

# KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

**DSP**  
MUTUAL FUND

Investment Manager :

DSP Investment Managers Pvt. Ltd. (Formerly known as DSP BlackRock Investment Managers Pvt. Ltd.)

Offer of Units at NAV based prices

## **EQUITY FUNDS:**

DSP Equity Fund (DSPEF)  
DSP Equity Opportunities Fund (DSPEOF)  
DSP Top 100 Equity Fund (DSPTEF)  
DSP Midcap Fund (DSPMF)  
DSP Tax Saver Fund (DSPTSF)  
DSP Small Cap Fund (DSPSCF)  
DSP Focus Fund (DSPFF)  
DSP Arbitrage Fund (DSPAFA)  
DSP Equal Nifty 50 Fund (DSPEN50F)

## **HYBRID FUNDS:**

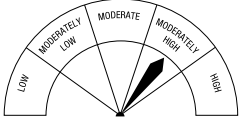
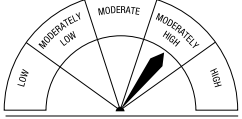
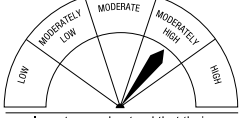
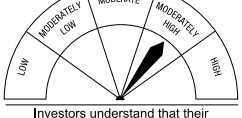
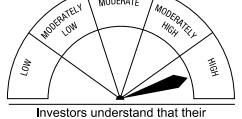
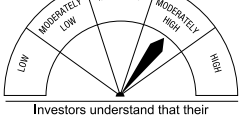



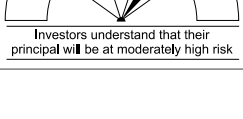
DSP Equity & Bond Fund (DSPEBF)

## **INCOME FUNDS:**

DSP Short Term Fund (DSPSTF)  
DSP Credit Risk Fund (DSPCRF)  
DSP Ultra Short Fund (DSPUSF)  
DSP Strategic Bond Fund (DSPSBF)

PRODUCT LABELLING & SUITABILITY 

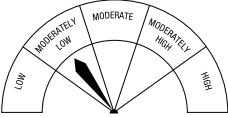
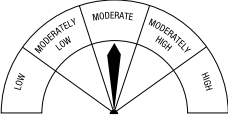
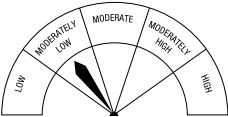
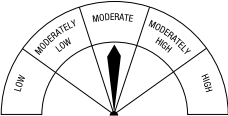
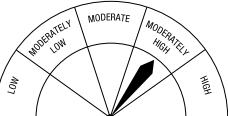
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, 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](http://www.dspim.com). The Schemes' particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated August 16, 2018.

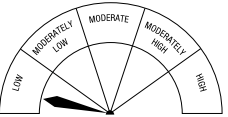
SCHEME	PRODUCT SUITABILITY	RISKOMETER
<p><b>DSP Equity Fund</b></p> <p>Multi Cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks</p>	<p>This Open Ended Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in equity and equity-related securities to form a diversified portfolio</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>DSP Equity Opportunities Fund</b></p> <p>Large &amp; Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks</p>	<p>This Open Ended Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in equity and equity-related securities predominantly of large and midcap companies</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>DSP Top 100 Equity Fund</b></p> <p>Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks</p>	<p>This Open Ended Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in equity and equity-related securities predominantly of large cap companies</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>DSP Mid Cap Fund</b></p> <p>Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks</p>	<p>This Open Ended Equity Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in equity and equity-related securities predominantly of midcap companies</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>DSP India T.I.G.E.R. Fund</b></p> <p>(The Infrastructure Growth and Economic Reforms)</p> <p>An open ended equity scheme following economic reforms and/or Infrastructure development theme</p>	<p>This Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• 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</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<p><b>DSP Small Cap Fund</b></p> <p>Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks</p>	<p>This Open Ended Equity Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in equity and equity-related securities predominantly of small cap companies (beyond top 250 companies by market capitalization)</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>DSP Focus Fund</b></p> <p>An open ended equity scheme investing in maximum 30 stocks. The Scheme shall focus on multi cap stocks.</p>	<p>This Open Ended Equity Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth with exposure limited to a maximum of 30 stocks from a multi cap investment universe</li> <li>• Investment in equity and equity-related securities to form a concentrated portfolio</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p><b>DSP Natural Resources and New Energy Fund</b></p> <p>An open ended equity scheme investing in Natural Resources and Alternative Energy sector</p>	<p>This Open Ended Equity Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• 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</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<p><b>DSP Liquid ETF</b></p> <p>An open ended scheme investing in CBLO, Repo in Government Securities, Reverse Repo and similar other overnight instruments</p>	<p>This open ended Liquid ETF is suitable for investor who are seeking*</p> <ul style="list-style-type: none"> <li>• Current income with high degree of liquidity</li> <li>• Investment in Collateralized Borrowing &amp; Lending Obligation, Repo in Government Securities, Reverse Repo and similar other overnight instruments</li> </ul>	 <p>Investors understand that their principal will be at low risk</p>
<p><b>DSP Equity Savings Fund</b></p> <p>An open ended scheme investing in equity, arbitrage and debt</p>	<p>This Scheme is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long term capital growth and income</li> <li>• 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</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>

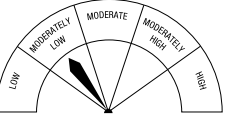
SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Equal Nifty 50 Fund</b> An open ended scheme replicating NIFTY 50 Equal Weight Index	This open ended index linked equity Scheme is suitable for investor who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Returns that are commensurate with the performance of NIFTY 50 Equal Weight Index, subject to tracking error.</li> </ul>	<p>Investors understand that their principal will be at moderately high risk</p>
<b>DSP Arbitrage Fund</b> An open ended scheme investing in arbitrage opportunities	This open ended equity Scheme is suitable for investor who are seeking* <ul style="list-style-type: none"> <li>• Income over a short-term investment horizon</li> <li>• Investment in arbitrage opportunities in the cash &amp; derivatives segment of the equity market</li> </ul>	<p>Investors understand that their principal will be at moderately low risk</p>
<b>DSP Dynamic Asset Allocation Fund</b> An open ended dynamic asset allocation fund	This scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• 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.</li> </ul>	<p>Investors understand that their principal will be at moderately high risk</p>

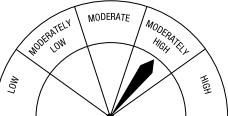
SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Tax Saver Fund</b> An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	This Open Ended Equity Linked Saving Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth with a three-year lock-in</li> <li>• Investment in equity and equity-related securities to form a diversified portfolio</li> </ul>	<p>Investors understand that their principal will be at moderately high risk</p>

