money market instruments permitted by SEBI/RBI including TREPS or in alternative investment for the TREPS as may be provided by the RBI, to meet the liquidity requirements under the Scheme.							
	Strategy for Fixed Income	e Securities							
		curities which the Investr	ment Manager believes t	ted investment grade by a do to be of equivalent quality. I vestment.					
	For detailed investment st	trategy refer SID.							
Asset Allocation Pattern	Under normal circumsta	nces, it is anticipated th	at the asset allocation	of the Scheme shall be as	follows:				
of the Scheme	Instruments			Indicative alloca	ations (% of total)	Risk Profile			
				Minimum	Maximum				
	Equity and equity related	securities covered by Nift	y Next 50 Index	95%	100%	High			
	Debt and Money Market Se	ecurities		0%	5%	Low to Medium			
	The Scheme will not inves	any other similar overnight instruments as may be provided by RBI and approved by SEBI. The Scheme will not invest in Credit Default Swaps For detailed note on asset allocation refer SID of the scheme.							
Plans and Options	Regular Plan: • Growth • Dividend - Payout Dividend	t allocation refer SID of th	ne scheme.	Direct Plan: Growth Dividend Payout Dividend					
	- Reinvest Dividend	1		- Reinvest Dividend					
Minimum Application Amount / Number of Units	Regular and Direct Plan	Purchase	Additional Purchase	•	Repurchase				
Amount / Number of Units		Rs. 500/- and any amount thereafter	Rs. 500/- and any an	nount thereafter	Rs. 500				
Systematic Investment Plan (SIP)	Rs. 500/ Monthly and Qu	uarterly options available							
Systematic Withdrawal Plan (SWP)	Rs. 500/ weekly, monthl								
Systematic Transfer Plan (STP)	Rs. 500/ weekly (on any	week day i.e Monday to	Friday), monthly, quarte	erly, half yearly and yearly o	ptions available				
Benchmark Index	Nifty Next 50 Index TRI								
Dividend Policy		re Trustee reserves the right to declare a dividend and the actual distribution ereof and the frequency of distribution are entirely at the discretion of the							
Name of the Fund Manager	Mr. Anil Ghelani - Tenure -	- 1 Year 3 Months (manag	ing scheme since July 2	010)					

Performance of the Scheme

(a) Absolute Returns



(b) Compounded Annualised Returns as of October 30, 2020

	COMPOUNDED ANNUALISED RETURN					
PERIOD	DSP NIFTY NEXT 50 INDEX FUND - REG - GROWTH	NIFTY NEXT 50 TRI	DSP NIFTY NEXT 50 INDEX FUND - DIR - GROWTH	NIFTY NEXT 50 TRI		
Last 1 Year	-5.27%	-3.85%	-4.99%	-3.85%		
Last 3 Year	NA	NA	NA	NA		
Last 5 Year	NA	NA	NA	NA		
Since Inception	2.22%	3.68%	2.52%	3.68%		
NAV/ Index value (Oct 30)	10.49	37,710.72	10.55	37,710.72		
Date of allotment	25-Feb-19					

All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till October 30, 2020. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load				
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	NIL				
Actual Expenses for 2019 -2020						
- Regular Plan	0.59%	0.59%				
- Direct Plan	0.29%					
Recurring Expenses	Please refer to page number 9-10					

	READY RECKONER									
	Schemes (Cheque in the name of)	Plan	Options	Sub Options	Minimum Investment Amount#	Minimum Additional Purchase#				
	DSP Bond Fund	Regular and Direct Plan	Growth * Dividend Monthly Dividend	Payout * Reinvest Payout * Reinvest	500	500				
	DSP Government Securities Fund	Regular and Direct Plan	Growth * Dividend Monthly Dividend	Payout * Reinvest Payout * Reinvest	500	500				
chemes	DSP 10Y G-sec Fund	Regular and Direct Plan	Growth * Dividend Monthly Dividend Quarterly Dividend *	- Payout * Reinvest Payout * Reinvest Payout * Reinvest Payout * Reinvest	500	500				
Income Schemes	DSP Credit Risk Fund	Regular and Direct Plan	Growth * Dividend Weekly Dividend Daily Dividend Monthly Dividend Quarterly Dividend *	- Payout * Reinvest Payout * Reinvest - Reinvest Payout * Reinvest Payout * Reinvest Payout * Reinvest	500	500				
	DSP Strategic Bond Fund	Regular and Direct Plan	Growth * Dividend Daily Dividend Weekly Dividend Monthly Dividend Quarterly Dividend *	- Reinvest Payout * Reinvest Payout * Reinvest Payout * Reinvest Payout * Reinvest	500	500				
Liquid Scheme	DSP Liquidity Fund	Regular and Direct Plan	Growth * Daily Dividend Weekly Dividend *	- Reinvest Payout * Reinvest	500	500				
	DSP World Gold Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
	DSP World Energy Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
Fund Of Funds	DSP World Mining Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
Fund 0	DSP World Agriculture Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
	DSP US Flexible** Equity Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
	DSP Global Allocation Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
	DSP India T.I.G.E. R. Fund (The Infrastructure Growth and Economic Reforms Fund)	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
hemes	DSP Natural Resources and New Energy Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
Equity Schemes	DSP Equity Savings Fund	Regular and Direct Plan	Growth* Dividend Monthly Dividend Quarterly Dividend *	Payout * Reinvest Payout * Reinvest Payout * Reinvest Payout * Reinvest	500	500				
	DSP Dynamic Asset Allocation Fund	Regular and Direct Plan	Growth * Monthly Dividend	- Payout * Reinvest	500	500				
Hybrid Schemes	DSP Regular Savings Fund	Regular and Direct Plan	Growth * Monthly Dividend Quarterly Dividend *	- Payout * Reinvest Payout * Reinvest	500	500				
v	DSP Equal Nifty 50 Index Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
Index Funds	DSP Nifty 50 Index Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
<u>=</u>	DSP Nifty Next 50 Index Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Reinvest	500	500				
Exchange Traded Fund	DSP Liquid ETF	1	Daily Dividend Reinvest		On Continuous basis - Direc Participants and Large Inves redeem in blocks from the f on any business day. On the Scheme can be purchased a unit and in mul	tors can directly purchase / und in "Creation unit size" Exchange - The units of the nd sold in minimum lot of 1				

^{**}The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants. *In case the investor does not fill the plan / option / sub-option properly and clearly or in case of incomplete details, non clarity or ambiguity, default options will be considered and applied. The default plan under the Scheme will be the Continuing plan there under the Scheme. *Any amount thereafter.

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TRI = Total Return Index

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Taxation

(The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes.)

I. Income Tax Rates and Withholding Rates (TDS)

		Tax Rates* under the Act	TDS Rates* under the Act			
Category of units	Residents	NRI/PIOs & Other Non- resident other than FPI	than FPI FPIS Residents dent other than FPI		/FPIs	
		Short Term Capital G	ains			
Units of a non-equity oriented Scheme	Taxable at normal rates of tax applicable to the assessee	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee. In respect of non-resident corporates -40%.	30% (u/s 115AD)	Nil	30%* for non-residents non corporates, 40%* for non-resident corporates (u/s 195)	Nil
Units of an equity ori- ented Scheme (listed and unlisted)	15% on redemption	of Units where STT is payable on redemption	(u/s 111A)	Nil	15%*	Nil
		Long Term Capital G	ain			
Listed units of a non-equity oriented Scheme	20% with indexation, (u/s 112) **	20% with indexation, (u/s 112)**	10% (u/s 115AD) **	Nil	20%* with indexation (u/s 195) **	Nil
Unlisted units of a non-equity oriented Scheme	20% with indexation, (u/s 112) **	10% without indexation and no exchange fluctuation**(u/s 112)	10% (u/s 115AD) **	Nil	10%* without indexation & exchange fluctuation (u/s 112) **	Nil
Units of an equity oriented Scheme***	10% without indexation	on redemption of Units where STT is payable (u/s 112A)	on redemption	Nil	10%* without indexation & exchange fluctuation	Nil

Dividend Income								
	Tax Rates* under the Act				OS Rates under the Act			
Particulars	Residents	NRI/PIOs & Other Non- resident other than FPI	FPIs	Residents	NRI/PIOs & Other Non- resident other than FPI	FPIs		
Dividend income from equity/ non- equity fund	Taxable at normal rates of tax applicable to the assessee	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee (other than units purchased in foreign currency) In respect of non-resident (not being company) or foreign corporates -20%(for units purchased in foreign currency)	20% (u/s 115AD)	10% @ (u/s 194K)	20%* (u/s 196A)	20%* (u/s 196D)		

^{*}plus surcharge and Health and Education cess[®]. Surcharge as per the below table

@ The Central Board of Direct Taxes has issued Press Release dated 13th May, 2020 for the reduction of tax deduction at source in respect of specified payment made to residents by 25% for the period from 14th May, 2020 to 31st March, 2020. Accordingly, the rate of tax deduction at source on income to be distributed by the Mutual fund will be reduced to 7.5% in place of 10%.

Status of Investor	Income between 50 lakhs and 1 crore	Income between 1 crore and 2 crores	Income between 2 crores and 5 crores	Income between 5 crores and 10 crores	Income exceeding 10 crores
Individuals/HUFs/BOIs/AOPs and Artificial juridical persons -Capital gains on Equity Oriented Funds	10%	15%	15%	15%	15%
Individuals/HUFs/BOIs/AOPs and Artificial juridical persons - Capital gains on Non Equity Oriented Funds	10%	15%	25%	37%	37%
Firms, Co-operative societies, Local authorities	-	12%	12%	12%	12%
Domestic Company	-	7%	7%	7%	12%
Foreign Company	-	2%	2%	2%	5%

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

& Health and Education cess at the rate of 4% on income tax and surcharge.

Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIB (hereafter referred to as deductee), shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:

- (i) at the rate specified in the relevant provision of this Act; or
- (ii) at the rate or rates in force; or
- (iii) at the rate of twenty per cent.

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

- (i) name, e-mail id, contact number;
- (ii) address in the country or specified territory outside India of which the non-resident is a resident;
- (iii) a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;
- (iv) Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.

In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

For further details on taxation please refer to the clause on Taxation in the SAI.

^{**} Capital gains on redemption of units held for a period of more than 36 months from the date of allotment

^{***}Capital gains on redemption of units held for a period of more than 12 months from the date of allotment

Following are the Taxation details of Schemes which invests in foreign securities.

(The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes.)

Income Tax Rates and Withholding Rates (TDS)

		Tax Rates* under the Act			TDS Rates* under the Act	
Category of units	Residents	NRI/PIOs & Other Non- resident other than FPI	FPIs	Residents	NRI/PIOs & Other Non- resi- dent other than FPI	/FPIs
		Short Term Capital G	ains			
Units of a non-equity oriented Scheme	Taxable at normal rates of tax applicable to the assessee	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee. In respect of non-resident corporates -40%.	30% (u/s 115AD)	Nil	30%* for non-residents non corporates, 40%* for non-resident corporates (u/s 195)	Nil
Units of an equity ori- ented Scheme (listed and unlisted)	15% on redemption	of Units where STT is payable on redemption	(u/s 111A)	Nil	15%*	Nil
		Long Term Capital G	ain			
Listed units of a non-equity oriented Scheme	20% with indexation, (u/s 112) **	20% with indexation, (u/s 112)**	10% (u/s 115AD) **	Nil	20%* with indexation (u/s 195) **	Nil
Unlisted units of a non-equity oriented Scheme	20% with indexation, (u/s 112) **	10% without indexation and no exchange fluctuation**(u/s 112)	10% (u/s 115AD) **	Nil	10%* without indexation & exchange fluctuation (u/s 112) **	Nil
Units of an equity oriented Scheme***	10% without indexation	on redemption of Units where STT is payable (u/s 112A)	on redemption	Nil	10%* without indexation & exchange fluctuation	Nil

As per Finance Act 2020, dividend income will be taxed in the hands of the Unit Holder.

	Dividend Income					
Tax Rates* under the Act			TDS Rates under the Act			
Particulars	Residents	NRI/PIOs & Other Non- resident other than FPI	FPIs	Residents	NRI/PIOs & Other Non- resident other than FPI	FPIs
Dividend income from equity/ non- equity fund	Taxable at normal rates of tax applicable to the assessee	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee In respect of non-resident corporates -40%	20% (u/s 115AD)	10%	20%*	20%*

*plus surcharge and Health and Education cess[®]. Surcharge as per the below table

Status of Investor	Income between 50 lakhs and 1 crore	Income between 1 crore and 2 crores	Income between 2 crores and 5 crores	Income between 5 crores and 10 crores	Income exceeding 10 crores
Individuals/HUFs/BOIs/AOPs and Artificial juridical persons -Capital gains on Equity Oriented Funds	10%	15%	15%	15%	15%
Individuals/HUFs/BOIs/AOPs and Artificial juridical persons - Capital gains on Non Equity Oriented Funds	10%	15%	25%	37%	37%
Firms, Co-operative societies, Local authorities	-	12%	12%	12%	12%
Domestic Company	-	7%	7%	7%	12%
Foreign Company	-	2%	2%	2%	5%

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

& Health and Education cess at the rate of 4% on income tax and surcharge.

Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIB (hereafter referred to as deductee), shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:

- (i) at the rate specified in the relevant provision of this Act; or
- (ii) at the rate or rates in force; or
- (iii) at the rate of twenty per cent.

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

- (i) name, e-mail id, contact number;
- (ii) address in the country or specified territory outside India of which the non-resident is a resident;
- (iii) a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;
- (iv) Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.

In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

For further details on taxation please refer to the clause on Taxation in the SAI.

^{**} Capital gains on redemption of units held for a period of more than 36 months from the date of allotment

^{***}Capital gains on redemption of units held for a period of more than 12 months from the date of allotment

Tax Chapter for investment in Overseas securities

The information is provided for general information only. This information does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the tax and other implications arising out of his or her participation in the schemes.

I. USA securities

1. General US Taxation Rules with Respect to Foreign Persons

Generally, US imposes tax on foreign person either on gross basis or on net basis. Foreign persons who are not engaged in a trade or business in the US are subject to US gross withholding tax on US source income which is fixed determinable annual or periodical generally called as FDAP income. A foreign person that is engaged in a US trade or business will be subject to US taxation on effectively connected taxable income (ECTI). In addition to the income tax imposed on ECTI, the US also imposes a branch profits tax on foreign corporations that has branch or permanent establishment in US. The branch profit tax is imposed on deemed remittances of after-tax effectively connected earnings and profits of foreign corporation's US branch or permanent establishment. One can claim reduced tax rate or exemption from tax under US income tax treaty. The below discussion is based on the understanding that the Scheme would be treated as a corporation for US tax purposes, and the investors in the Mutual Fund Scheme are not tax resident of the USA or based in the USA. Thus, as long as the Scheme is treated as a corporation for US tax purposes, the investors in the Scheme should not directly be subject to US tax. For purposes of this discussion, a foreign person is a person who is not a US citizen or US resident for tax purposes and includes a foreign entity that is classified as a corporation for US tax purposes.

2. Investment in US listed companies

a) US Taxation on Disposition of Shares of US listed Companies

Subject to the discussion below concerning the taxation of ECTI, generally income from the sale of personal property by a foreign person is not US source income and should not be subject to US taxation. Thus, capital gains received by the Scheme on the disposition of shares of US listed companies, should not be subject to taxation in the US.

Trading in stock or securities is generally not considered US trade or business unless taxpayer is a dealer in stock or securities and effects the trade through US offices directly or through US office of its agent other than independent agent.

However if the Scheme invests in any entities that are treated as partnership for U.S federal income tax purposes and if these partnerships are engaged in a U.S. trade or business, then the Scheme itself would be treated as engaged in such a U.S. trade or business and would likely be required to file a U.S. income tax return and potentially pay U.S. tax on its distributive share of partnership income. It may also be subject to potential withholding tax with respect to sales of an interest in such partnership.

