

SCHEME INFORMATION DOCUMENT DISCLOSURE FOR ALL SCHEMES OF THE FUND

COMMON DEFINITIONS

Applicable NAV	The NAV applicable for purchase /redemption/switch on the Business Day on which the subscription/redemption/switch is sought by the investor and determined by the Fund.
AMC or Investment Managers or DSPAM	DSP Asset Managers Private Limited, the asset management company, set up under the Companies Act, 2013, and authorised by SEBI to act as the asset management company to the Scheme of DSP Mutual Fund.
Application Supported by Blocked Amount (ASBA)	ASBA is an application containing an authorization to a Self- Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to a New Fund Offer.
Bank	A bank is a financial institution and a financial intermediary that accepts deposits and channels those deposits into lending activities, either directly by loaning or indirectly through capital markets.
Banking as per Banking Regulation Act, 1949	As per Section 5(b) of Banking Regulation Act, 1949, banking means the accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawable by cheque, draft, order or otherwise. As per Section 5(c) of Banking Regulation Act, 1949 a “Banking Company” means any company which transacts the business of banking in India.
Beneficial owner	Beneficial Owner as defined in the Depositories Act, 1996 means a person whose name is recorded as such with a depository.
Cash Component	Cash Component represents the difference between the Applicable NAV of a Creation Unit size and the market value of Portfolio Deposit. This difference will represent accrued IDCW, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP, equalization of IDCW and other incidental expenses for Creating Units including statutory levies, if any. The Cash Component will vary from time to time and will be decided and announced by the AMC.
Clearcorp Repo Order Matching System (CROMS)	CROMS is an STP (Straight through Processing) enabled anonymous Order Matching Platform launched by Clearcorp Dealing Systems (India) Ltd for facilitating dealing in Market Repos in all kinds of Government Securities.
Continuous Offer/Ongoing Offer	Offer of Units when the Scheme becomes available for subscription, after the closure of the New Fund Offer.
Government Securities	Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.
Consolidated Account Statement	A statement containing details relating to all transactions made by an investor across all mutual funds viz. purchase, redemption, switch, IDCW payout, IDCW reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, and bonus transactions with respect to the Units held in physical form.

Date of Allotment	The date on which Units subscribed to during the New Fund Offer Period will be allotted.
Depository	A Depository as defined in the Depositories Act, 1996 and includes National Securities Depository Limited (NSDL) and Central Depository Services Limited (CDSL).
Depository Participant (DP)	Depository Participant (DP) is an agent of the Depository which acts like an intermediary between the Depository and the investors. DP is an entity which is registered with SEBI to offer depository-related services.
Direct Plan	Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor.
Exchange Traded Fund (ETF)	Mutual Fund scheme that invests in securities in the same proportion as an index of securities and the units of exchange traded fund are mandatorily listed and traded on exchange platform.
Exit Load	Load on redemption of Units.
Equity related instrument	Equity related instruments include convertible debentures, convertible preference shares, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time.
First time mutual fund investor	An investor who invests for the first time ever in any mutual fund either by way of subscription or systematic investment plan.
FPI	Foreign Portfolio Investors (FPI) as defined in Regulation 2(1) (h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014
Fund of Funds/FOF	A mutual fund Scheme that invests primarily in other Scheme of the same mutual fund or other mutual funds.
Indicative NAV (iNAV)	Indicative NAV reflects the indicative value of each unit by valuing the previous day portfolio using near close real time prices and after deducting expenses incurred towards operating and holdings cost.
Intra-day NAV	Intra-day NAV means the NAV applicable for subscription/redemption transaction by an Market Maker/Large Investor directly with the fund, based on the price at which the purchase/sale of basket of securities representing the underlying index was executed for their respective transaction(s) during the day and shall include the Cash Component. Additionally, transaction handling charges, if any, will have to be borne by the Market Maker/Large Investor.
Investment Management Agreement	The Agreement dated December 16, 1996, amended vide Amendatory Agreement dated April 01, 2023 entered into between DSP Trustee Private Limited and DSP Asset Managers Private Limited, as amended from time to time.
Investor Service Centres or ISCs	Designated Offices of DSP Asset Managers Private Limited or such other centres / offices as may be designated by the AMC from time to time.

Large Investors	Large Investor for the purpose of subscription of Units would mean Investors other than Market Makers who is eligible to invest in the Scheme and who would be creating Units of the Schemes in Creation Unit size by depositing Portfolio Deposit and/ or Cash Component subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores)* and such other threshold as prescribed by SEBI from time to time. Further Large Investor would also mean those Investors who would be Redeeming Units of the Schemes in Creation Unit size subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time.
Market Maker	Market Maker means the member of the National Stock Exchange of India Ltd. (NSE) or any other Recognized Stock Exchange(s) as defined under Section 2(f) of the Securities Contracts (Regulation) Act, 1956 and their nominated entities/persons or any person who are appointed by the AMC/Fund to act as Market Maker to give two way quotes on the stock exchanges and who deal in Creation Unit size for the purpose of purchase and sale of units directly from the AMC.
Mutual Fund/ Fund	DSP Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882, and registered with SEBI vide Registration No. MF/036/97/7.
NAV	Net Asset Value of the Units of the Scheme (and Plans and Options, if any, therein) calculated in the manner provided in this SID or as may be prescribed by the SEBI (MF) Regulations from time to time.
Non Business Day	A day other than a Business Day.
Offer Document	This Scheme Information Document (SID) and Statement of Additional Information (SAI) (collectively).
Portfolio Deposit	Portfolio Deposit consists of pre-defined basket of securities that represent the underlying index and as announced by AMC from time to time
RBI	Reserve Bank of India, established under the Reserve Bank of India Act, 1934.
Registrar and Transfer Agent or	Computer Age Management Services Limited
Self Certified Syndicate Banks	The list of banks that have been notified by SEBI to act as a SCSB for the ASBA process as provided on www.sebi.gov.in .
Statement of Additional Information/SAI	A document containing details of the Mutual Fund, its constitution, and certain tax, legal and general information and legally forming a part of the SID.
SEBI	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
SEBI Master Circular	SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, on Master Circular for Mutual Funds.
Sponsors or Settlers	DSP ADIKO Holdings Private Limited & DSP HMK Holdings Private Limited
Stock Exchange/Exchange	BSE Limited, NSE or any other recognized stock exchange in India, as may be approved by the Trustee.
Stock Exchange mechanism/ Trading Platforms	MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE), or any other recognised stock exchange trading platform, with whom the AMC registers itself to facilitate transactions in mutual fund units.
Tracking Error	Tracking Error is defined as the standard deviation of the difference between daily total returns of the index and the NAV of the Scheme. Thus Tracking Error is the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the Scheme's benchmark index on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, IDCW payouts if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc.

Tracking Difference	Tracking Difference (TD) is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return).
Trust Deed	Trust Deed dated December 16, 1996 and all supplemental Trust Deed to the original Trust Deed executed on December 16, 1996.
Trustee	DSP Trustee Private Limited, a company set up under the Companies Act, 1956 and approved by SEBI to act as the Trustee to the Scheme of DSP Mutual Fund.
Unit	The interest of an investor which consists of one undivided share in the Unit Capital of the relevant Option in each of the Plans under the Scheme offered by this SID.
Unit Holder/Unitholder/	A participant/holder of Units in the Scheme offered under this SID.