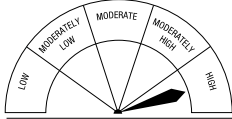
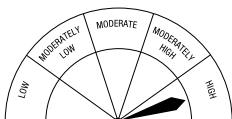
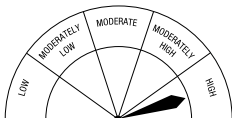
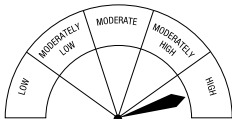
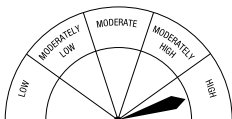
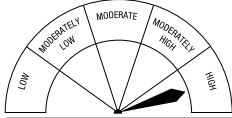
SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Bond Fund</b> An open ended medium term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years (please refer page no. 32 under the section "Where will the Scheme invest" in the SID for details on Macaulay's Duration)	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Income over a medium-term investment horizon</li> <li>• Investment in money market and debt securities</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>
<b>DSP 10Y G-Sec Fund</b> Open ended debt scheme investing in government securities having a constant maturity of 10 years.	This Scheme is suitable for investor who are seeking* <ul style="list-style-type: none"> <li>• Income over a long-term investment horizon</li> <li>• Investment in Government securities such that the Macaulay duration of the portfolio is similar to the 10 Years benchmark government security</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>
<b>DSP Short Term Fund</b> 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* <ul style="list-style-type: none"> <li>• Income over a medium-term investment horizon</li> <li>• Investment in money market and debt securities</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>
<b>DSP Credit Risk Fund</b> 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* <ul style="list-style-type: none"> <li>• Income over a medium-term to long term investment horizon</li> <li>• Investment predominantly in corporate bonds which are AA and below rated instruments</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>
<b>DSP Strategic Bond Fund</b> An open ended dynamic debt scheme investing across duration	This Open Ended Income Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Income over a medium to long term investment horizon</li> <li>• Investment in actively managed portfolio of money market and debt securities</li> </ul>	<p>Investors understand that their principal will be at moderate risk</p>

SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Ultra Short Fund</b> 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 (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* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in money market and debt securities</li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
<b>DSP Government Securities Fund</b> An open ended debt scheme investing in government securities across maturity	This Open Ended Income Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a long-term investment horizon</li> <li>Investment in Central government securities</li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
<b>DSP Low Duration Fund</b> 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 12 months (please refer page no. 20 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* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon.</li> <li>Investments in money market and debt securities</li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>
<b>DSP Banking &amp; PSU Debt Fund</b> 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* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds</li> </ul>	 <p>Investors understand that their principal will be at moderate risk</p>
<b>DSP Regular Savings Fund</b> An open ended hybrid scheme investing predominantly in debt instruments	This Open Ended conservative hybrid scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income and capital growth over a medium-term investment horizon</li> <li>Investment predominantly in debt securities, with balance exposure in equity/equity-related securities</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>

SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Liquidity Fund</b> An open ended liquid scheme	This Open Ended Income (Liquid) Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in money market and debt securities, with maturity not exceeding 91 days</li> </ul>	 <p>Investors understand that their principal will be at low risk</p>

SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Savings Fund</b> An open ended debt scheme investing in money market instruments	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in money market instruments with maturity less than or equal to 1 year.</li> </ul>	 <p>Investors understand that their principal will be at moderately low risk</p>

SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP Equity &amp; Bond Fund</b> 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* <ul style="list-style-type: none"> <li>Capital growth and income over a long-term investment horizon</li> <li>Investment primarily in equity/equity-related securities, with balance exposure in money market and debt Securities</li> </ul>	 <p>Investors understand that their principal will be at moderately high risk</p>

SCHEME	PRODUCT SUITABILITY	RISKOMETER
<b>DSP World Gold Fund</b> 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* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in units of overseas funds which invest primarily in equity and equity related securities of gold mining Companies</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<b>DSP World Energy Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - World Energy Fund (BGF - WEF) and BlackRock Global Funds - New Energy Fund (BGF - NEF)	This Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the energy and alternative energy sectors</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<b>DSP World Mining Fund</b> 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* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in units of overseas funds which invest primarily in equity and equity related securities of mining companies</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<b>DSP World Agriculture Fund</b> An open ended fund of fund scheme investing in BlackRock Global Funds - World Agriculture Fund	This Open Ended Fund of Funds Scheme is suitable for investors who are seeking* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investment in units of overseas funds which invest primarily in equity and equity related securities of companies in the agriculture value chain</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>
<b>DSP US Flexible^ Equity Fund</b> 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* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• 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</li> </ul> ^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.	 <p>Investors understand that their principal will be at high risk</p>
<b>DSP Global Allocation Fund</b> 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* <ul style="list-style-type: none"> <li>• Long-term capital growth</li> <li>• Investments in units of overseas funds which invest in equity, debt and short term securities of issuers around the world</li> </ul>	 <p>Investors understand that their principal will be at high risk</p>

\*Investors should consult their financial/tax advisors if in doubt about whether the product is suitable for them.

**SPONSORS**

DSP HMK HOLDINGS PVT. LTD.  
and  
DSP ADIKO HOLDINGS PVT. LTD.  
Mafatlal Centre, 11th Floor,  
Nariman Point,  
Mumbai - 400 021.  
Tel: 022-2272 2731  
Fax: 022-2272 2732

**ASSET MANAGEMENT COMPANY**

**DSP**

INVESTMENT MANAGERS

DSP Investment Managers Pvt. Ltd.  
(Formerly known as DSP BlackRock Investment Managers Pvt. Ltd.)  
Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400 021  
Tel: 022-6657 8000  
Fax: 022-6657 8181

**TRUSTEE**

**DSP**

TRUSTEE PVT LTD

DSP Trustee Pvt. Ltd.  
(Formerly known as  
DSP BlackRock Trustee  
Company Private Limited)  
Mafatlal Centre, 10th Floor,  
Nariman Point  
Mumbai - 400 021  
Tel: 022-6657 8000  
Fax: 022-6657 8181

**CUSTODIAN**

**citibank**

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**

**CAMS**

Computer Age Management  
Services Pvt. Ltd.  
Unit : DSP Mutual Fund, VII Floor,  
Tower I,  
Rayala Towers, 158, Anna Salai,  
Chennai - 600 002.  
Tel.: 044-30915400  
Fax: 044-28432253

**AUDITORS TO THE MUTUAL FUND**

**S.R. Batliboi & Co. LLP**

12th Floor, The Ruby, 29 Senapati Bapat Marg, Dadar (West) Mumbai - 400 028, Tel No : 022 6192 2268

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

DSPEF - Regular	: 30-04-1997	DSPMF - Regular	: 16-11-2006
DSPEBF - Regular	: 31-05-1999	DSPTSF - Regular	: 22-01-2007
DSPEOF - Regular	: 18-05-2000	DSPSBF - Regular	: 09-05-2007
DSPSTF - Regular	: 11-09-2002	DSPSCF - Regular	: 15-06-2010
DSPTEF - Regular	: 11-03-2003	DSPFF - Regular	: 15-06-2010
DSPCRF - Regular	: 14-05-2003	DSPAF - Regular & Direct	: 29-01-2018
DSPUSF - Regular	: 03-08-2006	DSPEN50F - Regular & Direct	: 25-10-2017

## 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	DSPEF	DSPTF	DSPEOF	DSPEBF	DSPSTF	DSPMCF	DSPSCF	DSPFF	DSPTSF	DSPCRF	DSPUSF	DSPSBF	DSPEN50F	DSPAF
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 and smallcap companies	✓	✓	✓	✓		✓	✓	✓	✓					
Sector	Sector Concentration Risk			✓											
Sector	Security Concentration Risk								✓						
Strategy	Risk associated with Arbitrage strategy														✓
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	Risk Associated with transaction in Units through Stock Exchange mechanism													✓	✓
General	Risk Associated with REITs InvITs		✓	✓	✓		✓	✓	✓		✓				
General	Risk Associated with imperfect hedging		✓	✓		✓	✓	✓	✓		✓	✓	✓		
General	Tracking error risks													✓	
General	Risk associated with passive investmerns													✓	

Risk associated with transaction in Units through the Stock Exchange mechanism: In respect of transactions in the Units of the Schemes through NSE and/or BSE or any other recognized stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Mutual Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by SEBI, NSE, BSE or such other recognized exchange in this regard. BGF refers to BlackRock Global Funds.