Gain derived by a non-U.S resident from the disposition of a U.S Real Property Interest (USRPI) may be treated as income that is effectively connected with the conduct of a U.S trade of business and thus subject to U.S federal income tax (and to a requirement to file a U.S. income tax return) under the Foreign Investment in Real Property Tax Act (FIRPTA). A USRPI includes an interest in a US Real Property Holding Company (USRPHC) which generally is defined as a US company whose assets, measured by fair market value, consist of 50% or more of USRPIs at any time during a five-year period. Such income is considered to be ECTI with the conduct of a U.S trade of business and is subject to US taxation. A foreign person who disposes of a USRPI will be subject to a 15% (w.e.f. 16 February 2016) withholding tax on the gross proceeds received and will be required to file a US federal income tax return. The final tax liability on the recognized gain on disposition of the USRPI will be set off by the 15% withholding tax on gross proceeds.

There is an exception that applies to FIRPTA for publicly traded shares of a - Qualified Investment Entity (QIE). The exception provides that if the stock of a QIE is regularly traded on an established securities market located in the USA (e.g., the NYSE), the stock will be treated as a USRPI only in the case of a more than 5% holder (over the course of a 5 year look-back period). The 5% holding is increased to 10% for publicly traded real estate investment trust (REIT). Such exception also applies to the disposition of an interest in a publicly traded partnership (PTP).

Thus, capital gains derived by the Scheme from the sale of regularly traded listed US equities should not be subject to tax in the US provided the Scheme holds an interest of 5% (10% for publicly traded REIT) or less of any class of stock. In cases where the Scheme has held, at any time within the 5-year period ending on the date of disposition, more than 5% (10% for publicly traded REIT) of the shares of a publicly-traded company that is also a USRPI, gain from disposition of such interest is subject to US federal corporate income tax

If a partnership (including a PTP), is engaged in a U.S. trade or business, and if a non-U.S. partner disposes of the partnership interest, a portion of gain or loss is treated as connected with the conduct of a U.S. trade or business, and is therefore subject to U.S. tax. Such income also generates a requirement to file a U.S. tax return. This provision is not subject to 5% exception as mentioned above for PTPs that are USPRI. US requires 10% withholding if non-U.S. partner disposes of an interest in the partnership. Such tax withheld can be set off against the final tax liability of the partner who sold its interest.

b) Dividend Income

US source non-effectively connected dividend income received by a foreign person is subject to a 30% withholding tax. Thus US source dividends received by the Scheme from investments in US listed companies should be subject to withholding tax of 30%. Such dividend withholding tax can be reduced pursuant to a double tax treaty as discussed further below.

3. Treaty Benefits to the Mutual Fund or ETF:

It is likely that the Scheme should be considered as a Person under Indian tax laws and so a tax resident of India and so is likely to be eligible to claim the Double Taxation Avoidance Agreement ('the DTAA' or 'the Treaty') benefits between India and the US on the income earned and tax, if any, payable in the US subject to completion of necessary documentations and the Scheme obtaining a tax residence certificate form the Indian tax authorities. As long as the Scheme is treated as a corporation for US tax purposes, the investors in the Scheme should not directly be subject to US tax. The main benefit of the DTAA is that it reduces the US withholding tax amount with respect to certain U.S. source FDAP payments and may exempt ECTI if it is not attributable to a U.S. permanent establishment.

As per the Treaty:

- i. The Business income earned by the Scheme in the US should not be taxable in the US if the Fund does not have a permanent establishment in the US; If the Scheme has a permanent establishment in the US, then it will be subject to US tax on profits that are attributable to that permanent establishment. US attributes business profits to U.S. permanent establishments of Indian resident corporations under the same ECTI rules applicable to non-treaty residents with respect to the assets and activities conducted in the permanent establishment. A more limited force of attraction rule is also applicable.; The Scheme could be considered to have a permanent establishment in the US if it invests in a partnership that is engaged in a trade or business in the US;
- ii. Capital gains arising on disposition of USRPIs is taxable in the US as per the US tax laws. There is no exception in the DTAA for US taxation of disposition of USRPIs under the FIRPTA rules;
- iii. In general, dividend income beneficially earned by the Scheme in the US should be taxable at the rate of 25% for portfolio ownership interests below 10%;
- iv. Interest income beneficially earned by the Scheme in the US should be subject to withholding tax at the rate of 15% (to the extent not otherwise exempt under US internal rules such as the portfolio interest exception); and
- v. Any other income should be taxable in the US as per US tax laws.

Disclosure as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016: Sector wise break up (As on 31-Oct-2020)

DSP Flexi Cap Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	35.70%	
CONSUMER GOODS	15.40%	
IT	9.50%	
PHARMA	7.08%	
CEMENT & CEMENT PRODUCTS	5.27%	
OIL & GAS	5.00%	
CHEMICALS	4.10%	
CONSTRUCTION	3.62%	
FERTILISERS & PESTICIDES	3.60%	
TELECOM	3.26%	
AUTOMOBILE	3.07%	
INDUSTRIAL MANUFACTURING	2.24%	
TREPS / Reverse Repo / Corporate	1.17%	
Debt Repo		
POWER	0.92%	
TEXTILES	0.28%	
MEDIA & ENTERTAINMENT	0.00%	
Net Receivables/Payables	-0.21%	
Grand Total	100.00%	

DSP India T.I.G.E.R. Fund			
Sector	% of Scheme		
FINANCIAL SERVICES	22.59%		
INDUSTRIAL MANUFACTURING	15.76%		
CONSTRUCTION	12.63%		
CEMENT & CEMENT PRODUCTS	7.88%		
OIL & GAS	7.46%		
METALS	6.84%		
TELECOM	6.61%		
POWER	5.65%		
CONSUMER GOODS	4.13%		
SERVICES	3.59%		
FERTILISERS & PESTICIDES	2.37%		
AUTOMOBILE	1.38%		
CHEMICALS	1.09%		
TEXTILES	1.09%		
TREPS / Reverse Repo / Corporate	0.21%		
Debt Repo			
Cash Margin	0.66%		
Net Receivables/Payables	0.07%		
Grand Total	100.00%		

DSP Equity Opportunities Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	32.91%	
CONSUMER GOODS	11.14%	
PHARMA	10.56%	
IT	6.63%	
TELECOM	6.45%	
CEMENT & CEMENT PRODUCTS	5.48%	
INDUSTRIAL MANUFACTURING	4.37%	
OIL & GAS	4.16%	
CONSTRUCTION	3.21%	
POWER	2.65%	
AUTOMOBILE	2.55%	
CHEMICALS	2.36%	
FERTILISERS & PESTICIDES	2.14%	
SERVICES	1.55%	
METALS	1.40%	
TREPS / Reverse Repo / Corporate	1.36%	
Debt Repo		
MEDIA & ENTERTAINMENT	1.14%	
Cash Margin	0.21%	
Net Receivables/Payables	-0.25%	
Grand Total	100.00%	

DSP Government Securities Fund			
Sector % of Scheme			
G-Sec	95.99%		
TREPS / Reverse Repo / Corporate	1.16%		
Debt Repo			
Cash Margin	0.65%		
Net Receivables/Payables	2.20%		
Grand Total	100.00%		

DSP Mid Cap Fund			
Sector	% of Scheme		
FINANCIAL SERVICES	17.63%		
CONSUMER GOODS	15.92%		
PHARMA	14.19%		
INDUSTRIAL MANUFACTURING	14.06%		
AUTOMOBILE	7.70%		
TREPS / Reverse Repo / Corporate	7.60%		
Debt Repo			
CHEMICALS	5.20%		
IT	4.76%		
FERTILISERS & PESTICIDES	4.64%		
CEMENT & CEMENT PRODUCTS	3.25%		
OIL & GAS	2.01%		
CONSTRUCTION	1.83%		
TELECOM	0.79%		
TEXTILES	0.62%		
Net Receivables/Payables	-0.21%		
Grand Total	100.00%		

DSP Top 100 Equity Fund			
Sector	% of Scheme		
FINANCIAL SERVICES	30.68%		
IT	15.98%		
CONSUMER GOODS	12.11%		
CEMENT & CEMENT PRODUCTS	8.85%		
AUTOMOBILE	8.31%		
PHARMA	6.88%		
OIL & GAS	4.64%		
TELECOM	3.07%		
TREPS / Reverse Repo / Corporate	2.89%		
Debt Repo			
CONSTRUCTION	2.03%		
INDUSTRIAL MANUFACTURING	1.59%		
FERTILISERS & PESTICIDES	1.44%		
METALS	0.98%		
SERVICES	0.72%		
Net Receivables/Payables	-0.17%		
Grand Total	100.00%		

DSP Tax Saver Fund			
Sector	% of Scheme		
FINANCIAL SERVICES	35.83%		
CONSUMER GOODS	9.70%		
PHARMA	9.48%		
IT	8.50%		
OIL & GAS	6.59%		
TELECOM	6.54%		
CEMENT & CEMENT PRODUCTS	4.55%		
CHEMICALS	2.84%		
POWER	2.33%		
INDUSTRIAL MANUFACTURING	2.15%		
CONSTRUCTION	2.10%		
TREPS / Reverse Repo / Corporate	1.99%		
Debt Repo			
FERTILISERS & PESTICIDES	1.70%		
TEXTILES	1.64%		
SERVICES	1.49%		
METALS	1.40%		
AUTOMOBILE	1.26%		
Net Receivables/Payables	-0.08%		
Grand Total	100.00%		

DSP World Agriculture Fund		
Sector	% of Scheme	
Mutual Fund	95.73%	
TREPS / Reverse Repo / Corporate	4.39%	
Debt Repo		
Net Receivables/Payables	-0.12%	
Grand Total	100.00%	

DSP Small Cap Fund	
Sector	% of Scheme
CONSUMER GOODS	14.19%
INDUSTRIAL MANUFACTURING	12.68%
PHARMA	9.47%
AUTOMOBILE	8.78%
METALS	8.42%
TEXTILES	8.10%
CHEMICALS	7.94%
TREPS / Reverse Repo / Corporate	6.49%
Debt Repo	
FINANCIAL SERVICES	6.24%
FERTILISERS & PESTICIDES	5.87%
CONSTRUCTION	5.11%
CEMENT & CEMENT PRODUCTS	1.98%
SERVICES	1.29%
HEALTHCARE SERVICES	1.18%
MEDIA & ENTERTAINMENT	1.03%
IT	0.69%
TELECOM	0.64%
Net Receivables/Payables	-0.10%
Grand Total	100.00%

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DSP Equity & Bond Fund	
Sector	% of Scheme
FINANCIAL SERVICES	32.34%
G-Sec	13.91%
CONSUMER GOODS	12.20%
IT	7.13%
OIL & GAS	6.30%
PHARMA	5.22%
CEMENT & CEMENT PRODUCTS	3.90%
POWER	3.84%
CHEMICALS	3.38%
CONSTRUCTION	2.74%
FERTILISERS & PESTICIDES	2.48%
TELECOM	2.40%
AUTOMOBILE	2.04%
INDUSTRIAL MANUFACTURING	1.37%
TREPS / Reverse Repo / Corporate	1.00%
Debt Repo	
TEXTILES	0.45%
Net Receivables/Payables	-0.69%
Grand Total	100.00%

DSP Savings Fund	
Sector	% of Scheme
FINANCIAL SERVICES	64.17%
T-Bill	11.99%
OIL & GAS	8.50%
CONSTRUCTION	8.39%
TREPS / Reverse Repo / Corporate	5.23%
Debt Repo	
TELECOM	2.41%
Net Receivables/Payables	-0.68%
Grand Total	100.00%

Disclosure as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016: Sector wise break up (As on 31-Oct-2020)

DSP Regular Savings Fund	
Sector	% of Scheme
FINANCIAL SERVICES	38.33%
OIL & GAS	13.06%
POWER	12.95%
G-Sec	11.72%
CONSTRUCTION	5.80%
CONSUMER GOODS	5.18%
PHARMA	4.41%
IT	3.07%
TREPS / Reverse Repo / Corporate	2.75%
Debt Repo	
AUTOMOBILE	1.26%
INDUSTRIAL MANUFACTURING	0.65%
CEMENT & CEMENT PRODUCTS	0.60%
SERVICES	0.25%
Net Receivables/Payables	-0.03%
Grand Total	100.00%

DSP Natural Resources and New Energy Fund	
Sector	% of Scheme
METALS	45.30%
OIL & GAS	27.29%
Mutual Fund	25.41%
TREPS / Reverse Repo / Corporate	1.22%
Debt Repo	
CONSUMER GOODS	0.59%
Net Receivables/Payables	0.18%
Grand Total	100.00%

DSP Bond Fund	
Sector	% of Scheme
FINANCIAL SERVICES	74.90%
CONSTRUCTION	8.83%
OIL & GAS	8.05%
POWER	6.18%
TREPS / Reverse Repo / Corporate	1.94%
Debt Repo	
Net Receivables/Payables	0.10%
Grand Total	100.00%

DSP Short Term Fund	
Sector	% of Scheme
FINANCIAL SERVICES	58.14%
G-Sec	19.23%
OIL & GAS	11.61%
TREPS / Reverse Repo / Corporate	4.99%
Debt Repo	
CONSTRUCTION	4.82%
POWER	4.00%
SERVICES	0.39%
Cash Margin	0.08%
Net Receivables/Payables	-3.26%
Grand Total	100.00%

DSP Strategic Bond Fund	
Sector	% of Scheme
G-Sec	99.25%
TREPS / Reverse Repo / Corporate	1.89%
Debt Repo	
Cash Margin	0.22%
Net Receivables/Payables	-1.36%
Grand Total	100.00%

DSP Ultra Short Fund	
Sector	% of Scheme
FINANCIAL SERVICES	70.97%
T-Bill	10.36%
OIL & GAS	8.35%
G-Sec	5.55%
TREPS / Reverse Repo / Corporate	4.11%
Debt Repo	
CONSTRUCTION	0.86%
Net Receivables/Payables	-0.21%
Grand Total	100.00%

DSP Credit Risk Fund	
Sector	% of Scheme
OIL & GAS	47.82%
TREPS / Reverse Repo / Corporate	31.27%
Debt Repo	
CONSUMER GOODS	9.00%
AUTOMOBILE	0.16%
TELECOM	0.07%
Net Receivables/Payables	11.68%
Grand Total	100.00%

DSP Liquidity Fund	
Sector	% of Scheme
T-Bill	47.73%
FINANCIAL SERVICES	22.44%
OIL & GAS	11.14%
TREPS / Reverse Repo / Corporate	9.19%
Debt Repo	
CONSUMER GOODS	7.98%
CEMENT & CEMENT PRODUCTS	1.89%
FERTILISERS & PESTICIDES	0.95%
G-Sec	0.49%
Net Receivables/Payables	-1.80%
Grand Total	100.00%

DSP World Gold Fund	
Sector	% of Scheme
Mutual Fund	96.40%
TREPS / Reverse Repo / Corporate	3.61%
Debt Repo	
Net Receivables/Payables	-0.01%
Grand Total	100.00%

DSP World Energy Fund	
Sector	% of Scheme
Mutual Fund	92.87%
TREPS / Reverse Repo / Corporate	6.42%
Debt Repo	
Net Receivables/Payables	0.71%
Grand Total	100.00%

DSP World Mining Fund	
Sector	% of Scheme
Mutual Fund	94.21%
TREPS / Reverse Repo / Corporate	5.81%
Debt Repo	
Net Receivables/Payables	-0.02%
Grand Total	100.00%

DSP Focus Fund	
Sector	% of Scheme
FINANCIAL SERVICES	25.58%
CONSUMER GOODS	22.27%
IT	12.38%
CEMENT & CEMENT PRODUCTS	9.35%
AUTOMOBILE	7.32%
PHARMA	6.96%
FERTILISERS & PESTICIDES	6.83%
TELECOM	2.74%
TREPS / Reverse Repo / Corporate	2.42%
Debt Repo	
INDUSTRIAL MANUFACTURING	2.15%
METALS	1.26%
CONSTRUCTION	1.02%
Net Receivables/Payables	-0.26%
Grand Total	100.00%