**INFORMATION COMMON TO ALL SCHEMES**

Applicable NAV for continuous repurchase and sale

<b>(a) Purchase and Switch-In</b>	
<b>(i) For all schemes for amount less than Rs. 2 Lakhs</b>	
<b>Particulars</b>	<b>Applicable NAV</b>
Where the application is received on any Business Day at the official point(s) of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application upto 3.00 p.m.	NAV of the same day.
Where the application is received after 3.00 p.m.	NAV of the next Business Day.
<b>(ii) For all schemes for amount equal to or greater than Rs. 2 Lakhs</b>	
<b>Particulars</b>	<b>Applicable NAV</b>
Where the application is received upto cut-off time of 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.
<b>(b) Redemption /Switch-out</b>	
<b>(i) For all schemes</b>	
<b>Particulars</b>	<b>Applicable NAV</b>
Where the application is received on any Business Day at the official points of acceptance of transactions upto 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.

**Direct Plan:**

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 Pvt. Ltd.

**Tax Treatment for the Investors (Unit Holders) :** 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.



**Waiver of Entry Load :** 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 1800-200-4499 (toll free), e-mail: [service@dspim.com](mailto: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@mfiindia.com](mailto:clientservices@mfiindia.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<sup>^</sup>, based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month.

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.

<sup>^</sup>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<sup>^^</sup>, 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.

<sup>^^</sup>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](http://www.dspim.com) on or before the tenth day of succeeding month. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly portfolio via email within 10 days from the end of each month.

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

**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](http://www.amfiindia.com) and website of AMC viz. [www.dspim.com](http://www.dspim.com) on or before the 10th day of succeeding month. The advertisement in this reference will be published by the Fund in all India 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](http://www.dspim.com) and on the website of AMFI [www.amfiindia.com](http://www.amfiindia.com). Annual Report or Abridged Summary will also be sent by way of e-mail to the 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.

- Whenever the report is sent in the abridged form, the full annual report will be available for inspection at the registered office of the Trustee and a copy made available on request to the Unit Holders. The Annual Report shall also be displayed on [www.dspim.com](http://www.dspim.com), a link to which is displayed prominently on the homepage of the Mutual Fund's website

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:

Slab Rates	Equity Schemes (As a % of daily net assets)	Additional TER as per Regulation 52 (6A) (c)	Additional TER as per Regulation 52 (6A) (b)
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On the first Rs.100 Crores	2.50%	0.05%	0.30%
On the next Rs.300 Crores	2.25%	0.05%	0.30%
On the next Rs.300 Crores	2.00%	0.05%	0.30%
On the balance of the assets	1.75%	0.05%	0.30%

Slab Rates	Income Schemes (As a % of daily net assets)	Additional TER as per Regulation 52 (6A) (c)	Additional TER as per Regulation 52 (6A) (b)
On the first Rs.100 Crores	2.25%	0.05%	0.30%
On the next Rs.300 Crores	2.00%	0.05%	0.30%
On the next Rs.300 Crores	1.75%	0.05%	0.30%
On the balance of the assets	1.50%	0.05%	0.30%

Slab Rates	Fund of Funds (As a % of daily net assets)	Additional TER as per Regulation 52 (6A) (c)	Additional TER as per Regulation 52 (6A) (b)
On daily net assets	2.50%	0.05%	0.30%

In Addition to expenses under Regulation 52 (6) and (6A), AMC may charge Goods and Service Tax ('GST') on investment and advisory fees, expenses other than investment and advisory fees and brokerage and transaction cost as below:

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

**Expense Structure for Direct Plan** - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. However, 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. The Total Expense Ratio of Direct Plan will be lower by at least 10% of the Total Expense Ratio charged to Regular Plan of the Schemes.

The maximum limit of recurring expenses that can be charged to the Schemes would be as per Regulation 52 of the SEBI (MF) Regulations, 1996. Investors are requested to read "Section VII - FEES AND EXPENSES - Annual Schemes Recurring Expenses of the Scheme Information Document (SID).

**Processing of Application Form/Transaction Request:** The below table summarizes the procedures which would be adopted while processing application form/ transaction request by the AMC.

Sr No.	AMFI Registration Number (ARN) Code/Direct/ Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/ transaction request	Transaction shall be processed and Units shall be allotted under
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

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

**COMPARISON BETWEEN THE SCHEMES**

Scheme Name	Investment Objective	Number of Folios (16 July, 2018)		AUM (16 July, 2018) (Rs. in Crores)	
		Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSPSBF	An Open ended income Scheme, seeking to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market securities.	583	1728	652.13	568.01
DSPEBF	The primary investment objective of the Scheme, seeking 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).	11509	169107	613.02	6404.04
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.	696	2763	235.21	447.15
DSPEF	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.	12460	100156	248.98	2299.31
DSPGF	An Open Ended income Scheme, seeking to generate income through investment in Central Government Securities of various maturities.	385	572	154.20	46.76
DSPCRF	An Open ended income Scheme, seeking to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities.	3065	36415	901.57	6075.39
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	7049	105692	144.45	1149.11
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.	20856	339	123.88	50.87
DSPLF	An Open Ended Income (Liquid) Scheme, seeking 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.	10739	14626	18231.57	6990.95
DSPUSF	An Open ended income Scheme, seeking to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities.	5655	51595	1828.89	2366.20
DSPNRNEF	The primary investment objective of the Scheme is seeking to generate long term 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 - New Energy Fund, BlackRock Global Funds - World Energy Fund and similar other overseas mutual fund schemes. The secondary objective is to generate consistent returns by investing in debt and money market securities.	26395	44624	140.52	263.09

**COMPARISON BETWEEN THE SCHEMES**

Scheme Name	Investment Objective	Number of Folios (16 July, 2018)		AUM (16 July, 2018) (Rs. in Crores)	
		Direct Plan	Regular Plan	Direct Plan	Regular Plan
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	29111	304542	754.61	4708.78
DSPRSF	An Open Ended Income Scheme, seeking 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.	578	8586	8.81	377.01
DSPSTF	An Open ended income Scheme, seeking to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities.	1171	5090	2743.59	829.09
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.	65691	434159	623.21	4683.41
DSPTSF	An Open ended equity linked savings scheme, whose primary investment objective is to seek to generate medium to longterm 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	127540	572364	536.79	3762.20
DSPTEF	An Open Ended growth Scheme, seeking to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of the 100 largest corporates, by market capitalisation, listed in India.	15079	150893	474.40	2415.83
DSPWGF	An open ended Fund of Funds scheme seeking to generate capital appreciation by investing predominantly in units of BlackRock 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.	1668	24496	40.57	170.11
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 (BGF-WMF). 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 realised.	1052	2800	18.48	15.73
DSPWEF	An open ended Fund of Funds Scheme seeking to generate capital appreciation by investing predominantly in the units of BlackRock Global Funds- World Energy Fund (BGF-WEF) and BlackRock Global Funds- New Energy Fund (BGF-NEF). 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 DSPMF, in order to meet liquidity requirements from time to time.	550	2916	4.46	17.20

**COMPARISON BETWEEN THE SCHEMES**

Scheme Name	Investment Objective	Number of Folios (16 July, 2018)		AUM (16 July, 2018) (Rs. in Crores)	
		Direct Plan	Regular Plan	Direct Plan	Regular Plan
DSPWAF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in the units of BlackRock Global Funds - World Agriculture Fund (BGF - WAF). 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. However, there is no assurance that the investment objective of the Scheme will be realised. It shall be noted 'similar overseas mutual fund schemes' shall have investment objective, investment strategy and risk profile/ consideration similar to those of BGF - WAF.	234	804	3.54	26.32
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.	13497	94487	938.92	1824.43
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.	68906	426089	783.46	4378.70
DSPUSFEF	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BlackRock 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. 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 - 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	1412	1949	92.02	103.47
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.	801	1504	1070.01	355.63
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 based on the relative valuation of equity and debt markets. 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.	943	15672	34.32	837.70

**COMPARISON BETWEEN THE SCHEMES**

Scheme Name	Investment Objective	Number of Folios (16 July, 2018)		AUM (16 July, 2018) (Rs. in Crores)	
		Direct Plan	Regular Plan	Direct Plan	Regular Plan
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, 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. 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.	179	592	9.92	19.45
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. 14 under the section "Where will the Scheme invest" for details on Macaulay's Duration)	763	199	15.22	9.08
DSPUSF	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.	2611	5567	3155.51	1757.39
DSPESF	An Open ended equity Scheme, seeking 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.	1797	18847	555.32	1104.27
DSPEN50F	To invest in companies which are constituents of NIFTY 50 Equal Weight Index (underlying Index) in the same proportion as in the index and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index.	8082	12344	47.40	77.80
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.	786	1282	147.12	149.06
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 Collateralized Borrowing & Lending Obligation (CBLO), 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	319	49.50	0.00

## RISK MANAGEMENT STRATEGIES

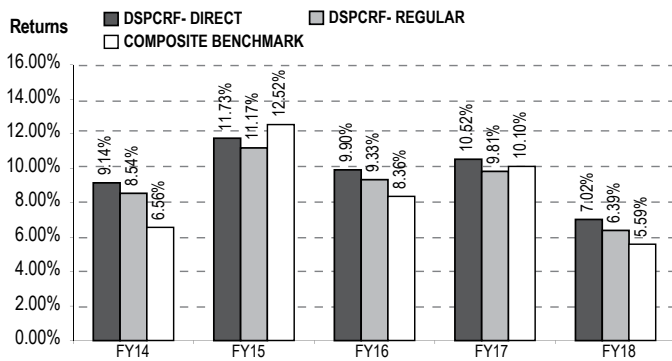
<b>Market Liquidity Risk</b>	The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select fixed income and/or equity securities, which have or are expected to have high secondary market liquidity. There 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.
<b>Term Structure of Interest Rates (TSIR) Risk</b>	The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions.
<b>Rating Migration Risk</b>	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.
<b>Re-investment Risk</b>	The investment manager will endeavour that besides the tactical and/or strategic interest rate call, the portfolio is fully invested.
<b>Market Risk related to equity and equity related securities</b>	The Investment Manager endeavours to invest in companies, where adequate due diligence and research has been performed by the Investment Manager. As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one-to-one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company- wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know- how and transparency in corporate governance.
<b>Risk associated with floating rate securities</b>	There is very low liquidity in floating rate securities, resulting in lack of price discovery. Hence, incremental investments in floating rate securities are going to be very limited.
<b>Risk associated with investments in repo of corporate debt securities</b>	The Investment Manager will endeavor to manage counterparty risk in corporate debt repos by dealing only with counterparties having strong credit profiles. These could include SEBI regulated mutual funds, RBI regulated Banks, Non-Banking Finance Companies, Primary Dealers and IRDA regulated Insurance companies. Corporates for whom credit limits have been assigned are eligible counterparties. These corporates should have a minimum investment grade credit rating. For new counterparties, approval from Head - Risk will be taken and an assessment will be done by the Risk & Quantitative Analysis team. The collateral risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities, where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.
<b>Risks associated with mid-cap and small-cap</b>	The Investment Manager endeavours to invest in companies, where adequate due diligence has been performed by the Investment Manager. As these companies are not very well researched by third party research companies, the Investment Manager relies on its own research. This involves one to one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company- wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know- how and transparency in corporate governance.
<b>Applicable to DSPFF - Risk factor associated with security concentration</b>	This Scheme has a security concentration risk as it will normally hold equity and equity-related securities including equity derivatives, of upto 25 companies. The intrinsic nature of the portfolio will represent high conviction portfolio weights. The primary nature of the Scheme is to have high 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.
<b>Applicable to DSPEOF - Risk associated with Sector Concentration Risk</b>	The investment objective is to have portfolio, which has high concentration in select sectors. The sector selection process of the Investment Manager 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 investment objective of the Scheme.
<b>Risks associated with Overseas Investments</b>	The portfolio is predominantly in INR denominated securities. Should there be investments in ADRs/GDRs of Indian companies or foreign securities, the investment process of the fund manager will ensure that a comprehensive company specific due diligence is performed.
<b>Risk associated with trading in Derivatives (Applicable to all Schemes except DSPTSF)</b>	<p>The Scheme can use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeased as only exchange traded equity derivatives are permitted. On the performance, portfolio and regulatory limits, there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which is a function of market-wide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the specified limit.</p> <p>The guidelines issued by SEBI / RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.</p>
<b>Risk associated with REITs and InvITs</b>	At present, there is no significant activity in the Securities Borrowing and Lending market. The Mutual Fund has so far not participated in Securities Lending market. However, we understand the risks associated with the securities lending business and the AMC will have appropriate controls (including limits) before initiating any such transactions.
<b>Risks associated with Scheme's Arbitrage strategy (DSPAF)</b>	<ul style="list-style-type: none"> <li>• 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 transaction. The fund will ensure this by analyzing historical data of volume and open interest</li> <li>• Market Risk: The Scheme will endeavour to cover or square off the positions as soon as possible and maintain a net market neutral position</li> <li>• 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</li> </ul>

## DSP CREDIT RISK FUND

<b>Investment Objective</b>	Please refer to page number 11-14		
<b>Type of Scheme</b>	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).		
<b>Investment Strategy</b>	The Investment Manager will invest in those debt securities that are rated investment grade by credit rating agencies or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. In-house research by the Investment Manager will emphasize on credit analysis, in order to determine credit risk. The investment process follows a top down approach taking into account aspects like interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, Government borrowing program, fiscal deficit, global interest rates, currency movements, etc.		
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>
	Investment in corporate bonds which are AA and below rated instruments	65%	100%
	Investment in other debt* and money market instruments	0%	35%
	Units issued by REITs/InvITS	0%	10%
	§ excludes AA+ rated corporate bonds *Debt securities may include securitised debts up to 35% of the net assets. The cumulative gross exposure through debt securities, money market securities/ instruments and derivatives will not exceed 100% of the net assets of the Scheme. The Scheme shall not invest in foreign debt securities. The Scheme will participate in repo of money market and corporate debt securities. The Scheme will engage in short selling of securities and securities lending and borrowing.		
<b>Plans and Options</b>	<b>Regular Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend ● Daily Dividend Reinvest ● Weekly Dividend - Payout Dividend - Reinvest Dividend ● Monthly Dividend - Payout Dividend - Reinvest Dividend ● Quarterly Dividend - Payout Dividend - Reinvest Dividend		<b>Direct Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend ● Daily Dividend Reinvest ● Weekly Dividend - Payout Dividend - Reinvest Dividend ● Monthly Dividend - Payout Dividend - Reinvest Dividend ● Quarterly Dividend - Payout Dividend - Reinvest Dividend
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.		
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available		
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available		
<b>Benchmark Index</b>	50% of CRISIL Short Term Bond Fund Index + 50% of CRISIL Composite Bond Fund Index		
<b>Dividend Policy for Regular Plan &amp; Direct Plan</b>	Dividend Option - Trustee intends to declare annual dividends. Weekly Dividend Option - Trustee envisages declaring weekly dividends for Unitholders on record as on the Wednesday of each week. The Trustee may alter the Record Date at its discretion. The dividends so declared will be compulsorily reinvested. Daily Dividend Reinvest Option - Trustee envisages declaring daily dividends for Unitholders on record as on each day. The dividends so declared will be compulsorily reinvested. Monthly Dividend Option - Trustee envisages declaring monthly dividends for Unit holders on record as on the 28th of each month or immediately preceding Business Day, if 28th is not a Business Day. Quarterly Dividend option - Trustee envisages declaring quarterly dividends for Unit holders on record as on the 28th of the last month of each quarter of the financial year or the immediately preceding Business Day, if 28th is not a Business Day. Actual distribution of dividends and the frequency of distribution are provisional and will be entirely at the 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): (i) for an amount less than Rs. 10, 000/- in case of Weekly Dividend Payout sub-option; (ii) for an amount equal to or less than Rs. 250/- in case of payout sub options of Dividend, Monthly Dividend and Quarterly Dividend; will be compulsorily and automatically reinvested in the Plan by issuing additional Units of the Plan at the Applicable NAV on the next Business day after the Record Date. There shall be no load on dividend so reinvested.		
<b>Name of the Fund Manager</b>	Pankaj Sharma and Laukik Bagwe Tenure : 2 Years 1 Month (Managing the Scheme since July 2016)		