DSP US Flexible [^] Equity Fund	
Sector	% of Scheme
Mutual Fund	94.41%
TREPS / Reverse Repo / Corporate	5.47%
Debt Repo	
Net Receivables/Payables	0.12%
Grand Total	100.00%

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

DSP Banking & PSU Debt Fund	
Sector	% of Scheme
FINANCIAL SERVICES	36.25%
G-Sec	26.39%
OIL & GAS	18.01%
POWER	12.84%
TREPS / Reverse Repo / Corporate	2.90%
Debt Repo	
CONSTRUCTION	1.90%
Cash Margin	0.12%
Net Receivables/Payables	1.59%
Grand Total	100.00%

Disclosure as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016: Sector wise break up (As on 31-Oct-2020)

DSP Dynamic Asset Allocation Fund	
Sector	% of Scheme
FINANCIAL SERVICES	28.88%
OIL & GAS	10.95%
CONSUMER GOODS	7.00%
IT	4.63%
T-Bill	3.40%
PHARMA	2.99%
TELECOM	2.16%
CEMENT & CEMENT PRODUCTS	2.16%
Mutual Fund	1.72%
TREPS / Reverse Repo / Corporate	1.65%
Debt Repo	
AUTOMOBILE	1.42%
CONSTRUCTION	1.26%
FERTILISERS & PESTICIDES	0.74%
CHEMICALS	0.72%
POWER	0.65%
INDUSTRIAL MANUFACTURING	0.51%
SERVICES	0.00%
MEDIA & ENTERTAINMENT	0.00%
METALS	0.00%
Cash Margin	4.17%
Net Receivables/Payables	25.01%
Grand Total	100.00%

DSP Global Allocation Fund	
Sector	% of Scheme
Mutual Fund	94.07%
TREPS / Reverse Repo / Corporate	5.44%
Debt Repo	
Net Receivables/Payables	0.49%
Grand Total	100.00%

DSP 10Y G-Sec Fund	
Sector	% of Scheme
G-Sec	97.90%
TREPS / Reverse Repo / Corporate	1.86%
Debt Repo	
Net Receivables/Payables	0.24%
Grand Total	100.00%

DSP Equal Nifty 50 Fund	
Sector	% of Scheme
FINANCIAL SERVICES	22.94%
CONSUMER GOODS	12.07%
AUTOMOBILE	11.34%
IT	10.64%
OIL & GAS	9.14%
METALS	8.04%
PHARMA	7.43%
CEMENT & CEMENT PRODUCTS	6.65%
POWER	3.96%
CONSTRUCTION	2.08%
SERVICES	2.03%
TELECOM	1.77%
FERTILISERS & PESTICIDES	1.70%
TREPS / Reverse Repo / Corporate	0.14%
Debt Repo	
Net Receivables/Payables	0.07%
Grand Total	100.00%

DSP Liquid ETF	
Sector	% of Scheme
TREPS / Reverse Repo / Corporate Debt Repo	99.86%
Net Receivables/Payables	0.14%
Grand Total	100.00%

DSP Overnight Fund	
Sector	% of Scheme
TREPS / Reverse Repo / Corporate	100.00%
Debt Repo	
Net Receivables/Payables	0.00%
Grand Total	100.00%

DSP Low Duration Fund	
Sector	% of Scheme
FINANCIAL SERVICES	62.52%
TREPS / Reverse Repo / Corporate	10.16%
Debt Repo	
OIL & GAS	8.64%
T-Bill	7.32%
CONSTRUCTION	4.96%
POWER	4.95%
G-Sec	1.42%
Net Receivables/Payables	0.02%
Grand Total	100.00%

DSP Equity Savings Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	30.01%	
CONSUMER GOODS	10.31%	
OIL & GAS	7.58%	
TREPS / Reverse Repo / Corporate	5.92%	
Debt Repo		
PHARMA	5.01%	
IT	4.55%	
AUTOMOBILE	2.44%	
TEXTILES	1.78%	
TELECOM	1.45%	
CHEMICALS	0.85%	
CEMENT & CEMENT PRODUCTS	0.78%	
SERVICES	0.63%	
INDUSTRIAL MANUFACTURING	0.19%	
METALS	0.00%	
Cash Margin	0.87%	
Net Receivables/Payables	27.64%	
Grand Total	100.00%	

DSP Arbitrage Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	14.39%	
Mutual Fund	8.09%	
T-Bill	6.32%	
TREPS / Reverse Repo / Corporate	6.11%	
Debt Repo		
IT	0.00%	
POWER	0.00%	
CONSTRUCTION	0.00%	
MEDIA & ENTERTAINMENT	0.00%	
AUTOMOBILE	0.00%	
INDUSTRIAL MANUFACTURING	0.00%	
CEMENT & CEMENT PRODUCTS	0.00%	
SERVICES	0.00%	
FERTILISERS & PESTICIDES	0.00%	
CONSUMER GOODS	0.00%	
METALS	-0.01%	
PHARMA	-0.01%	
TELECOM	-0.03%	
OIL & GAS	-0.03%	
Cash Margin	2.70%	
Net Receivables/Payables	62.47%	
Grand Total	100.00%	

DSP Corporate Bond Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	52.56%	
CONSTRUCTION	14.80%	
POWER	14.44%	
OIL & GAS	12.92%	
CEMENT & CEMENT PRODUCTS	5.02%	
TREPS / Reverse Repo / Corporate	0.32%	
Debt Repo		
Net Receivables/Payables	-0.07%	
Grand Total	100.00%	

DSP Nifty 50 Index Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	35.59%	
IT	17.19%	
OIL & GAS	15.02%	
CONSUMER GOODS	11.58%	
AUTOMOBILE	5.52%	
PHARMA	3.75%	
CONSTRUCTION	2.27%	
CEMENT & CEMENT PRODUCTS	2.25%	
METALS	2.21%	
TELECOM	2.08%	
POWER	1.72%	
SERVICES	0.53%	
FERTILISERS & PESTICIDES	0.50%	
TREPS / Reverse Repo / Corporate	0.46%	
Debt Repo		
Net Receivables/Payables	-0.66%	
Grand Total	100.00%	

DSP Nifty Next 50 Index Fund		
Sector	% of Scheme	
CONSUMER GOODS	29.39%	
FINANCIAL SERVICES	19.18%	
PHARMA	13.60%	
IT	6.10%	
OIL & GAS	5.96%	
POWER	5.44%	
CEMENT & CEMENT PRODUCTS	4.33%	
CHEMICALS	3.14%	
SERVICES	3.06%	
AUTOMOBILE	2.97%	
TELECOM	2.07%	
METALS	1.67%	
INDUSTRIAL MANUFACTURING	1.48%	
CONSTRUCTION	1.29%	
TREPS / Reverse Repo / Corporate	0.39%	
Debt Repo		
Net Receivables/Payables	-0.08%	
Grand Total	100.00%	

DSP Healthcare Fund		
Sector	% of Scheme	
PHARMA	71.61%	
HEALTHCARE SERVICES	16.87%	
TREPS / Reverse Repo / Corporate	8.12%	
Debt Repo		
FINANCIAL SERVICES	3.35%	
Net Receivables/Payables	0.05%	
Grand Total	100.00%	

DSP Quant Fund		
Sector	% of Scheme	
FINANCIAL SERVICES	32.88%	
CONSUMER GOODS	20.32%	
IT	16.18%	
PHARMA	8.81%	
AUTOMOBILE	8.23%	
CEMENT & CEMENT PRODUCTS	3.97%	
CHEMICALS	3.23%	
INDUSTRIAL MANUFACTURING	2.78%	
TEXTILES	1.67%	
FERTILISERS & PESTICIDES	1.12%	
TREPS / Reverse Repo / Corporate	0.78%	
Debt Repo		
Net Receivables/Payables	0.02%	
Grand Total	100.00%	

Scheme Portfolio Holdings (Top 10 Issuer) as on 31-October-2020

Name of the Scheme	Name of the issuer	% of Scheme
DSP Equity Savings Fund	Bank of Baroda Reliance Industries Limited	8.42% 6.81%
	Reliance Industries Limited India Grid Trust	6.81% 6.45% 5.92%
	Clearing Corporation of India Ltd.	4.66%
	ICICI Bank Limited HDFC Bank Limited	3.24%
	Power Finance Corporation Limited Infosys Limited	2.83% 2.80%
	IPC A 1 aboratories Limited	2.74%
DCD World Agriculture Fund	Dabur India Limited BlackRock Global Funds Clearing Corporation of India Ltd. BlackRock Global Funds	2.74% 2.29% 95.73% 4.39% 94.21%
DSP World Agriculture Fulld	Clearing Corporation of India Ltd.	4.39%
DSP World Mining Fund	BlackRock Global Funds	94.21%
DSP World Energy Fund	Clearing Corporation of India Ltd. BlackRock Global Funds	5.81% 92.87%
	Clearing Corporation of India Ltd.	6.42% 96.40%
DSP World Gold Fund	BlackRock Global Funds Clearing Corporation of India Ltd.	96.40% 3.61%
DSP Global Allocation Fund	BlackRock Global Funds	3.61% 94.07% 5.44% 94.41%
DSP US Flexible^ Equity	BlackRock Global Funds Clearing Corporation of India Ltd. BlackRock Global Funds	5.44%
Fund	Clearing Corporation of India Ltd.	5.47%
"The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market		
outlook warrants. DSP Dynamic Asset Allocation	ICICI Bank Limited	7 71%
Fund	ICICI Bank Limited HDFC Bank Limited	7.71% 3.47%
	Hindustan Petroleum Corporation	3.44%
	Limited Government of India	3.40%
	Housing Development Finance	3.05%
	Corporation Limited National Bank for Agriculture and	3.05%
	Rural Development Indian Oil Corporation Limited	3.02%
	Indian Oil Corporation Limited Infosys Limited	3.02% 2.69%
	Bharti Airtel Limited Bajai Finance Limited	2.16% 2.00%
DSP Flexi Cap Fund	Bajaj Finance Limited HDFC Bank Limited	2.00% 7.53%
	ICICI Bank Limited	6.88% 4.43%
	Bajaj Finance Limited Infosys Limited	3.78%
	Kotak Mahindra Bank Limited	3.77% 3.53%
	Muthoot Finance Limited UltraTech Cement Limited	3.37%
	Bharti Airtel Limited	3.26%
	Tata Consultancy Services Limited Dr. Reddy's Laboratories Limited	2.97%
DSP Top 100 Equity Fund	Dr. Reddy's Laboratories Limited HDFC Bank Limited ICICI Bank Limited	10.18%
	Infosys Limited	7.13% 6.80%
	UltraTech Cement Limited	6.25% 5.73%
	Tata Consultancy Services Limited Maruti Suzuki India Limited	5.73% 4.70%
	Kotak Mahindra Bank Limited	4.08%
	Colgate Palmolive (India) Limited	3.56% 3.45%
	HCL Technologies Limited Dr. Reddy's Laboratories Limited	3.45%
DSP Equity Opportunities Fund	Dr. Reddy's Laboratories Limited CICI Bank Limited	9.41%
	HDFC Bank Limited Bharti Airtel Limited	8.09% 5.79%
	Infosys Limited	5.40%
	State Bank of India Dr. Reddy's Laboratories Limited	3.89% 2.67%
	AXIS Dank Limited	1 2.44%
	Coromandel International Limited Manappuram Finance Limited	2.14% 2.04%
	Crompton Greaves Consumer	1.98%
DCD India TLC E.D. Evand (The	Electricals Limited	0.30%
DSP India T.I.G.E.R. Fund (The Infrastructure Growth and	ICICI Bank Limited Bharti Airtel Limited	9.30% 6.61%
Economic Reforms Fund)	HIDE (Rank Limited	1 5.44%
	State Bank of India UltraTech Cement Limited	3.57% 3.56% 3.14%
	KNR Constructions Limited	3.14%
	ACC Limited Larsen & Toubro Limited	2.90% 2.90%
	Chambal Fertilizers & Chemicals Limited	2.37%
DSP Mid Cap Fund	Siemens Limited	2.20% 7.60%
אכם miu cap ruiiu	Clearing Corporation of India Ltd. IPCA Laboratories Limited	7.60% 5.50%
	Infosys Limited	3.77%
	Supreme Industries Limited Manappuram Finance Limited	3.75% 3.62%
	Manappuram Finance Limited Balkrishna Industries Limited	3.77% 3.75% 3.62% 3.60%
	Cholamandalam Investment and	3.57%
	Finance Company Limited Coromandel International Limited	3.45%
	Atul Limited	3.45% 3.39% 3.25%
	The Ramco Cements Limited	<u> 3.23%</u>

Name of the Scheme	Name of the issuer	% of Scheme
DSP Natural Resources and	BlackRock Global Funds Tata Steel Limited	25.41% 9.07%
New Energy Fund	Hindalco Industries Limited	8.62%
	Hindustan 7inc Limited	8.62% 8.35%
	Jindal Steel & Power Limited	4./9%
	Petronet LNG Limited JSW Steel Limited	4.42% 4.35%
	Deliance Industries Limited	4.35% 4.15%
	Reliance Industries Limited Hindustan Petroleum Corporation	3.92%
	Limited	3.72/0
	NMDC Limited	3.76%
DSP Small Cap Fund	Clearing Corporation of India Ltd.	6.49%
	IPCA Laboratories Limited Atul Limited	5.92% 4.89%
	Atul Limited	4.89%
	APL Apollo Tubes Limited	3.41%
	Tube Investments of India Limited	3.15% 2.97%
	Manappuram Finance Limited Ratnamani Metals & Tubes Limited	2.93%
	Welspun India Limited	2.88%
	Nilkamal Limited	2.85%
	Suprajit Engineering Limited	2.85% 2.50%
DSP Focus Fund	HDFC Bank Limited	10.03%
DSF TOCUS FUILU	ICICI Bank Limited	6.96%
	Coromandel International Limited	6.83%
	Infosys Limited	6.40%
	Juttra lech Cement Limited	5.42% 4.95%
	Tata Consultancy Services Limited Maruti Suzuki India Limited	4.95%
	Maruti Suzuki India Limited	4.22% 3.93%
	Shree Cement Limited Havells India Limited	3.90%
	Cipla Limited	3.60%
DSP Tax Saver Fund	ICICI Bank Limited	9.74%
	ICICI Bank Limited HDFC Bank Limited	9.35%
	Infosys Limited	9.74% 9.35% 7.17%
	Bharti Airtel Limited	6.23% 4.09%
	State Bank of India Dr. Reddy's Laboratories Limited	2.87%
	Housing Development Finance	2.70%
	Corporation Limited	2.70%
	Axis Bank Limited	2.63%
	Reliance Industries Limited	2.49%
	IUItraTech Cement Limited	2 29%
DSP Equity & Bond Fund	Government of India HDFC Bank Limited	13.91%
	HDFC Bank Limited	5.63%
	ICICI Bank Limited Bajaj Finance Limited	5.14% 3.31%
	Infosys Limited	3.02%
	Kotak Mahindra Bank Limited	2.83%
	Muthoot Finance Limited	2.80%
	Green Infra Wind Energy Limited	2.63% 2.51%
	UltraTech Cement Limited Bharti Airtel Limited	2.51%
DCD Ranking & DCII Dobt Fund	Government of India	2.40%
DSP Banking & PSU Debt Fund	Government of India National Bank for Agriculture and	26.39% 9.13%
		7.13/0
	Rural Development Hindustan Petroleum Corporation	8.96%
	limited	0.70%
	NTPC Limited	7.93%
	National Housing Bank	7.04%
	Indian Oil Corporation Limited Indian Railway Finance Corporation	7.04% 6.89% 5.67%
		5.67%
	Limited	F 350/
	Power Finance Corporation Limited Power Grid Corporation of India	5.35%
		3.89%
	REC Limited	2 71%
DSP Bond Fund	State Bank of India	3.71% 9.94% 9.78%
DSI DONG FUNG	Power Finance Corporation Limited	9.78%
	Housing Development Finance	9.76%
	Corporation Limited	
	ICICI Bank Limited	9.44%
	Axis Bank Limited	9.41%
	National Highways Authority of India	8.83% 8.71%
	National Bank for Agriculture and	0./1%
	Rural Development	0.050/
	Reliance Industries Limited	8.05% 6.59%
	Export-Import Bank of India NTPC Limited	6.18%
	Government of India	97.90%
DSP 10Y G-Sec Fund	Government of India Clearing Corporation of India Ltd.	1.86%
DSP 10Y G-Sec Fund		
DSP 10Y G-Sec Fund DSP Credit Risk Fund	Navara Fnergy Limited	47.82%
	Navara Fnergy Limited	97.90% 1.86% 47.82% 31.27%
	Nayara Energy Limited Clearing Corporation of India Ltd. Sintex-BAPL Limited Tata Motors Limited Bharti Airtel Limited	47.82% 31.27% 9.00% 0.16%