### Performance of the Scheme

#### (a) Absolute Returns



#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPIOF REGULAR PLAN	COMPOSITE BENCHMARK <sup>^^^</sup>	DSPIOF DIRECT PLAN	COMPOSITE BENCHMARK <sup>^^^</sup>
Last 1 Year	4.66%	3.09%	5.29%	3.09%
Last 3 Year	7.98%	7.54%	8.63%	7.54%
Last 5 Year	8.92%	8.51%	9.53%	8.51%
Since Inception	7.22%	6.81%	9.28%	8.18%
Nav/ Index value (July 16)	28.8382	272.03	29.7685	272.03
Date of allotment	13th May, 2003		01st January, 2013	

<sup>^^^</sup>Scheme Benchmark (Composite Benchmark = 50% of CRISIL Short Term Bond Fund Index + 50% of CRISIL Composite Bond Fund 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 July 16, 2018. 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.
<b>Actual Expenses for 2017 -2018</b>		
- Regular Plan	1.80%	
- Direct Plan	1.20%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

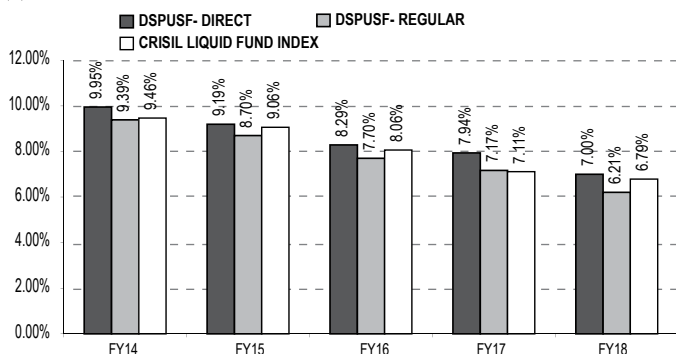


## DSP ULTRA SHORT FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	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 (please refer page no. 19 under the section "Where will the Scheme invest?" for details on Macaulay's Duration)			
<b>Investment Strategy</b>	The Investment Manager will invest in those debt securities that are rated investment grade by credit rating agencies or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. In-house research by the Investment Manager will emphasize on credit analysis, in order to determine credit risk. The investment process follows a top down approach taking into account aspects like interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, Government borrowing program, fiscal deficit, global interest rates, currency movements, etc.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
	Debt* and Money market securities	<b>Minimum</b> 0%	<b>Maximum</b> 100%	Low to Medium
<b>Plans and Options</b>	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>● Growth:</li> <li>● Weekly Dividend Payout &amp; Reinvest</li> <li>● Daily Dividend Reinvest</li> <li>● Monthly Dividend - Payout Dividend - Reinvest Dividend</li> <li>● Dividend - Payout Dividend - Reinvest Dividend</li> </ul>		<b>Direct Plan:</b> <ul style="list-style-type: none"> <li>● Growth:</li> <li>● Weekly Dividend Payout &amp; Reinvest</li> <li>● Daily Dividend Reinvest</li> <li>● Monthly Dividend - Payout Dividend - Reinvest Dividend</li> <li>● Dividend - Payout Dividend - Reinvest Dividend</li> </ul>	
<b>Minimum Application Amount / Number of Units</b>	<b>Regular and Direct Plan</b>	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Repurchase</b> Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	CRISIL Liquid Fund Index			
<b>Dividend Policy for Regular plan &amp; Direct Plan</b>	Weekly Dividend / Weekly Dividend Reinvest Option - Trustee envisages declaring weekly dividends for Unit Holders on record as on the Wednesday of each week. The Trustee may alter the Record Date at its discretion. Daily Dividend Reinvest Option - Trustee envisages declaring daily dividends for Unit Holders on record as on each day. "Monthly Dividend Option - Trustee envisages declaring monthly dividends for Unit holders on record as on the 28th of each month or immediately preceding Business Day, if 28th is not a Business Day". Dividend Option - Trustees envisages declaring dividend under the Dividend option and the distribution of the dividend and the frequency thereof is entirely at the discretion of the Trustee. The dividends so declared will be compulsorily reinvested. Actual distribution of dividends and the frequency of distribution are provisional and will be entirely at the 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): (i) for an amount less than Rs. 10, 000/- in case of Weekly Dividend Payout sub-option; (ii) for an amount equal to or less than Rs. 250/- in case of payout sub options of Monthly Dividend will be compulsorily and automatically reinvested in the Plan by issuing additional Units of the Plan at the Applicable NAV on the next Business day after the Record Date. There shall be no load on dividend so reinvested.			
<b>Name of the Fund Managers</b>	Mr. Kedar Karnik Tenure: 2 years 1 month (Managing the Scheme since July 2016) Mr. Rahul Vekaria : 7 months (Managing the Scheme since February 2018)			

### 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 July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPUSF REGULAR PLAN	CRISIL LIQUID FUND INDEX	DSPUSF DIRECT PLAN	CRISIL LIQUID FUND INDEX
Last 1 Year	6.27%	7.05%	7.07%	7.05%
Last 3 Year	6.86%	7.24%	7.60%	7.24%
Last 5 Year	7.80%	8.09%	8.45%	8.09%
Since Inception	7.44%	7.49%	8.42%	8.06%
NAV/ Index value (July 16)	2,360.0521	2,930.91	2,440.5655	2,930.91
Date of allotment	31st July, 2006		01st January, 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 July 16, 2018. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

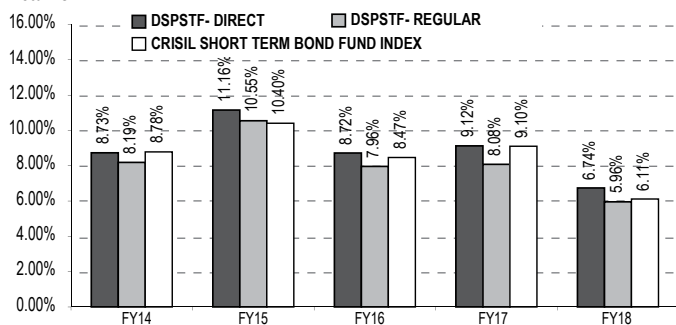
Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	1.00%	
- Direct Plan	0.25%	
<b>Recurring Expenses</b>	<b>Please refer to page number 9-10</b>	

## DSP SHORT TERM FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	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)			
<b>Investment Strategy</b>	The Investment Manager will invest in those debt securities that are rated investment grade by credit rating agencies or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. In-house research by the Investment Manager will emphasize on credit analysis, in order to determine credit risk. The investment process follows a top down approach taking into account aspects like interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, Government borrowing program, fiscal deficit, global interest rates, currency movements, etc.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>	
	Debt* and Money market securities	0%	100%	Low to Medium
	<p>*Debt securities may include securitised debts up to 50% of the net assets.</p> <p>The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 year</p> <p>The cumulative gross exposure through debt securities, money market securities/ instruments and derivatives will not exceed 100% of the net assets of the Scheme.</p> <p>The Scheme shall not invest in foreign debt securities.</p> <p>The Scheme will participate in repo of money market and corporate debt securities.</p> <p>The Scheme will engage in short selling of securities and securities lending and borrowing.</p>			
<b>Plans and Options</b>	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Weekly Dividend Reinvest</li> <li>● Monthly Dividend</li> <li>- Payout Dividend - Reinvest Dividend</li> <li>● Dividend</li> <li>- Payout Dividend - Reinvest Dividend</li> </ul>	<b>Direct Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Weekly Dividend Reinvest</li> <li>● Monthly Dividend</li> <li>- Payout Dividend - Reinvest Dividend</li> <li>● Dividend</li> <li>- Payout Dividend - Reinvest Dividend</li> </ul>		
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
		Rs. 1,000/- and any amount thereafter	Rs. 1,000/- and any amount thereafter	Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index			
<b>Dividend Policy</b>	Dividend Option - Trustee intends to declare annual dividends. Monthly Dividend Option - Trustee envisages declaring monthly dividends for Unitholders on record as on the 28th of each month or immediately preceding Business Day, if 28th is not a Business Day. Weekly Dividend Reinvest Option - Trustee envisages declaring weekly dividends for Unitholders on record as on the Wednesday of each week. The dividends so declared will be compulsorily reinvested. The Trustee may alter the Record Date at its discretion. Actual distribution of dividends and the frequency of distribution are provisional and will be entirely at the 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 Dividend and Monthly Dividend will be compulsorily and automatically reinvested in the respective Plan by issuing additional Units of the Plan at the Applicable NAV on the next Business day after the Record Date. There shall be no load on dividend so reinvested.			
<b>Name of the Fund Managers</b>	Mr. Laukik Bagwe Tenure: 2 years 1 months (Managing the Scheme since July 2016) Mr. Saurabh Bhatia tenure : 7 Months (Managing the Scheme since February 2018)			

### Performance of the Scheme

#### (a) Absolute Returns 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 July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPSTF REGULAR PLAN	CRISIL SHORT TERM BOND FUND INDEX	DSPSTF DIRECT PLAN	CRISIL SHORT TERM BOND FUND INDEX
Last 1 Year	3.98%	4.71%	4.76%	4.71%
Last 3 Year	6.83%	7.48%	7.69%	7.48%
Last 5 Year	8.08%	8.43%	8.85%	8.43%
Since Inception	7.10%	7.09%	8.55%	8.28%
NAV/ Index value (July 16)	29.6959	3,089.52	30.8423	3,089.52
Date of allotment	9th September, 2002		01st January, 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 July 16, 2018. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

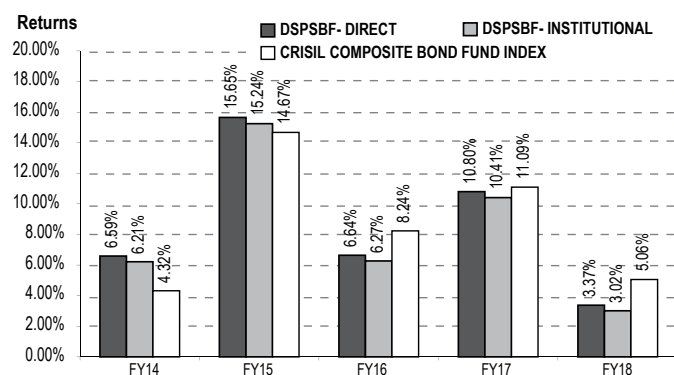
Expenses of the Scheme	Entry Load	Exit Load
<b>Load structure</b> (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil
<b>Actual Expenses for 2017-2018</b>		
- Direct Plan	0.25%	
- Regular Plan	0.99%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP STRATEGIC BOND FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	An open ended dynamic debt scheme investing across duration			
<b>Investment Strategy</b>	<p>In line with the asset allocation pattern, the Investment Manager may invest in both rated as well as unrated debt securities after conducting credit analysis. The investment process follows a Top-Down approach of investment by taking into account important factors affecting interest rate environment in India. Some of these factors are term structure of interest rates, RBI's monetary policy stance, inflationary expectations, demand supply dynamics, key economic indicators, government's fiscal policy, global interest rate environment, FII flows, currency movements, sentiment, relative spreads among various asset classes as well as systemic liquidity.</p> <p>The scheme will follow active portfolio management style based on the Investment Manager's near-term outlook on interest rates. This scheme will aim to generate optimal risk-adjusted returns by periodically reviewing the interest rate environment and suitably rebalancing its asset allocation as well as portfolio duration based on the Investment Manager's near-term outlook on interest rates &amp; credit spreads. Accordingly, the weighted average maturity of the scheme could vary from short-term to long-term based on the interest rate outlook of the Investment Manager</p>			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>	
	Money market securities and/or Debt Securities* which have residual or average maturity of less than or equal to 367 days or have put options within a period not exceeding 367 days	0%	100%	Low
	Debt securities* which have residual or average maturity of more than 367 days	0%	100%	Low to Medium
	*Debt securities may include securitised debts up to 75% of the net assets.			
<b>Plans and Options</b>	<b>Regular Plan:</b>	<b>Direct Plan:</b>		
	<ul style="list-style-type: none"> <li>• Growth</li> <li>• Weekly Dividend - Payout Dividend - Reinvest Dividend</li> <li>• Monthly Dividend - Payout Dividend - Reinvest Dividend</li> <li>• Dividend - Payout Dividend - Reinvest Dividend</li> <li>• Daily Dividend Reinvest</li> </ul>	<ul style="list-style-type: none"> <li>• Growth</li> <li>• Weekly Dividend - Payout Dividend - Reinvest Dividend</li> <li>• Monthly Dividend - Payout Dividend - Reinvest Dividend</li> <li>• Dividend - Payout Dividend - Reinvest Dividend</li> <li>• Daily Dividend Reinvest</li> </ul>		
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
		Rs. 1,000/- and any amount thereafter	Rs. 1,000/- and any amount thereafter	Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index			
<b>Dividend Policy for Regular Plan &amp; Direct Plan</b>	<p>Monthly Dividend Option - Trustee envisages declaring monthly dividends for Unitholders on record as on the 28th of each month or the immediately preceding Business Day, if 28th is not a Business Day. The Trustee may alter the Record Date at its discretion. Dividend Option - Trustee envisages declaring Annual Dividends. Weekly Dividend / Weekly Dividend Reinvest Option - Trustee envisages declaring weekly dividends for Unit Holders on record as on Wednesday of each week. The Trustee may alter the Record Date at its discretion. The dividends so declared will be compulsorily reinvested. Daily Dividend Reinvest Option - Trustee envisages declaring daily dividends for Unit Holders on record as on each day. The dividends so declared will be compulsorily reinvested by way of additional Units in the Scheme, instead of being paid out in cash. Actual distribution of dividends and the frequency of distribution are provisional and will be entirely at the 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): (i) for an amount less than Rs. 10, 000/- in case of Weekly Dividend Payout sub-option under the plan; (ii) for an amount equal to or less than Rs. 250/- in case of payout sub options of Monthly Dividend and Dividend option will be compulsorily and automatically reinvested in the respective Plan by issuing additional Units of the Plan at the Applicable NAV on the next Business day after the Record Date. There shall be no load on dividend so reinvested.</p>			
<b>Name of the Fund Managers</b>	<p>Mr. Vikram Chopra Tenure: 2 years 1 month (Managing the Scheme since July 2016)</p> <p>Mr. Saurabh Bhatia tenure : 7 Months (Managing the Scheme since February 2018)</p>			