Name of the Scheme	Name of the issuer	% of Scheme
DSP Liquidity Fund	Government of India Clearing Corporation of India Ltd.	48.22% 9.19%
	Housing Development Finance	9.19% 7.56%
	Corporation Limited Indian Oil Corporation Limited	5.68%
	Reliance Retail Ventures Limited Chennai Petroleum Corporation	4.73% 4.26%
		4.26%
	Export-Import Bank of India	2.36%
	Export-Import Bank of India ICICI Securities Limited	2.36% 2.36% 2.13%
	National Bank for Agriculture and	2.13%
	Rural Development Dalmia Cement (Bharat) Limited	1.89%
DSP Regular Savings Fund	Government of India Power Grid Corporation of India	11.72% 8.58%
	Limited	
	Export-Import Bank of India	8.57% 8.38%
	National Bank for Agriculture and	8.38%
	Rural Development KKR India Financial Services Private	7.33%
	Limited	F 90%
	National Highways Authority of India REC Limited Indian Oil Corporation Limited	5.78%
	Indian Oil Corporation Limited	5.80% 5.78% 5.71% 4.37% 4.01%
	NTPC Limited Hindustan Petroleum Corporation	4.37%
	Limited	
DSP Ultra Short Fund	Government of India National Bank for Agriculture and	15.91% 9.91%
	Rural Development	7.7170
	Small Industries Development Bank	9.78%
	of India Housing Development Finance	8.48%
	Corporation Limited	
	Reliance Industries Limited	8.35%
	REC Limited	8.35% 8.02% 7.27% 7.10% 4.91%
	Power Finance Corporation Limited	7.10%
	ICICI Bank Limited Clearing Corporation of India Ltd.	4.91%
DSP Short Term Fund	Government of India	19.23%
	National Housing Bank Power Finance Corporation Limited	8.14% 7.54%
	Power Finance Corporation Limited Small Industries Development Bank	7.54% 6.66%
	of India Housing Development Finance	6.44%
	Corporation Limited	0.44/0
	REC Limited	6.21%
	Hindustan Petroleum Corporation Limited	5.30%
	Clearing Corporation of India Ltd.	4.99% 4.82%
	National Highways Authority of India	4.82%
DSP Strategic Bond Fund	Indian Oil Corporation Limited Government of India	4.56% 99.25%
DSP Savings Fund	Clearing Corporation of India Ltd. Government of India	1.89% 11.99%
3411153 1 4114	Housing Development Finance	8.64%
	Corporation Limited	9 50%
	Reliance Industries Limited Larsen & Toubro Limited Export-Import Bank of India	8.50% 8.39% 8.16%
	Export-Import Bank of India	8.16%
	Bank of Baroda National Bank for Agriculture and	7.94% 7.70%
	Rural Development	
	Kotak Mahindra Prime Limited Clearing Corporation of India Ltd.	6.01% 5.23%
DCD 1 D 11 T	Clearing Corporation of India Ltd. Axis Bank Limited	5.23% 4.82% 10.16%
DSP Low Duration Fund	Clearing Corporation of India Ltd. Government of India	10.16% 8 75%
	National Bank for Agriculture and	8.75% 8.74%
	Rural Development	0 4 40/
	Reliance Industries Limited Housing Development Finance	8.64% 8.60%
	Corporation Limited	
	LIC Housing Finance Limited REC Limited	8.31% 6.82%
	Power Finance (ornoration Limited	6.82% 6.08%
	Bank of Baroda Small Industries Development Bank	5.67% 5.41%
	of India	
DSP Government Securities	Government of India	95.99%
Fund DSP Equal Nifty 50 Fund	Clearing Corporation of India Ltd. Kotak Mahindra Bank Limited	1.16% 2.44%
Equal tinty 30 Fund	UltraTech Cement Limited HDFC Bank Limited	2.31%
	HDFC Bank Limited Housing Development Finance	2.26% 2.25%
		Z.ZJ/0
	Corporation Limited Shree Cement Limited	2.24%
	Axis Bank Limited	2.24%
	Asian Paints Limited	2.20%
	Asian Paints Limited Tata Consultancy Services Limited Wipro Limited	2.20% 2.19% 2.17% 2.17%

Name of the Scheme	Name of the issuer	% of Scheme
DSP Arbitrage Fund	DSP Mutual Fund	8.09%
	Government of India Clearing Corporation of India Ltd.	6.32%
	Bank of Baroda	5 13%
	ICICI Bank Limited	6.32% 6.11% 5.13% 4.94% 2.92%
	National Bank for Agriculture and	2.92%
	Rural Development	
	Punjab National Bank	1.44%
	Balkrishna Industries Limited	0.00%
	Bharat Petroleum Corporation	0.00%
	Limited	0.000/
DCD Liquid ETE	Ambuja Cements Limited	0.00% 99.86%
DSP Liquid ETF DSP Corporate Bond Fund	Clearing Corporation of India Ltd. NTPC Limited	99.00%
bar corporate bond rund	LIC Housing Finance Limited	9.18% 8.67%
	LIC Housing Finance Limited National Highways Authority of India Small Industries Development Bank	8.57% 8.19%
	Small Industries Development Bank	8.19%
	of India	
	National Bank for Agriculture and	8.19%
	Rural Development	
	REC Limited	<u>8.18%</u>
	Reliance Industries Limited	8.18% 7.37% 6.96%
	Housing Development Finance	6.96%
	Corporation Limited	4 2/0/
	Export-Import Bank of India	6.26%
DSP Healthcare Fund	Larsen & Toubro Limited IPCA Laboratories Limited	6.23% 9.68% 9.46% 9.19% 8.12% 5.93% 5.01% 4.22% 4.09% 3.74%
Joseph Treattreate Faire	Cipla Limited	9.46%
	Dr. Reddy's Laboratories Limited	9.19%
	Dr. Reddy's Laboratories Limited Clearing Corporation of India Ltd.	8.12%
	Divi's Laboratories Limited Apollo Hospitals Enterprise Limited Procter & Gamble Health Limited Torrent Pharmaceuticals Limited JB Chemicals & Pharmaceuticals	5.93%
	Apollo Hospitals Enterprise Limited	5.01%
	Procter & Gamble Health Limited	4.22%
	IB Chemicals & Pharmaceuticals	4.09% 3.74%
	Limited	3.74/0
		3 47%
DSP Overnight Fund	Intuitive Surgical Inc Clearing Corporation of India Ltd.	3.47% 100.00%
DSP Nifty 50 Index Fund	Reliance Industries Limited HDFC Bank Limited	13.27% 10.28%
	HDFC Bank Limited	10.28%
	intosys Limited	7.76% 6.88%
	Housing Development Finance	6.88%
	Corporation Limited	E EOV
	Tata Consultancy Services Limited ICICI Bank Limited	5.59% 5.41%
	Kotak Mahindra Bank Limited	4.53%
	Hindustan Unilever Limited	3 69%
	ITC Limited	2.88%
	ITC Limited Axis Bank Limited	2.88% 2.44%
DSP Nifty Next 50 Index	Adani Green Energy Limited Avenue Supermarts Limited Tata Consumer Products Limited	4.40% 4.38% 3.88%
Fund	Tata Consumer Products Limited	4.38% 3 99%
	Dabur India Limited	3.00%
	ICICI Lombard General Insurance	3.80% 3.54%
	Company Limited	3.3 1/0
	Info Edge (India) Limited	3.53%
	Godrei Consumer Products Limited	3.53% 3.30%
	Pidilité Industries Limited	3.14%
	Lupin Limited	2.87%
DSP Quant Fund	Pidilité Industries Limited Lupin Limited Aurobindo Pharma Limited Housing Development Finance	3.14% 2.87% 2.85% 7.08%
DSF Qualit Fullu	Corporation Limited	7.00%
	Corporation Limited HDFC Bank Limited	6.86%
	Bajai Finance Limited	6.86% 4.90% 4.06%
	HDFC Life Insurance Company Limited	4.06%
	HDFC Life Insurance Company Limited Bajaj Finsery Limited	7 68%
	Unfocus Limited	3.22% 3.22% 2.98% 2.86%
	Tata Consultancy Services Limited HCL Technologies Limited Tech Mahindra Limited Voltas Limited	3.22%
	HUL lechnologies Limited	2.98%
	Voltas Limited	2.48%
L	110tta3 Ellilitea	

Link to the scheme's latest monthly portfolio holding; https://dspim.com/about-us/mandatory-disclosure/top-10-and-sector-allocation

Portfolio Turnover Ratio as on October 31, 2020

Scheme Name	Ratio
DSP Equity & Bond Fund	1.69
DSP Flexi Cap Fund	0.59
DSP India T.I.G.E.R Fund	0.88
DSP Small Cap Fund	0.17
DSP Mid Cap Fund	0.17
DSP Tax Saver Fund	1.29
DSP TOP 100 EQUITY	0.35
DSP Equity Opportunities Fund	1.12
DSP Natural Resources & New Energy Fund	0.93
DSP Focus Fund	0.44
DSP Equity Savings Fund	0.14
DSP Equal Nifty 50 Fund	0.55
DSP Arbitrage Fund	12.09
DSP Dynamic Asset Allocation Fund	0.74
DSP A.C.E. Fund - Series 2	0.44
DSP Healthcare Fund	0.22
DSP Nifty 50 Index Fund	0.82
DSP Nifty Next 50 Index Fund	1.65
DSP Quant Fund	0.66



EXISTING INVESTORS TRANSACTION FORM

FINANCIAL TRANSACTIONS

rease fill only in the space provide he unused Sections of the Form t	o avoid misuse. Pleas		on Form for each Transac	tion and for e				
Distributor / RIA / PMRN ARN / Code	Name and	Sub Broker ARN & Nar	ne Sub Broker/Br Internal (EUIN (Refer note below)	For Office use	only
] I/We confirm that the EU	IN box is intention	nally left blank by me	/us as this is an "exe	cution-only	" transaction without any	interaction or ad	lvice by the distributor	r personnel concerned.
ommission shall be paid directly by the inv	estor to the AMFI registered	1 Distributors based on the invest	tors' assessment of various facto	ors including the s	service rendered by the distributor.			
Existing Folio Number		Name of Sole / F				(Sole		
ADDITIONAL PURCHAS	E (DEFAULT PLAN	OPTION WILL BE AP	PLIED INCASE OF NO	INFORMATI	ON, AMBIGUITY OR DISCRE	PANCY)		
Cheque/DD should be in favour of: '		ngle cheque with multiple so lan/Option/Sub O		", in case of sir		s. Payı	ment Mode:	
	Scheme	Plan	Option/Sub (Ontion	Amount (₹)		OTM Facility (One Ti	
	Scheme	Plan	Option/Sub (:		_	NEFT Funds	-
	Scheme	Plan	Option/Sub (que/DD/RTGS/NEFT [Details:
I - <u></u>	unt in words	Flair	Орсіон/ Зар (Орсіон	Amount in Figures	Date	Noe dd/mm/yy	у у
							charges, if any	
Payment from Bank A/c No	0.	Pay In A/c No		A/c	Type Savings Curre	ent NRE N	NRO FCNR Othe	rs
Bank Name & Branch								
Documents Attached to a	avoid Third Party	Payment Rejection, v	where applicable:	☐ Bank Ce	ertificate, for DD 🔲 Thi	rd Party Declara	ations	
REDEMPTION (Write Sc	heme Name, Pla	an / Option / Sub C	option below)	SWIT	CH (Write switch-out So	cheme Name, P	Plan / Option / Sub (Option below)
Scheme Name/Plan/) ₋	·	·		ne Name/Plan/		·	
Option*/Sub Option* Amount in Figures	Amount in Wo	rde			n*/Sub Option*	ount in Words		
Rs.	Amount in wo	irus		Rs.	All All	iodite iii vvoi da		
OR (Please note that the Rede	emption can be don	e either in Units or in A	Amount and not in both		lease note that the Switch n Figures Un	can be done eith	ner in Units or in Amou	nt and not in both)
Units in Figures	Units in Words	s		Offics ii	iri iguics oii	its iii words		
					n-in To Scheme / Plan / Op	tion* / Sub Optio	on*	
Bank Account for This as "Change of Bank Manda								
I/We agree that the redemption p	oroceeds should be ser	nt entirely at our risk to t	he following bank account	t, Cala /	AND KYC UPDATION First Applicant /			KYC LETTER
if already registered with the fun	id or to the default b	ank account if no bank ac	count is mentioned here.	Guardi	ian			Attached
Bank Name				Guardi	d Applicant / ian			Attached
Account No. Important Note: Unregistered ba	nk account will not b	o considered even if me	ntioned here. To change	Third A Guardi	Applicant / ian			Attached
bank account, investors should	avail multiple bank	account registration fac	ility and use a specific	PoA ((Power of Attorney) REC	SISTRATION DE	TAILS (Refer Instruct	tions overleaf)
designated form for this purpose the redemption request (with or				Name o				
be considered for payment of re	demption proceeds a	nd will not be registered			the PoA holder			
Default Option may be appli	ed in case of no ir	nformation, ambiguity	or discrepancy.	Attache	ed KYC Letter (Mandatory) Notarized co	opy of PoA FATCA	
DECLARATION & SIGNAT	URES			-			(TO BE SIGNED AS PE	R MODE OF HOLDING)
Having read and understood the con of DSP Mutual Fund for Units of the designed for the purpose of contrav induced by any rebate or gifts, dire Schemes of various Mutual Funds from the EUIN is left blank/not mentioned; person of the above distributor or no	I/We hereby confirm the	hat the EUIN box has been i	ntentionally left blank by m	ne/us as this is	an "execution-only" transaction v	vithout anv interactio	on or advice by the employee	/relationship manager/sales
Sole / First Unit	Holder	Second	Unit Holder		Third Unit Holder		POA Holde	r, if any
ACKNOW! EDGEMEN	*							MUTUAL FUND
ACKNOWLEDGEMEN Acknowledgement is subject to verif		be processed in case of inco	mplete / ambiguous / improp	er / incorrect d	letails in Transaction Form.	Redemption		MUTUAL FUND
Investor Name	, ,	·			_	mount (Rs.)		
					C (22.5)	R Units		
Folio Number			Additional Purc	nase or	SIP (PDC)	PAN and KYO	Updation	
Scheme/s			Total Amount (Rs.)			_	ition STP or	SWP or DTP
			Total Cheques					
			Cheques From					
			No.(s) To		-		ISC Stamp & Signat	ure

Website: www.dspim.com | E-mail: service@dspim.com | Contact Centre: 1800-208-4499 / 1800-200-4499



Sole / First Unit Holder

SIP (PDC) / STP / SWP / DTP

	JAL FUND							
Distributor / RIA / PMR	N Name and ARN /	Code Sub Brol	ker Name and ARN	Branch/RM Internal Co	de Employee Uniq	ue ID. No. (EUIN)	For Office	use only
Name of Sole / Firs	t Unitholder (Le	eave space bet	ween first / middlo	e / last name)	☐ Ms. ☐ M/s. [Others	Folio Number	
Scheme Name/Plan	/Option*/Sub O	ption*	OSP			PLAN	OPTION	
SYSTEMATIC TR	ANSFER PLAN	(STP) (Plea	ase allow 7 days	s to register STP)				ne/us as this is an "execution- cributor personnel concerned.
STP in To Scheme/	Plan/Option*/Su	b Option*			,	•	•	egistered Distributors based on the
DSP	PL	AN	0	PTION	investors' as	ssessment of various factors	s including the service rendered	by the distributor.
Transfer Amount (Anyone)	☐ Fixed Sum of		ct to Minimum of Rs.	(Minimum Rs.500/-)				
Frequency (✓Tic	k any one)	Days/Dates	(√Tick any one)			Sole / Fir	rstApplicant's Signature Ma	indatory
□ Daily		All Business			DIVIDEND	TDANCEED DI AN	(DTP) - ENROLMENT	DETAIL C
☐ Weekly		☐ Mon* ☐	Tue	☐ Thu ☐ Fri			ister DTP) (Refer Term	
1 _	Half Yearly Yearly	D D	Any date (1st* to 3	1 st)	(Please men	tion complete Schem		
Transfer Period (Period to cover - minimum 6 STP transactions)	From D D	/ M M /	Y Y To D D	/ M M / Y Y	DSP	PL	LAN	OPTION
				tments through SIP	Townst Cabou	(Tb Dividen	To	
SYSTEMATIC WIT	THDRAWAL PL	AN (SWP) (Pl	ease allow 7 days t	to register SWP)	DSP	•	nd is to be transferred)	OPTION
Withdrawal	☐ Fixed Sum of	f Rs.		(Minimum De E00/)			LAN	OPTION
Amount	☐ Capital Appro	eciation, subjec	ct to Minimum of Rs.	(Minimum Rs.500/-) 500/-			LAN (SIP) POST DATE	
Withdrawal Date		date (1st* to 3					nvestment in different S date of the months / qua	
		_	' Half Yearly □ Year	-lv	Each SIP Am	ount (minimum Rs. 50	00) Rs.	
Frequency Withdrawal Period	From D D		Y Y To D D /		SIP Date	D Any date (1	st* to 31st) Frequency	☐ Monthly ☐ Quarterly
(Period to cover - minimum 6 SWP transactions)	n	/ M M /	7 1 10 10 7	m m / 1 1	SIP Period F	rom DD/M	M / Y Y To D	D / M M / Y
Please mention any of the will be credited to the def		ount details in the f	olio for Payout, If no det	ails are mentioned payout	(Minimum 6	installments)		
Bank Name	aut bank account,				Cheque Nos.	From	То	
Bank Account No.					Drawn on Ba Branch	ank/		
Default Option/Dat	e may be applie	ed in case of n	o information, am	biguity or discrepancy				
DECLARATION &								as per Mode of Holding)
of DSP Mutual Fund for Un designed for the purpose of by any rebate or gifts, dire	its of the relevant Sc f contravention or eva ctly or indirectly in m	theme and agree to asion of any Act, Re aking this investme	abide by the terms and gulation, Rule, Notificati nt. The ARN holder has c	l conditions, rules and regulat	ions of the Scheme. I / plicable laws enacted by missions (in the form of t	We declare that the amount the Government of India or a trail commission or any other	t invested in the Scheme is throug any Statutory Authority. I / We hav mode), payable to him for the dif	I / We, hereby apply to the Truster, h legitimate sources only and is no ree neither received nor been induced ferent competing Schemes of various.
If EUIN is left blank/not m person of the above distrib	entioned; I/We hereb utor or notwithstandi	by confirm that the ing the advice of in	EUIN box has been inte appropriateness, if any,	entionally left blank by me/us , provided by the employee/re	as this is an "execution elationship manager/sale	n-only" transaction without a es person of the distributor a	any interaction or advice by the end the distributor has not charged	nployee/relationship manager/sale any advisory fees on this transaction

Third Unit Holder

POA Holder, if any

Second Unit Holder

This form should be used by existing investors only by mentioning their folio number, name and Scheme details. Please read the Scheme related documents, Addenda, KIM and Instructions there-in and below mentioned instructions carefully before filling up the form. Investors should provide details/instructions only in the designated space provided in the form else the same may not be considered. ADDITIONAL PURCHASE & PAYMENT DETAILS: Investors should fill name of the scheme, plan, option and sub-option. In case the details are not proper and clear or in case of incomplete details, non-clarity or ambiguity, default options will be considered and applied. Separate cheques and form should be given for each separate investment in different scheme, plan option. In case the details are not proper and clear or in case of demand drafts, unit holder should attend the pay-in bank account. Hourhase application through Cheque/DD/RTGS/NEFT/Fugust, or in case of demand drafts, unit holder should attach necessary supporting documents are required by the fund, like bank certificate, bank passbook copy or statement to prove that the funds are from a bank account holders in the fund are not submitted with the application, the fund reserves the right to reject the application or call for additional details. ADDITIONAL PURCHASE THROUGH OTM FACILITY: If you are making payment through OTM facility, registered in your folio, please tick the relevant box and do not attach any cheque. If more than on bank accounts he debit to happen. If the same is not mentioned or is not registered, default bank mandate united or TM facility will be considered to debit the purchase amount. KYC COMPLIANCE: Investors shall note that KYC is mandatory and they need to comply with the "Know Your Client" requirements as applicable from time to time. Applications are liable to be rejected without any intimation to the applicants, in the purchase amount. KYC COMPLIANCE: Investors shall note that KYC is mandatory and they need to comply with the "Know Your Client



Scheme

DSP

Cheque no.

Amount

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

MUTUAL FUN	U			Application No.:
Distributor / RIA / PMRN Name and ARN / Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Co	ode EUIN (Refer note below)	For Office use only
I/We confirm that the EUIN box is intentiona	lly left blank by me/us as	this is an "execution-only'	' transaction without any intera	action or advice by the distributor personnel concerne
Commission shall be paid directly by the investor factors including the service rendered by the distr	to the AMFI registered Distri	butors based on the investors'	assessment of various	
☐ I am a First Time Investor in Mutual Fu		ım an Existing Investor in A	Mutual Fund Industry.	
1. FIRST APPLICANT'S DETAILS				
Name of First Applicant (As per PAN)	(Refer Instructions)			Date of Birth (1st Appl / Minor) (attach proof)
				D D / M M / Y Y Y Y
Name of Guardian (if minor)/POA/0	Contact Person (As pe	er PAN) (Refer Instructions)		Date of Birth (Guardian)
Existing Folio	PAN (1st Appl	/ Guardian)		Guardian is:
				☐ Father ☐ Mother ☐ Court Appointed
CKYC - KIN	P/	AN of POA	☐ KYC attached	
2. CONTACT DETAILS AND CORRESP	ONDENCE ADDRESS	(As per KYC records)	NRI Investors should men	tion their Overseas address (Refer instructions
Email ID				Address Type (Mandatory)
(in capital) Mobile +91	т	el (STD Code)		a. Residential & Business
Address		er (SID Code)		□ b. Residential □ c. Business
Address				☐ d. Registered Office
Landmark				
		Pin Code		
City		Mandatory)	State	
3. KYC DETAILS (Mandatory)				
3a. Status of Sole/1st Applicant (Ple	ase tick√) ○ Indian F	Resident Individual 🔾 Minor	(Resident) O Minor (Repatrial	ble) O Minor (Non Repatriable)
O NRI (Repatriable) O NRI (Non-Repatriable) C) PIO 🔾 Sole Proprietorship	O HUF - Indian O HUF - NR	○ Partnership Firm ○ Limited Pa	artnership (LLP) O Public Ltd. Co. O Private Ltd. Co.
·	•	•		erannuation/Pension Fund \bigcirc Gratuity Fund \bigcirc Mutual Fund
○ FII ○ FPI-Category I/II/III ○ FCRA ○ GDN ○				
Are you a Non-Profit Organization			•	
3b. Occupation Details (Please tick ○ Agriculturist ○ Retired ○ Housewif		. Daalan () Othana		(5)
•			Lace O10.25 Lace	
3c. Gross Annual Income (Please ti Net-worth in (Mandatory for Nor				>25 Lacs-1 crore
3d. For Individuals (Please tick ✓ 4. JOINT APPLICANTS (IF ANY) DET		Tam Politically Exposed	Person O Tam Related to Pe	olitically Exposed Person
P Mode of Holding (Please tick ✓		ult) 🗌 Anyone	or Survivor	Date of Birth
2nd Applicant Name				D D / M M / Y Y Y Y
(As per PAN) (Refer Instructions)				
PAN	CKYC - KIN			
a. Occupation Details (Please tick				
			0 40 25 1 0 . 25 1-	
b. Gross Annual Income (Please tic. Others (Please tick ✓) ○ Not Ap	· ·			
C. Others (Flease ticky) O Not Ap	pricable of Politically	exposed Person (PEP)	Related to a Politically Expo	sed Person (PEP)
3rd Applicant Name			Date	e of Birth DDD/MMM/YYYYY
(As per PAN) (Refer Instructions) PAN	CKYC - KIN			
a. Occupation Details (Please tick	✓) ○ Private Sector S	ervice O Public Sector Se	ervice O Government Service	re O Business O Professional
			Odverninent servic	
b. Gross Annual Income (Please ti	ick ✓) ○Below 1 Lac	○ 1-5 Lacs ○ 5-10 La	acs O 10-25 Lacs O >25 La	ics-1 crore ○>1 crore
C. Others (Please tick ✓) ○ Not Ap	plicable O Politically	Exposed Person (PEP)	Related to a Politically Expo	sed Person (PEP)
ACKNOWLEDGEMENT SLIP (To be fille	ed in by the investor)			DSP MUTUAL FUND
Received, subject to realisation and verification ar	n application for purchase of	Units as mentionedin the appl	ication form.	Application No.
From				11

Sole/Fi	rst Applicant/Gu	ardian		2nd Appl	licant		□ 3:	rd Applicant	☐ POA
Place & Country of	f Birth PLAC	E COUNTRY	Place & Cour	ntry of Birth	PLACE	COUNTRY	Place & Countr	y of Birth PLAC	CE COUNTRY
Nationality □ India	 ın □U.S. □Othe	r	Nationality [□Indian □U.S. [☐ Other		Nationality 🗆 I	 ndian □U.S. □Othe	er
Please indicate all Cou If TIN is not available of f tax residence entered	r mentioned, please	mention reason as:	A' if the country does				ber and it's Identifica		
	ax Identification Number		Country #	Tax Identifi Numbe		Identification Type/Reason*	Country #	Tax Identification	n Identification Type/Reason*
			1				1		
			2				2		
			3				3		
BANK ACCOUN	T DETAILS (Ava	ail Multiple Ban	k Registration F	acility)					
ınk Name									
nk A/C No.						A/C Typ	e 🗌 Savings 🔲 Cu	ırrent 🗌 NRE 🗌 NR	O FCNR Other
ty			Pin			FSC code: (11 dig	sit)		
	ND DAVAGENE			/					
		•		•		• •		, ambiguity or di	
•			•	•				ention LUMPSUM a	
		Plan/Option/S				Amount (C	heque Details belo	
DSP -	Scheme	Plan	Option/Sul	b Option			P	ayment Mode:	Cheque DD
								□ RTGS □ NEFT	☐ Funds transfe
DSP -	Scheme	Plan	Option/Sul					heque/DD/RTGS/NE	EFT Details:
DSP -	Scheme	Plan	Option/Sul	b Option				lef. No	
al	Δmoun	t in words				Amount in Fi		Pate DDD/M	M / Y Y Y
	Alloui							D charges, if any	
yment from Ban	ık A/c No.				A/c.	Type □ Savings	□Current □ NRE	□ NRO □ FCNR □	Others
							DD Third P	,	
				nd sign here			1st Applicant S	ignature (Mandator	
P □ I/We wish to			h to nominate ar elationship with applicant		If Nor		1st Applicant S	ignature (Mandator	y) Nominee Signature
R ☐ I/We wish to	nominate. 🗌		elationship with		If Nor	ninee is a Minor¹	1st Applicant S Date of	ignature (Mandator	Nominee
P ☐ I/We wish to	nominate. 🗌		elationship with		If Nor	ninee is a Minor¹	1st Applicant S Date of	ignature (Mandator	Nominee
P ☐ I/We wish to	nominate. 🗌		elationship with applicant * G	Guar n case of each <i>l</i> uardian's relati egal Guardian &	If Norrdian Na	minee is a Minor' ame & PAN s Nominee, pleas with Minor as Mot	Date of Birth e mention ther / Father /	ignature (Mandator	Nominee Signature
Nominee	o nominate. □ I	F	elationship with applicant * G	Guar n case of each / uardian's relati egal Guardian & Passport / Oth	If Nordian Na	minee is a Minor ame & PAN s Nominee, pleas with Minor as Motor proof like Birth	Date of Birth e mention ther / Father /	Allocation (%) Total 100%	Nominee Signature
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Debit Mandate Checklist:

☐ DEBIT MANADATE FORM

☐SIP FORM

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

SIP Registration Checklist:

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

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Website: www.dspim.com | E-mail: service@dspim.com | Contact Centre: 1800-208-4499 / 1800-200-4499

Terms and Conditions and Instructions

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

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

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

FATCA, CRS AND ADDITIONAL KYC

Details and Declaration form efer Page 2 for Definitions / Instructions / Guidance Mandatory for Non-Individual Investors, including HUF INVESTOR DETAILS **Entity Name:** PAN Application No. Folio Nos Residential Type of Address given at KRA Residential or Business **Business** Registered Office ADDITIONAL KYC DETAILS (Mandatory) Gross Annual Income (Please tick ✓) O Below 1 Lac O 1-5 Lacs O 5-10 Lacs ○ 10-25 Lacs ○ >25 Lacs-1 crore as on DDD/M Net-worth in ₹ M / (Not older than 1 year) **INCORPORATION and TAX RESIDENCY DETAILS (Mandatory)** City of Incorporation: Country of Incorporation: Date of Incorporation: Is Entity a tax resident of any country other $\ \square$ Yes $\ \square$ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below) than India? In case TIN or its functional equivalent is not available, please provide Company Identification number of Global Entity Identification Number or GIIN, etc. Country of Tax Residency TIN or equivalent number Identification Type/Reason* 1. 2. 3. 4. In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. (refer definition D4) Person (as per définition E5), please mention the exemption code in the box: FATCA and CRS DETAILS (Mandatory) (Please consult your professional tax advisor for further guidance on FATCA & CRS classification) PART I (to be filled by Financial Institutions or Direct Reporting NFEs) We are a, (please tick as appropriate) GIIN Financial Institution (Refer definition A) Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Direct reporting NFE (Refer definition B) Name of sponsoring entity: GIIN - Not Available Applied for If the entity is a financial institution, Not required to apply for - please specify 2 digits sub-category (refer definition C) Not obtained - Non-participating FI PART II (please fill Any One as appropriate, to be filled by NFEs other than Direct Reporting NFEs) Is the Entity a publicly traded company? Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) (that is, a company whose shares are regularly traded on an established securities market) Name of stock exchange (Refer definition D1) Is the Entity a related entity of a Yes [(If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) publicly traded company? (a company whose shares are regularly Name of listed company_ traded on an established securities market) ☐ Controlled by a Listed Company Nature of relation: ☐ Subsidiary of the Listed Company OR (Refer definition D2) Name of stock exchange Is the Entity an Active NFE? Yes ◆ Also provide UBO Form □ (Refer definition D3) Nature of Business Please specify the sub-category of Active NFE (Mention code - refer D3) Yes ◆ Also provide UBO Form □ Is the Entity a Passive NFE? (Refer definition E2) Nature of Business_

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and provided after necessary consultation with tax professionals. I/We have understood the information requirements of the application form, including FATCA and CRF requirements, terms and conditions (read along with instructions and scheme related documents) and hereby confirm that the information provided by me/us on this form are true, correct, and complete.