### 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 July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPSBF-REGULAR PLAN	CRISIL COMPOSITE BOND FUND INDEX	DSPSBF-DIRECT PLAN	CRISIL COMPOSITE BOND FUND INDEX
Last 1 Year	-0.13%	1.49%	0.22%	1.49%
Last 3 Year	6.40%	7.58%	6.78%	7.58%
Last 5 Year	7.83%	8.58%	8.21%	8.58%
Since Inception	7.49%	7.93%	8.02%	8.05%
NAV/ Index value (July 16)	2,011.3154	2,957.45	2,051.3939	2,957.45
Date of allotment	12th November, 2008		01st January, 2013	

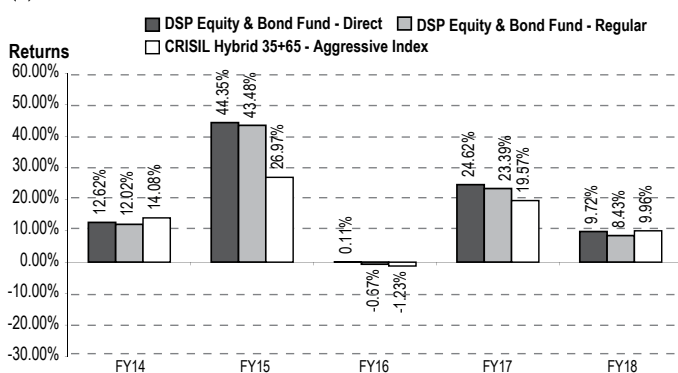
All returns are for - Growth Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till July 16, 2018. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	1.09%	
- Direct Plan	0.74%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP EQUITY & BOND FUND

Investment Objective	Please refer to page number 11-14			
Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments			
Investment Strategy	<p><b>Equity Securities:</b> The Investment Manager prefers adopting a top-down approach with regard to investment in equity and equity related securities. This approach encompasses an evaluation of key economic trends, an analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength of management would be a key focus area. <b>Fixed Income Securities:</b> Fixed income securities encompass both debt and money market securities. The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE etc. or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment. Fixed Income research by the Investment Manager will emphasise credit analysis, in order to determine credit risk. The Investment Manager will also analyse various economic trends in seeking to determine the likely future course of interest rates.</p>			
Asset Allocation Pattern of the Scheme	Types of Instruments			Normal Allocation (% of Net Assets)
	Equity and Equity related securities			65% - 75%
	Fixed Income Securities (Debt, Securitised Debt and Money market securities)			25% - 35%
Plans and Options	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend                             <ul style="list-style-type: none"> <li>- Reinvest Dividend</li> <li>- Payout Dividend</li> </ul> </li> </ul>		<b>Direct Plan:</b> <ul style="list-style-type: none"> <li>• Growth</li> <li>• Dividend                             <ul style="list-style-type: none"> <li>- Reinvest Dividend</li> <li>- Payout Dividend</li> </ul> </li> </ul>	
	Minimum Application Amount / Number of Units	Regular and Direct Plan	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter
Systematic Investment Plan (SIP)	Rs. 500/- . Monthly options 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	CRISIL Hybrid 35+65 - Aggressive Index			
Dividend Policy	Dividend Option - Trustee envisages declaring dividend under this option and the distribution of dividends and the frequency thereof are entirely at the discretion of the Trustee. Quarterly Dividend Option - Trustee envisages declaring quarterly dividends for Unitholders on record date i.e. as on the 28th of each quarter of the financial year or immediately preceding Business Day, if 28th is not a Business Day. The Trustee, in its sole discretion, may also declare interim dividends. The Trustee may alter the Record Date at its discretion.  Actual distribution of dividends and the frequency of distribution are provisional and will be entirely at the 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 Dividend and Quarterly Dividend will be compulsorily and automatically reinvested in the respective Plan by issuing additional Units of the Plan at the Applicable NAV on the next Business day after the Record Date. There shall be no load on dividend so reinvested.			
Name of the Fund Managers	Mr. Atul Bhole (Equity Portion) Tenure: 2 Years 2 Months (Managing the Scheme from June 2016) Mr. Vikram Chopra Tenure: 2 years 1 month (Managing the Scheme since July 2016)			

### (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.

### Performance of the Scheme

#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPEBF PLAN	CRISIL HYBRID 35+65 - AGGRESSIVE INDEX	DSPEBF DIRECT PLAN	CRISIL HYBRID 35+65 - AGGRESSIVE INDEX
Last 1 Year	3.18%	6.77%	4.37%	6.77%
Last 3 Year	8.75%	9.55%	9.88%	9.55%
Last 5 Year	16.31%	13.56%	17.30%	13.56%
Since Inception	14.97%	NA	14.07%	12.07%
NAV/ Index value (July 16)	144.5260	8,845.66	151.2740	8,845.66
Date of allotment	27th May, 1999		01st January, 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 July 16, 2018. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.**

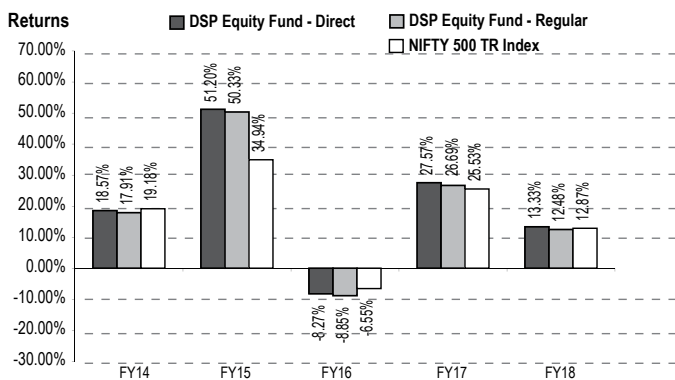
Expenses of the Scheme	Entry Load	Exit Load
<b>Load structure</b> (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%- Holding Period: >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.
<b>Actual Expenses for 2017-2018</b>		
- Direct Plan	1.22%	
- Regular Plan	2.40%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP EQUITY FUND