Date:

Place: Page 1 of 2

Authorized Signatories [with Company/Trust/Firm/Body Corporate seal]

- A. Financial Institution (FI)- The term FI means any financial institution that is a:
- 1 Depository institution: Accepts deposits in the ordinary course of banking or similar business.
- 2 Custodial institution: An entity that as a substantial portion of its business, holds financial assets for the account of others and where the entity's gross income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (a) The three-year period ending on December 31 of the year preceding the year in which the determination
 - (b) The period during which the entity has been in existence before the determination is made)
- 3 Investment entity: Conducts a business or operates for or on behalf of a customer for any of the following activities: (a) Trading in money market instruments, foreign exchange, foreign currency,etc. (b) Individual or collective portfolio management. (c) Investing, administering or managing funds, money or financial asset on behalf of other persons. [OR] The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described herein. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of: (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or (ii) The period during which the entity has been in existence.
- 4 Specified Insurance company: Entity issuing insurance products i.e. life insurance or cash value products.
- 5 Holding company or treasury company: Is an entity that is a holding company or treasury centre that is a part of an expanded affiliate group that includes a depository, custodial institution, specified insurance company or investment entity
- B. Direct Reporting NFE: means a Non-financial Entity (NFE) that elects to report information about its direct or indirect substantial U.S. owners to the IRS
- C. GIIN not required: Categories with codes

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

- D. Non-Financial Entity (NFE): Entity that is not a financial institution (including a territory NFE). Types of NFEs excluded from FATCA reporting are as below
 - Publicly traded corporation (listed company): A company is publicly traded if its stock are regularly traded on one or more established securities markets
 - 2. Related entity of a listed company: The NFE is a related entity of an entity of which is regularly traded on an established securities market;
 - 3. Active NFE: (is any one of the following)

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

- Any NFE is a 'non for profit' organization which meets all of the following requirements
 - It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - · It is exempt from income tax in India;
 - It has no shareholders or members who have a proprietary or beneficial interest in its income

The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision

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

E. Other definitions

documented

FI:

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

the

FI

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



(Mandatory for Non-Individual Applicants/Investors, including HUF)

Ultimate Beneficial Ownership (UBO) Declaration form

This declaration is NOT needed for Companies that are Listed on any recognized stock exchange in India or is a Subsidiary of such Listed Company or is Controlled by such Listed Company A: APPLICANT/INVESTOR DETAILS:

		[please specify]		ation in the given	Occupation		□ Service	☐ Business	☐ Others	☐ Service	☐ Business	□ Others	☐ Service	☐ Business	□ Others	☐ Service	☐ Business	□ Others	☐ Service	☐ Business	□ Others	
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		B: CATEGORY (trck applicable category): Unlisted Company ☐ Partnership Firm ☐ LLP ☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust Trust created by a Will ☐ Others	is not adequate, please attach multiple declaration forms)	Please list below each controlling person, confirming ALL countries of tax residency / permanent address / citizenship and ALL Tax Identification Numbers for EACH controlling person. If the given rows are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatories.	Address & Contact details [include City, Pincode, State, Country	Mandatory																
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		applicable cate	IMATE BENEF	trolling person, col dditional sheet(s) a	Country of Tax Residency																	
à		B: CATEGORY [tick applicable category]: ☐ Unlisted Company ☐ Partnership Firm ☐ LLP	C: DETAILS OF ULTIMATE BENEFICIAL OWNERS (If the given space below	se list below each con at can be enclosed as a	Name of UBO [Mandatory]																	
Name:	PAN:	ö □	ပ	Plea	S No			_			2			m			4			2		

1 / We have understood the information requirements of the application form, including FATCA and CRS requirements, terms and conditions (read along with instructions and scheme related documents) and hereby accept the same and further confirm that the information provided by me/us on this form are true, correct, and complete. I /We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and provided after necessary consultation with tax professionals.

Authorized Signatories [with Company/Trust/Firm/Body Corporate seal] Date: Page 1 of 2

Instructions on controlling persons / Ultimate beneficial owner

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

For Investors other than individuals or trusts:

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

2. For Investors which is a trust:

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

Exemption in case of listed companies / foreign investors

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

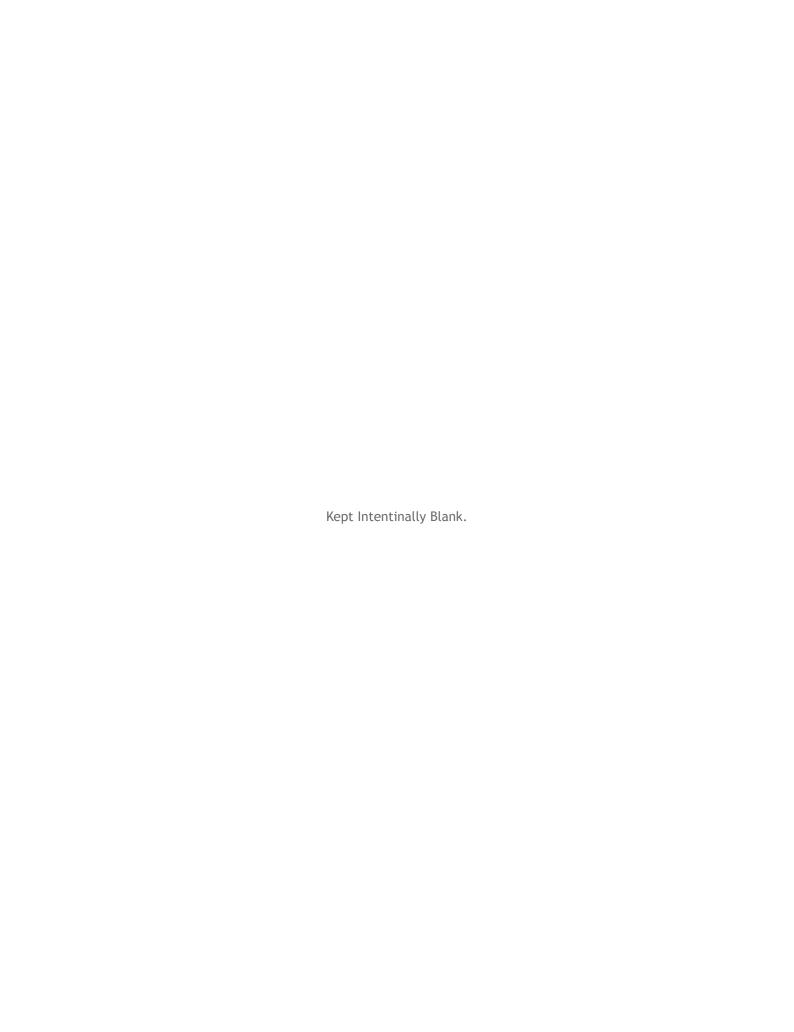
4. **Document Type:** Please mention the Code or Document as per table below

r. Soddinein iype:	
Code	Description
Α	Passport
В	Election ID Card
၁	PAN Card
D	ID Card
Е	Driving License
9	UIDIA / Aadhaar letter
н	NREGA Job Card
Z	Others

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

CP Type Code	Description
C01	CP of legal person - ownership
C02	CP of legal person - other means
C03	CP of legal person - senior managing official
C04	CP of legal arrangement - trust - settlor
202	CP of legal arrangement - trust - trustee
900	CP of legal arrangement - trust - protector
20 0	CP of legal arrangement - trust - beneficiary
800	CP of legal arrangement - trust - other
600	CP of legal arrangement - trust - other - settlor equivalent
C10	CP of legal arrangement - trust - other - trustee - equivalent
C11	CP of legal arrangement - trust - other - protector equivalent
C12	CP of legal arrangement - trust - other - beneficiary - equivalent
C13	CP of legal arrangement - trust - other - other - equivalent
C14	Unknown

Notes	



INSTRUCTIONS/TERMS & CONDITIONS

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

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

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

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

General Instructions

- a. These application forms may be used by both resident and non-resident investors. However, Residents of Canada are not permitted to invest and should not invest in any of the Schemes of the Fund. Foreign Portfolio Investors (FPIs), QFIs and US Person should approach the AMC to know the eligibility, the list of documents required and complete account opening formalities prior to investing.
- b. The application form should be filled in English in BLOCK LETTERS and the applicants' names and address should be provided in full (P.O. Box No. alone is not sufficient). Please tick (ü) in the appropriate boxes (□), where provided.
- c. Application forms that fall under any of the following categories are liable to be rejected and will not be returned to the customers. If applicable, the money paid will be refunded/ returned without interest or redeemed at applicable NAV.
 - i Application forms incomplete in any respect or having a whitener or where there is any over writing on the form without the applicants' counter signature.
 - ii Application forms from ineligible applicant's or are invalid or incomplete or ambiguous or without any of supporting documents or any of the mandatory details in any respect.
 - iii Application forms that are not accompanied by a payment instrument/instruction for the amount payable on the same day.
 - iv Applications forms where the Applicant's Name does not exactly match with name/s mentioned in the PAN Card or Income Tax database.
 - v. Application forms that the Trustee chooses to reject for any other reason determined at its sole discretion.
- d. No separate receipt will be issued for the application. The Investor Service Centre / Collection Centre / Official point of acceptance of transactions will stamp and return the acknowledgement slip in the application form, subject to verification. The acknowledgement receipt should be retained by investors till the receipt of confirmation of transaction acceptance or rejection.
- e. All allotments will be provisional, subject to realisation of payment instrument/mode and subject to the AMC having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.
- f. Any subsequent changes in static information like address, bank details, dividend sub option, nomination etc. will be based on written communication from investors. These changes will be effected only for units held in non-demat mode, within 5 days of the valid signed request reaching the office of the Registrar at Chennai, and any interim financial transactions will be effected with last available/registered details only. In case of units held in demat mode, the static details as recorded in DP records and available to the Fund as part of Benpos file will prevail for all purposes, including redemption and dividend payments.
- g. While PAN shall be the sole identification number and is mandatory for KYC, for certain set of customers, PAN requirement is exempted. Such set of customers, however need to complete the necessary KYC requirements, get a unique reference number from KRA's system. A copy of the KRA issuance letter containing the unique reference number should also be attached with each application/transaction. The PAN exempt entities/ transactions are a) Investors residing in the state of Sikkim; b) SIP of upto Rs 50, 000/- per financial year; c) Micro investment i.e fresh purchase, additional purchase & SIP installments for amount not more than Rs 50,007- per financial year d) Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- h. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, 'Direct' should be mentioned in the space provided for ARN Number. Any subsequent change / updation / removal of broker code will be based on the written request from the unitholders and will be on a prospective basis only from the date when the Registrar executes such written instruction.
- i. Investors should mandatorily use the Application forms & SIP/SWP/STP forms in the KIM, and other standard forms available at the ISCs/www.dspim.com, for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
- k. Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/instruction provided at a non designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.
- I. Investor/s should be aware and agrees that the AMC and its Registrar reserve the right to disclose the investor and transactions details to third parties viz. Distributors registered with AMFI, SEBI Registered Investment Advisors (RIA), SEBI Registered Portfolio Managers, Stock Brokers and any other entity (from whom applications / transactions of investors are received), banks, payment aggregators, printers, mailing agencies and any other entity for the purpose of compliance with legal and regulatory requirements or for complying with anti-money laundering requirements. In case of any specific consent request received from the investor to provide data feed to the Registered Investment Advisor, SEBI Registered Portfolio Managers, Stock Brokers, AMC will overwrite the existing RIA/PMRN/Stock Broker

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

1. First Applicant's Details

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

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

2. Contact Details and Correspondence Address

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

Individual Investors:-

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

3. KYC Requirements and Details

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

4. Joint Applicants, if any and their details

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

5. FATCA and CRS related details

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

- c. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/ Unit holders
- d. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant's have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- e. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- f. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.
- g. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- h. Applicant/unit holder should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- i. Applicant/unit holder also undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- j. Please note that applicants/unit holders may receive more than one request for information if you have multiple relationships/accounts/folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.
- k. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, it's Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

6. Bank Account Details/ Multiple Bank Accounts Registration

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

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

7. Investment and Payment Details

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

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

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

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

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

8. Nomination Details

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

9 Unit Holding Option

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

10.Annual report/Abridged summary

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

11.Declaration & Signatures

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

List of Official Points of Acceptance of Transactions*

DSP Investment Managers Private Limited - Investor Service Centres

HEAD OFFICE - Mumbai:

Mafatlal Centre, 10th & 11th Floor, Nariman Point, Mumbai - 400 021.
Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16, Sanjay Place, Agra - 282 002.
3rd EYE ONE, Office No. 301, 3rd Floor, Opposite Haymor Restaurant, C.G. Road, Panchvati, Ahmedabad - 380 006. Agra Ahmedabad

NATRAJ, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069. Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560 001. Andheri

Bangalore Bhopal

Bhubneshwar

Chandigarh

Ludhiana

Vapi

Chennai Coimbatore

Dehradun

Goa Guwahati

Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560 001.
Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462 011.
Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneshwar - 751 001.
SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160 022.
Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600 002.
Tristar Towers, 657, East Wing, 1st Floor, Avinashi Road, Coimbatore - 641 037.
NCR Plaza, Ground floor, Office No. G 12/A, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarhkala, Dehradun - 248 001.
Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, M.G. Road, Panjim, Goa - 403 001
Bibekananda Complex, Office No. 3, 2nd Floor, Near ABC Bus Stop, G S Road, Guwahati - 781 005.
RVR Towers, Office No. 1-B, 1st Floor, Door No.6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500 082
Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B I Indore Head Office, Indore - 452 001.
Green House, Office No. 201 to 204, 2nd Floor, O-15, Ashok Marg, Above Axis Bank, C - Scheme, Jaipur - 302 001.
Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001. Hyderabad Indore Jaipur

Jamshedpur Shantiniketan, 2nd Floor, Main Road, P.O. Bistupur, Jamshedpur - 831 001.

Keshav Bhawan, Ground Floor, Office No. 2, Chopasni Road, Near HDFC Bank, Jodhpur - 342 003. Jodhpur

Kanpur

KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208 001.
Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Kochi - 682 011. Kochi

Amrithaa Iowers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G. Road, Rochi - 682 011.
Legacy Building, 4th Floor, Office no. 41B, 25A Shakespeare Sarani, Kolkata - 700 017.
Capital House, 3rd Floor, 2, Tilak Marg, Hazratganj, Lucknow - 226 001.
SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141 001.
Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575 001.
Milestone, Office No. 108 & 109, 1st Floor, Ramdaspeth, Wardha Road, Nagpur - 440 010.
Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nashik - 422 002.
(UGF) Dr. Gopal Das Bhavan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110 001. Kolkata Lucknow

Mangalore

Nagpur

Nashik

New Delhi

Patna Dumraon Place, L309 & L310, 3rd Floor, Frazer Road, Patna 800 001.

City Mall, 1st Floor, Office No. 109 (A,B,C) University Square, University Road, Pune-411 007 Pune Raipur

City Mall, 1st Floor, Office No. 109 (A,B,C) University Square, University Road, Pune-411 007.
Raheja Towers, Office No. SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492 001
Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360 001.
Shrilok Complex, Office No 106 to 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001.
International Trade Centre (ITC), B-Wing, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395 002.
Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Thiruvananthapuram - 695 004.
Naman House, Ground Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390 007.
Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvasa Road, Vapi - 396 195.
Arihant Complex, 7th Floor, D-64/127, C-H, Sigra, Varanasi - 221 010
VRC complex, Office No. 304B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam - 530 016. Rajkot Ranchi Surat

Trivandrum

Vadodara

. Varanasi

Vizag

Siliguri-RR Shelcon Palaza, 3A, 3rd Floor, Block C, Sevoke Road, Siliguri - 734 006.

JALANDHAR-RR Hamilton Courts, Office No. 411, 4th Floor, EH 176, Civil Lines, Opp. New Judicial Courts, Jalandhar - 144 001 Suhatta Mall, Office no. 5/33, 5th Floor, City Centre, Durgapur, District Burdwan, West Bengal - 713 216.

Jaduban Plaza, Unit F-9, 1st Floor, RSNO 1108/34 C, Near Paanch Bunglow, Shahupuri, Opposite HDFC Bank, Kolhapur - 416001 Vivekanand Corner, Shop no. 34, 1st Floor, Desai Cross, Hubli - 580 029. Durgapur-RR

Kolhapur - RR

Hubli - RR

CAMS Investor Service Centres and Transaction Points

Agartala: Advisor Chowmuhani (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 Encloave 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 lorn Bridge, Near Hotel Arcadia Regency", Alleppey: 688001 Alwar: 256A, Scheme No:1, Arya Nagar, Alwar: 301001 Amaravati: 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati: 444601 Ambala: Opp: Peer, Bal Bhavan Road, Ambala - 134003 Amritsar: SCC - 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. Chatwani 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 Chatteriee Market Complex, Rambandhu Talab P O Ushaaram. Asansol -adouts Airkesinwar: Sindp No. -7-30, Frist roof, Officar Complex, Opp Otd Colony, Ni Valia Chair Rasala, Gibz, Airkesinwar: Sindp No. -7-30, Frist roof, Officar Complex, Carbon, Ni Valia Chair Rasala, Gibz, Airkesinwar: Sindp No. -7-30, Frist roof, PC Chatterjee Market Complex, Ramibalinal raladar P O Ushagaian, Salastor: 713303 Aurangabad: 2nd Floor, Block No. D-21-D-22, Motiwala Trade Centre, Ist Floor, 45, Dikensen Road, (Next to Manipal Centre), Bangalore - 560 042 Bareilly: -62-63, Butler Plaza, Commercial Complex, Civil Lines, Bareilly: -243001 Basti: Office no 3, Ist 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 - 76001 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, Waghawadi Road, Opp. HDFC BANK, Bhavnagar - 364002 Bhilai: Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai - 490020 Bhilwara: Indraparstha Tower, Second floor, Shyam 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, Adelade Apartment, Christain 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, Mavoor 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 Chittorgarh: 3 Ashok Nagar, Near Heera Vatika, Chittorgarh - 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, Ist Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002 Dehradun: 204/121 Nari Shilp 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, Pidamaneri 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 - 638001 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 Gurtur: Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002 Gurgaon: SCO - 14, First floor, Gurgaon - 122001 Guwahati: A.K. Azad Road, Rehabari, 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 Archies 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, 6 Biock, 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, Ist 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: 1 Floor 106 to 108, City Centre Phase II, 637 2, The Mall, Kanpur - 208 001 Karimagar: H No.7-1-257, Upstairs S B H, Mangammathota, Karimagar - 505 001 Karnal (Parent: Panipat TP): 7, Ilnd 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 Kannan (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: Kochupilamoodu Junction, Near VLC, 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 - 141 002 Madurai: 1st 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

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

Garments, Old Station Road, Margao - 403 601 Mathura: 159/160 Vikas Bazar, Mathura - 281001Meerut, 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: Rajabahdur 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 7th Main, 5th Cross, (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009 Nadiad (Parent TP: Anand TP): F 142, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387001 Nagpur: 145 Lendra, New Ramdaspeth, Nagpur - 440 010 Namakkal: 1564 / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 Nasik: Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 Navsari: 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi ,Navsari - 396 445 Nellore: 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001 New Delhi: 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Videocon 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 lal Bagh Colony, Patiala - 147001 Patna: G-3, Ground Floor, Om Vihar Complex, Sp Verma Road, Patna - 800 001 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, HB Road Near Firayalal, Ranchi - 834001 Ratlam: Dafria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001 Ratlagiri: Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639 Rohtak: 205, 2ND Floor, Blg. No. 2, "Munjal Complex, , Delhi Road, ,Rohtak - 124001 Roorkee: 22, Civil Lines Ground Floor, Hotel Krish Residency, Roorkee - 247667 Rourkela: 1st Floor ,Mangal Bhawan ,Phase II ,Power House Road , Rourkela - 769001 Sagar: Opp. Somani Automobiles ,Bhagwanganj Sagar - 470 002 Saharanpur: I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 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: Bijlipura, Near Old Distt 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 - 577 201 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 Srikakulam: Door No 4-4-96, First Floor., Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 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: 1 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: 1(1), Binny Compound, II Street, Kumaran Road, Tirupur - 641601 Tiruvalla: 24/590-14, C.V.P Parliament Square Building, Cross Junction, Tiruvalla - 689101 Trichu: Room No. 26 & 27, Dee Pee Plaza, Kokkalai, 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 Ahinsapuri, Fatehpura Circle, Udaipur - 313004 Ujjain: 123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain - 456 010 Unjha (Parent: Mehsana): 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 Techoclean 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, Dwaraka 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, Aga Agra: 1St Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures Sanjay Place, Agra - 282002. Ahmedabad: 201/202, Shail Complex, Opp Madhusudan House, Behind Girish Cold Drink, Off C. G. Road, Navrangpura Agra: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures Sanjay Plazee, Agra - 282/UV. Ahmedabad: 2017/202, shail Complex, Opp Madhusudan House, Behind Gins Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megoad Sanjay Plazee, Agra - 282/UV. Ahmedabad: 380006. Ahmedabad: 111- 113, 15t Floor, Devepath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad: 380006. Ahmedabad: Abmedabad: 380006. Ahmedabad: 380006. Ahmedabad: Abmedabad: 380006. Ahmedabad: 380006. Ahmedabad: Abmedabad: 380006. Ahmedabad: Abmedabad: 380006. Ahmedabad: Abmedabad: Ab 301001. Amaravati: 81, Gulsham Tower, Near Panchsheel, Amaravati - 444601. Amaravati: Shop No. 21, 2Nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravati - 444601. Ambala: Opp. Peer, Bal Bhawan Road, Ambala: - 134003. Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala - 133001. Amritsar: Sco, 18J, 'C' Block, Ranjit Avenue, Amritsar: 140001. Amritsar: 72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar: 143001. Anand: 101, A. P. Towers, B/H. Sardar Gunj, Next To Nathwani Chambers, Anand - 388001. Anantapur: 15-570-33, 1St Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur - 515001. Ánantapur: #15/149, 1St Floor, S R Towers Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. Ankleshwar: Shop No. F 56, 13-370-33, 13t rtoof, Pattern lowers, Subash Road, Opp. Carland Balin, Ariantaphir - 373001. Alikleshwar - 373001. Ariantaphir - 373001. Alikleshwar - 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, 15t Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. Aurangabad: Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. Azamgarh: 15t Floor, Alkali Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. Balasore: B C Sen Road, Balasore - 756001. Balasore: Ms. Das Street, Gopalgaon Balasore - 756001. Bangalore - 756001. Bangalore - 756001. Bangalore - 7560027. Bangalore - 8asavanagudi; Bangalore - 560027. Bangalore - 8asavanagudi; S9, , 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, Malleshwaram, Bangalore - 560003 Bankura: Ambika Market Complex (Ground Floor), Opp. Post Office, Noraliangada: Bangatore - Matteswalani, No.337, Gr.3, Raturia Complex, Opp. New Yegetable market, Mattesmalani, Bangatore - Matteswalani, No.337, Gr.3, Raturia Complex, Opp. New Yegetable market, Mattesmalani, Bangatore - Source Branch, Berhampore, Dist-Ganjam 760002 Berhampur: Opp -Divya Nandan Kalyan Mandap, 3Rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur - 760001. Betul: 107, 1St Floor, Hotel Utkarsh, J. H. College Road, Betul - 460001. Bhagalpur: Krishna, 1St Floor, Near Mahadev Cinema, Dr.r.p.road, Bhagalpur: 2Nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpu - 812001. Bharuch: Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001. Bhatinda: 2907 Gh, Gt Road, Near Zila Parishad, Bhatinda - 151001. Bhatinda: #2047-A, 2Nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi - 151001. Bhavnagar: 305-306, Sterling Point, Waghawadi Road, Opp. Hdfc Bank, Bhavnagar - 364002. Bhavnagar: 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 Centre, 133, Zone I, 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, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. Bhuj: No. 17, 1St Floor, Municipal Bldg., Opp. Hotel Prince Station Road, Bhuj - 370001. Bikaner: Behind Rajasthan Patrika, In front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner 334001. Bikaner: 70-71, 2Nd Floor, Dr.chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001. Bilaspur: Shop No. B-104, First Floor, Narayan Plaza, Link Road, Bilaspur 495001 Bilaspur: Shop No -225,226 & 227,2nd Floor, Narayan Plaza, Link Road, Bilaspur-495001. Bokaro: Mazzanine Floor F-4, City Centré, Bokaro Steel City, Bokaro - 827004. Bokaro: B-1 1St Floor, City Centre, Sector- 4, Near Sona Chandi Jwellars, Bokaro - 827004. Burdwan: 1st Floor, Above Exide Showroom 399 G T Road Burdwan-713101. Burdwan: 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. Calicut: 29 / 97G, Gulf Air Building, 2Nd Floor, Arayidathupalam, Mavoor Road, Calicut- 673016. Calicut- 2Nd Floor, Soubhagya Shopping Complex, Arayidathpalam 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: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Road, Chandrapur: Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Beside Azad Garden, Main Raghuvanshi Complex, Shop No-1, Office No-2, 1St Floor, Shop No-1, Office No-2, 1 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, Patullos Road, Chennai - 600022. Chinsurah: J C Ghosh Saranu, Bhanga Gara, Chinsurah - 712101. Cochin: 15t Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682018. Cochin: Ali Arcade, 15t Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction Ernakualm - 682036. Coimbatore: 66, Lokamanya Street (West), R.s. puram, Coimbatore - 641002. Coimbatore: 3Rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018. Cuttack: Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. Cuttack: Po - Buxi Bazar, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001. Darbhanga: Jaya Complex 2Nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003. Davangere: Akkamahadevi Samaja Complex, Church Road, P J Extension, Davangere - 577002. Davangere: #15/9, 15t Floor, Sobagu Complex, 2Nd Main Road (Avk College Road), P J Extension, Davangere - 577002. Devendur: 204/121, Nari Shilp Mandir, Margold Connaught Place, Dehradun - 248001. Dehradun: Kaulagarh Road Near, Sirmaur Marg, Above Reliance Webworld, Dehradun - 248001. Deoghar: S S M Jalan Road, Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar - 814112. Deoria: 1St Floor, Opp. Zila Panchayat Civil Lines, Deoria - 274001. Dewas: 27, Rmo House, Station Road, Above Maa Chamunda Gas Agency, Dewas - 455001. Dhanbad: Urmila Towers Room No: 111 (1St Floor), Bank More, Dhanbad - 826001. Dhanbad: 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. Dhanbad: 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. Bhavasar 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, Durgápur : 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 Hośpital, R.r.pet, Eluru - 534002. Erode: 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, Feda - 638001. Erode: No: 4, Veerappan Traders Complex, Kmy Salai Sathy Road, Opp. Erode: House Nit, Faridabad: B-49, First Floor, Nehru Ground, Behind Anupam Sweet House Nit, Faridabad: A-2B Ist Floor, Nehru Ground, Nit Faridabad - 121001. Ferozepur: The Mall Road, Chawla Bulding 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, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11 Gandhinagar - 382011 Gaya: 54. Lal Kothi Compound, Shree Krishna Road, 2nd Floor - North Side, Gaya - 823001. Ghaziabad: B-11, LGF RDC, Rajnagar, Ghaziabad 201002. Ghaziabad: 1St Floor, C-7, Lohia Nagar, Ghaziabad - 201001. Ghazipur: 2Nd Floor, Shubhra Hotel Complex, Mahaubagh, 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 Vi.p. House, Ajdacent A.d. Girls College, Bank Road, Gorakhpur- 273001. Gulbarga: Cts No 2913, 1St Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. Guntur: Door No. 5-38-445/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522002. Guntur: D No 6-10-27, Srinilayam Arundelpet, 10/1, Guntur - 522002. Gurgaon: Sco 16, Sector 14, Opp. Akd Tower, Near Huda Office, Gurgaon - 122001. Guwahati: A.k. Azad Road, Rehabari, Guwahati: 1St Floor, Bajrangbali Building, Near Bora Service Station, Surgaon: Stop Andrews, Relative Station, Science 14, Opp. Act lower, Near Huda Office, Surgaon 1- 12001. Guwanati, A.K. Azad Road, Relative Station; Golony, Opp. Relative Station States and Square Market, Albana Relative Station; Near Bota Square Market, Albana Relative Station; Near Bota Square Market, Albana Relative Station; Near Bota Relative Station; Near Bota Relative Station; Near Bota Relative Station; Near Hotel Southern Star, K. R. Puram, Hassan - 573201. Hazaribag; Municipal Market, Annanda Chowk, Hazaribag 825301 Hisar: 12 Opp. Bank Of Baroda, Red Square Market, Hisar 125001. Hoshiarpur: 15t Floor The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001. Hubli; No.204 205. 15t Floor, B Block Kundagol Complex, Opp. Court Club Road, Hubli; 580029. Hubli; S80029. Hubli; Ctc No. 483/A1/A2, 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, Janjeervala 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 Yudhisthir Marg C-Scheme,

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

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.

Behind Ashok Nagar Police Station, Jaipur 302001 Jaipur: S16/A liird Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur 302001 Jalandhar: 367/8 Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001. Jalandhar: 15t Floor Shanti Towers, Sco No. 37 Puda Complex, Opposite Tehsil Complex, Jalandhar 144001. Jalgaon: 70 Navipeth, Opp. Old Bus Stand, Jalgaon 425001. Jalgaon: 269, Jaee 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: Jrds 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. Jammagar: 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 Ist 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, Ummarpur, Jaunpur 222002. Jhansi: 372/18 D, Ist 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 36201 Kadapa: Bandi Subbaramaiah Complex, D. no:3/1718 Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001 Kakinada: No.33-1 44 Sri Sathya Complex, Main Road, Kakinada 533001 Kalyani: A-1/50 Block Akalyani, Dist Nadia, Kalyani 741235 Kannur: Room No. Pp 14/435, Casa Marina Shopping Centre, Talap, Kannur 670004 Kannur: 2Nd Floorprabhath Complex, Fort Road Nr.icici Bank, Kannur 670001 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 Karaikudi: No. 2 Gopi Arcade, 100 Feet Road, Karaikudi: 630001 Karimnagar: H.no.7-1-257, Upstairs S.b.h, Mankammathota, Karimnagar: 505001 Karimnagar: SRI PROJECTS, Door no 2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, KARIMNAGAR-505001 Karnal: 18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132001. Karur: 126 Gyp Towers, Kovai Road, Basement Of Axis Bank, Karur 639002. Karur: No.6 Old No.1304 Thiru-Vi-Ka Radi, Near G.r. kalyan Mahal, Karur 639001. Kharagpur: Shivhare Niketan, H.no. 291/1 Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur 721301 Kharagpur: 180 Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304 Kolhapur: 29 3Rd Floor Ayodhya Towers, Station Road, Kolhapur 416001 Kolhapur 41 Kota: B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007 Kota: 29 Ist Floor Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007 Kottayam: THAMARAPALLIL Building, Door No - XIII/658, M L Road, Near KSRTC Kota: 8-33 Kalyan Bhawan, Inangle Part, Vallabh Nagar, Kota 3240U/ Kota: 29 Ist Floor Near Lala Lajpat Rai Circle, Shopping Centre, Kota 3240U/ Kottayam: 11HAMARAPALLIL Building, boor No - XIII/658, M L Road, Near KSRI Deus Stand Road, Kottayam - 686001. Kottayam: 15 Floor, Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002 Kumbakonam: Jailani Complex, 47 Mutt Street, Kumbakonam 612001 Kurnool: Shop No. 39 72658 and 397/2658, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001. Kurnool: Shop No. 43 Tst Floor, 5 V Complex Railway Station Road, Near Sbi Main Branch, Kurnool 518004 Lucknow: Alambagh, Ksm Tower Cp-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow - 226005 Lucknow: B-1/2 Vijay Khand, Near Union Bank Of India, Gomtinagar, Lucknow - 226001 Lucknow - 256001 Lu Heritage, near Axis Bank, opp. BPS Club, Pajifond, Margao, Goa 403 601 Margao: Add Horitage, near Axis Bank, opp. BPS Club, Pajifond, Margao, Goa 403 601 Margao: Add Horitage, near Axis Bank, opp. BPS Club, Pajifond, Margao 403601 Margao: Add Horitage, Pajifond, Margao 403601 Marthura: Ambey Crown, lind Floor, In Front Of Bsa College, Gaushala Road, Mathura 281001 Meerut: 108 15t Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002 Meerut: 15t Floor Medi Centre, Opp Icici Bank, Hapur Road Near Bachha Park, Meerut 250002 Mehsana: 15t Floor Subhadra Complex, Urban Bank Road, Mehsana 384002 Mehsana: Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana 384002 Mirzapur: Above Hdfc Bank, Dankeenganj, Mirzapur 231001 Moga: 15t Floor Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001 Moradabad: H 21-22, lst 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 Ramjanki Mandir, Morena 476001 Mumbai: Cts No 411, 202 Citi Point, 2Nd Floor, Telli Galli, Rajashree Shahu Maharaj Marg, Above C.t. Chatwani Hall, Opp. Hero Honda Showroom, Andheri (East), Mumbai - 400069. Mumbai: Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind Icici Bank, 30 Mumbai Samachar Marg, Fort, Mumbai - 400023. Mumbai: 114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023. Mumbai - Andheri: 131 Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai - 400033. Mumbai - Borivali: A-1, Himanshu Building, Sodawala Cross Lane, Near Chamunda Circle, Borivali West, Mumbai - 400092. Mumbai - Borivali: Hirji Heritage, 4th Floor, Office no 402, L.T. Road, Borivali - West, Mumbai - 400 092. Mumbai - Chembur: Shop No.4, Ground Floor, Shram Saflya Bldg., N. G. Acharya Marg, Chembur, Mumbai - 400 071. Mumbai - Fort: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bse Bldg, Fort - 400001 Mumbai - Vashi: Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai - 400 705. Mumbai - Vile parle: 104, Sangam Arcade, V. P. Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400 705. Mumbai - 400 705. Mumbai - Vile parle: 104, Sangam Arcade, V. P. Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400 705. Gola Road, Muzaffarpur 842001 Muzaffarpur: First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001 Mysore: No. 1 St Floor Ch. 50, 7Th Main 5Th Cross, Above Trishakthi 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, New Ramdaspeth, Nagpur 440010 Nagpur: Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Appartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur Nagpur: Piot. Nagpur: 143 Leitora Park, Benind Shabari, New Kalindasperii, Nagpur 440010 Nagpur: Piot. No 27 Flouse No 1027 Fl, Mada Mandili Road, Mangadeely Applar Intent, Opp Niantdewal Septen, Nagpur 440010 Namakkal: 105/2 Arun Towers, Paramathi Street, Namakkal 637001 Nanded: Shop No.4 Santakripa Market, G G Road Opp.bank Of India, Nanded 431601 Nasik: Ruturang Bungalow 2, Godavari Colony, Behind Big Bazar, Near Boys Town, School, Off College Road, Nasik 422005 Nasik: F-1 Suyojit Sankul, Sharanpur Road, Nasik 422002 Navsari: 16 15t Floor Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari 396445 Navsari 396445 Navsari: 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari - 396445. Nellore: 9/756 First Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore: 524001 Nellore: 16-2-230 Room No: 27, 2Nd Floor Keizen Heights, Gandhi Nagar, Pogathota, Nellore: 524001 New Delhi: 305 New Delhi House; 27 Barakhamba Road, New Delhi: -110001 New Delhi: 7-E, 4Th Floor, Deen Dayaal Research Institute Bldg., Swamiram Tirath Nagar, Jhandewalan Extn., Near Videocon Tower, New Delhi: -110055 New Delhi: 605, 6th Floor, Ashoka Estate Building, 24, Barakhamba Road, New Delhi: -110001 Nizamabad: H No:5-6-430, Above Bank Of Baroda First Floor, Beside Hdf C Bank, Near Videocon Tower, New Delhi: -11005 New Delhi: -11006 New Delhi: -11006 New Delhi: -11007 New Delhi: -11007 New Delhi: -11007 New Delhi: -11008 New Delhi: -11 Hyderabad Road, Nizamabad 503003 Noida: C-81 First Floor, Sector 2, Noida 201301 Noida: 405, 4th Floor, Vishal Chamber Plot No. 1, Sector-18 Noida-201301 (U.P.) Palakkad: 10 / 688 Sreedevi Residency, Mettupalayam Street, Palakkad 678001 Palakkad: No: 20 & 21, Metro Complex, H.p.o.road, Palakkad 678001 Panipat: Sco 83-84 Ist Floor, Devi Lal Shopping Complex, Opp Rbs Bank, G T Road, Panipat 132103. Panipat: 15t Floor, Krishna Tower, Above Pálakkad 678001 Palakkad: No: 20 & 21, Metro Complex, H.p.o.road, Palakkad 678001 Panipat: Sco 83-84 Ist Floor, Devi Lal Shopping Complex, Opp Rbs Bank, Ğ T Road, Panipat 132103. Panipat: 15t Floor, Krishna Tower, Above Amertex, G.t. Road, Panipat 132103 Panjim: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji Goa - 403 001. Panjim: City Business Centre, Coelho Pereira Building, Room No 18 19 & 20, Dada Vaidya Road, Panjim 403001 Pathankot: 15t Floor 9 A. Improvement Trust Building, Patel Chowk, Pathankot 145001 Patiala: 35 New Lal Bagh Colony, Patiala 147001 Patiala: Sco 27 D, Chotti Baradari, Near Car Bazara, Patiala 147001 Patna: G-3 Ground Floor, Om Vihar Complex, Sp Verma Road, Patna: 800001 Patna: 34 3Rd Floor Anand Tower, Exhibition Road Opp Icici Bank, Patna 800001 Pollachi: 146/4 Ramanathan Building, 15t Floor New Scheme Road, Pollachi 642002 Pondicherry: S-8 100 Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry 605001 Pondicherry: No: 7 Thiayagaraja Street, Pondicherry 605001 Proddatur: D.NO: 4/625, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur - 516360. Pudukottai: Sundaram Masilamani Towers, Ts No. 5476 5479, Pm Road Old Tirumayam Salai, Near Anna Statue Jublie Arts, Pudukottai 622001 Pune: Noraic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. Pune: Nirmiti Eminence, Off No. 6, I 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, Fafadih Chowk, Jail Road, Raipur - 492 001 Rajahmundry: Door No: 6-2-12 15t Floor, Rajeswari Nilayam Near, Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry: D.no.6-1-4 Rangachary Street, T.nagar Near Axis Bank Street, Rajahmundry 533101 Rajapalayam: Sri Ganapathy Complex, 148/5/18 T P Mills Road, Virudhungar Dist, Rajapalayam 626117. Rajkot: Office 207 210 Everest Building, Opp Shas Do Batti Near Nokia Care, Ratlam 457001 Renukoot: Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot 231217 Rewa: Ist 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 Rorkee: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax
Office, Roorkee 247667 Rourkela: 1St Floor Mangal Bhawan, Phase li Power House Road, Rourkela 769010 Rourkela: 1St Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla 769012 Sagar: II Floor, Above Shiva Kanch
Mandir, 5 Civil Lines, Sagar - 470002. Saharanpur: 1 Floor Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur: 247001 Saharanpur: 18 Mission Market, Court Road, Saharanpur: 247001 Salem: No.2 I Floor Vivekananda Maidin, 5 Civil Eliles, Sagar 47002. Salitaripur: Froor Kristina Colliples, Opp. Factin Gate Court Road, Salitaripur 247001 Salitaripur 268001 Sambalpur: Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur - 768001 Sambalpur: Solitaripur 268001 Sambalpur 2768001 Sambalpur 27680 Shimoga: Sri Matra Naika Complex, 1St Floor, Above Shimoga Diagnostic Centre, Llr Road Durgigudi, Shimoga 577201. Shivpuri: 1St Floor M.p.r.p. Building, Near Bank Of India, Shivpuri 473551 Sikar: First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001 Silchar: N.n. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001, Siliguri: 17B Swamiji Sarani, Siliguri 734001 Siliguri: Nanak Complex, Sevoke Road, Siliguri - 734001 Sitapur: 12/12-A Sura Complex, Arya Nagar, Opp Mal Godam, Sitapur 261001 Sivakasi: 363 Thiruthangal Road, Opp: Tneb, Sivakasi 626123 Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall Solan 173212 Solapur: Flat No 109 1St Floor, A Wing Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur 41300 Solapur: Block No 06 Vaman Nagar, Opp D-Mart Jule Solapur, Solapur 413004 Sonepat: 205 R Model Town, Above Central Bank Of India, Sonepat 131001 Sri ganganagar: 18 L Block, Sri Ganganagar 335001 Sri ganganagar: 35E Block, Opp: Sheetla Mata Vaateka, Sri Ganganagar 335001 Sri ganganagar: 18 L Block, Sri Ganganagar 35001 Sri ganganagar: 18 L Block, Sri Ganganagar 35001 Sri ganganagar 35001 Sri ganganagar: 18 L Block, Sri Ganganagar 35001 Sri gan Hospital, Opp. dhiraj Sons Athwalines, Surat - 395001. Surat: G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002. Thane: Flat no. 201, 2nd floor, "Matru Chhaya" bldg., above Rejewel Jewellery showroom, opp. Bedekar Hospital, near Gaodevi Ground, Thane (West) - 400602. Thane: 3Rd Floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400602. Thane: 103-105, Orion Business Park, Ghodbunder Road, Kapurbawdi, Thane (West) - 400 607. Thanjayur: No. 70. Nalliah Complex, Sriniyasam Pillai Road, Tanjore - 613001. Thiruvalla: 24/590-14, C.v.p Parliament Square Building, Cross Junction, Thiruvalla 689101. Thiruvalla: 2Nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 Tirunelveli: 15t Floor Mano Prema Complex, 182/6 S. N High Road, Tirunelveli 627001 Tirunelveli: 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirunelveli: 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirunelveli: 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirunelveli: 50/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirunelveli: 50/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirunelveli: 50/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirunelveli: 50/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 627001 Tirunelveli: 50/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 627001 Tirunelveli: 50/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 627001 Tirunelveli: 627001 Tirunelveli: 627001 Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 627001 Tirunelveli: 627001 Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 627001 Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli: 60/18 Jeney Building, S N Ro 517501 Tirupur: 1 (1) Binny Compound, 2Nd Street Kumaran Road, Tirupur 641601. Tirupur: First Floor 244A, Kamaraj Road, Opp To Cotton Market Complex, Tirupur 641604. Trichur: Room No 26 & 27, Dee Pee Plaza, Kokkalai, Trichur 680001. Trichur: 2Nd Floor Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur 680001 Trichy: No 8 | Floor 8Th Cross, West Extn. Thillainagar, Trichy 620018 Trichy: 60 Sri Krishna Arcade, Thennur High Road, Trichy 620017 Trivandrum: R S Complex, Opposite Of Lic Buildings, Pattom P O, Trivandrum 695004 Trivandrum: 2Nd Floor Akshaya Tower, Sasthamangalam, Trivandrum 695010 Tuticorin: 4 B A34 A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003 Udaipur: Shree Kalyanam,50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313001. Udaipur: 201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur 313001 Ujjain: 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456010 Vadodara: 103 Aries Complex Bpc Road, Off R.c. Dutt Road, Alkapuri, Vadodara: 390007 Valsad: Gita Nivas 3Rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad 396001 Valsad: Shop No 2Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396001 Vapi: 208 2Nd Floor Heena Arcade, Opp. Tirupati Tower, Near G.i.d.c. Char Rasta, Vapi 396195 Vapi: Shop No-12 Ground Floor, Sheetal Appatment, Near K P Tower, Vapi 396195 Varanasi: Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathyatra, Beside Kuber Complex, Varanasi 221010 Varanasi: D-64/1321St Floor, Anant Complex Sigra, Varanasi 221010 Vellore: No.1 Officer's Line 2Nd Floor, Mnr Arcade Opp. Licio 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: 48-3-7, 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 Ist Floor Ramnagar, Hanamkonda, Warangal 506001 Warangal: 5-6-95 1 St Floor, Opp: B.ed Collage, Lashkar Bazar, Chandra Complex, Hanamkonda, 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

FORMS COMPLETION AND SUBMISSION CHECK LIST

(A) COMMON AFFLICATION TOWN							
To be filled by NEW Investors only Form is complete in all respect like Name, Address, Contact Details, Status, PAN Mode of holding is specified in case of more than one applicants KYC Details (Occupation, Gross Annual Income, Net worth etc) are mentioned for ALL applicants, as applicable Bank Account Details are complete. Bank account number is provided in full and not abbreviated Appropriate Scheme, Plan, Option are mentioned clearly Cheque or DD is drawn in favor of the "Scheme Name" and crossed "Account Payee". Pay In Bank details are mentioned	 □ Additional documents provided if investor name is not pre-printed on precheque or if Demand Draft is used □ Application number/folio number is mentioned on the reverse of the ins □ FATCA Details are filled in by Individual Investors □ FATCA, CRS & Additional KYC Form and UBO Form is enclosed for Non Inc □ Nomination details are provided by Individual Applicants □ KYC Letter from KRA (for all applicants) is attached. □ Form is Signed by all applicants □ ARN code, EUIN etc are mentioned as applicable 	trument					
(B) EXISTING INVESTORS FORM	(C) OTM FORM						
To be filled by Existing Investors only Can be used for Purchase, Switch, Redemption etc Separate form is be used for each transaction/scheme/plan Scheme, plan and option is clearly mentioned for all transactions Amount is clearly mentioned for all transactions Date, Frequency, Period is clearly mentioned in case of SIP/STP/DTP Form is signed as per mode of holding ARN code, EUIN etc are mentioned as applicable	 □ OTM Form is complete in all respect. □ Bank Name, Account Number, MICR/IFSC Code for debit has been m clearly and legibly. □ Amount is mentioned in Words and in Figures, as is written on a chec □ Folio number or Application number is clearly mentioned □ Start month clearly mentioned as DD/MM/YYYY. □ Form is signed by All applicants as in bank records □ Name clearly mentioned below the signature/s □ ARN code, EUIN etc are mentioned as applicable 						

ACCOMPANYING DOCUMENT CHECKLIST

Applicants should submit following documents, as applicable, with the application. All documents should be original/true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory. Applicants not covered below or foreign applicants like FPIs, FIIs etc should approach the AMC for eligibility and documents required.

_			Investments			
Documents	Individual/HUF	NRIs/PIOs	through POA	Companies	Partnership Firms	Trust / Societies
KYC (as applicable)	✓	✓	✓	✓	✓	✓
Notarised Power of Attorney			✓			
FATCA	✓	✓	✓	✓	✓	✓
UBO				✓	✓	✓
PIO / OCI Card		✓				
List of Authorised Signatories with Specimen Signature(s)			✓	√	✓	√
Board Committee Resolution/ Authorisation to invest				√	✓	√
FIRC where payment is made by DD from NRE or FCNR A/c		√				

www.dspim.com

Email: service@dspim.com

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