<b>Investment Objective</b>	Please refer to page number 11-14		
<b>Type of Scheme</b>	Multi Cap Fund- An open ended equity scheme investing across large cap, mid cap, small cap stocks		
<b>Investment Strategy</b>	The Investment Manager will be adopting a top down approach, which will encompass an evaluation of key economic trends, the analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. In picking out individual investment opportunities for the portfolio, the Investment Manager will seek both value and growth. Value is discerned when the Investment Manager believes that the long-term growth potential of a company is not fully reflected in the market price of the company's securities and which potential it seeks to better every year capitalising on its various strengths, which could mean strong brand equity, high market share, strong management and technological excellence among others. Such companies are core holdings in any equity portfolio since they seldom fail to deliver good returns over the long term. Growth stocks, as the term suggests, are those stocks that are currently in the growth phase. The super-normal growth could be due to a new product, a new process, growing market share, stronger brand equity, technological breakthrough and unique or predominant position in a market, among other factors. The Investment Manager will conduct in-house research in order to identify value and growth stocks. The analysis will focus, among others, on the historical and current financial condition of the company, capital structure, business prospects, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research and technological know-how and transparency in corporate governance. The quality or strength of management would be a key focus area.		
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of Net Assets)</b>
	Equity and Equity related securities		90% - 100%
	Debt* & Money market securities * Debt securities/instruments are deemed to include securitised debts.		0% - 10%
<b>Plans and Options</b>	<b>Regular Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend	<b>Direct Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend	
<b>Minimum Application Amount / Number of Units</b>	<b>Regular and Direct Plan</b>	<b>Purchase</b>	<b>Additional Purchase</b>
		Rs. 1,000/- and any amount thereafter	Rs. 1,000/- and any amount thereafter
<b>Repurchase</b>	Rs. 500		
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.		
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available		
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available		
<b>Benchmark Index</b>	Nifty 500 Index		
<b>Dividend Policy for Regular Plan &amp; Direct Plan</b>	The Trustee envisages declaring a 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/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.		
<b>Name of the Fund Manager</b>	Mr. Atul Bhole Tenure: 2 Years 2 Months (Managing the Scheme from June 2016)		

### 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 July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPEF REGULAR PLAN - DIVIDEND REINVEST	NIFTY 500 TRI	DSPEF DIRECT PLAN - DIVIDEND REINVEST	NIFTY 500 TRI
Last 1 Year	5.36%	8.02%	6.16%	8.02%
Last 3 Year	9.22%	10.26%	10.00%	10.26%
Last 5 Year	17.82%	16.27%	18.59%	16.27%
Since Inception	19.97%	14.85%	14.65%	13.90%
NAV/ Index value (July 16)	47.0340	13,618.67	38.4960	13,618.67
Date of allotment	29th April, 1997		01st January, 2013	

All returns are for Dividend - Re-invest Option. Different plans shall have a different expense structure. Since inception returns have been calculated from the date of allotment till July 16, 2018. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

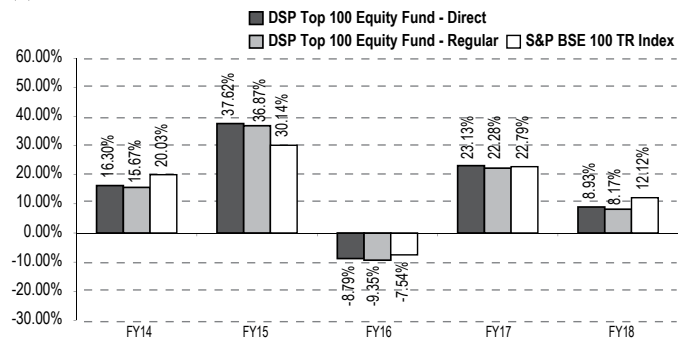
<b>Expenses of the Scheme</b>	<b>Entry Load</b>	<b>Exit Load</b>
<b>Load structure (as a % of Applicable NAV) Regular and Direct Plan</b>	Not Applicable	Holding Period: < 12 months: 1%; >=12 months: Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.43%	
- Direct Plan	1.66%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP TOP 100 EQUITY FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks			
<b>Investment Strategy</b>	The Investment Manager will be adopting a top down approach, which will encompass an evaluation of key economic trends, the analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. In picking out individual investment opportunities for the portfolio, the Investment Manager will seek both value and growth. Value is discerned when the Investment Manager believes that the long-term growth potential of a company is not fully reflected in the market price of the company's securities and which potential it seeks to better every year capitalising on its various strengths, which could mean strong brand equity, high market share, strong management and technological excellence among others. Such companies are core holdings in any equity portfolio since they seldom fail to deliver good returns over the long term. Growth stocks, as the term suggests, are those stocks that are currently in the growth phase. The super-normal growth could be due to a new product, a new process, growing market share, stronger brand equity, technological breakthrough and unique or predominant position in a market, among other factors. The Investment Manager will conduct in-house research in order to identify value and growth stocks. The analysis will focus, among others, on the historical and current financial condition of the company, capital structure, business prospects, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research and technological know-how and transparency in corporate governance. The quality or strength of management would be a key focus area.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Instruments</b>	<b>Indicative allocations (% of total assets)</b>		<b>Risk Profile</b>
	1(a) Equity & equity related instruments of large cap companies#	80%	100%	Medium to High
	1(b) Investment in other equity and equity related instruments	0%	20%	Medium to High
	2. Debt* and Money Market Securities	0%	20%	Low to Medium
	3. Units of REITs and InvITs	0%	10%	Medium to High
	#1st -100th company in terms of full market capitalization would be considered as large cap companies. *Debt securities/instruments are deemed to include securitized debts. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.			
<b>Plans and Options</b>	<b>Regular Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend		<b>Direct Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend	
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Repurchase</b> Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	S&P BSE 100			
<b>Dividend Policy for Regular Plan &amp; Direct Plan</b>	The Trustee envisages declaring a 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/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.			
<b>Name of the Fund Manager</b>	Mr. Harrish Zaveri Tenure: 3 Years 1 month (Managing the Scheme from July 2015.) Mr. Jay Kothari (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme from August 2018)			

### 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 July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPTF REGULAR PLAN	S&P BSE 100 TRI	DSPTF DIRECT PLAN	S&P BSE 100 TRI
Last 1 Year	4.71%	10.10%	5.45%	10.10%
Last 3 Year	7.01%	9.96%	7.75%	9.96%
Last 5 Year	13.77%	14.95%	14.49%	14.95%
Since Inception	21.63%	19.08%	11.89%	13.33%
NAV/ Index value (July 16)	202.4310	13,119.23	209.5440	13,119.23
Date of allotment	10th March, 2003		01st January, 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 July 16, 2018. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

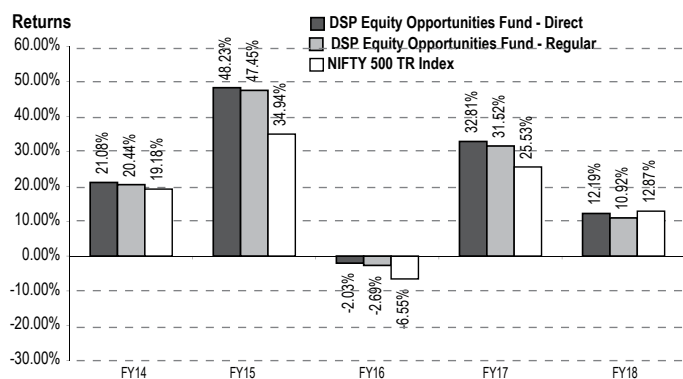
<b>Expenses of the Scheme</b>	<b>Entry Load</b>	<b>Exit Load</b>
<b>Load structure (as a % of Applicable NAV) Regular and Direct Plan</b>	Not Applicable	Holding Period: < 12 months: 1%; >=12 months: Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.34%	
- Direct Plan	1.62%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP EQUITY OPPORTUNITIES FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks			
<b>Investment Strategy</b>	The Investment Manager prefers adopting a top-down approach with regard to investment in equity and equity related securities. This approach encompasses an evaluation of key economic trends, an analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		Minimum	Maximum	
	1 (a) Equity & equity related instruments of large cap companies#	35%	65%	Medium to High
	1(b) Equity & equity related instruments of mid cap companies\$	35%	65%	Medium to High
	1(c) Investment in other equity and equity related instruments	0%	30%	Medium to High
	2. Debt* and Money Market Securities	0%	30%	Low to High
	3. Units of REITs and InvITs	0%	10%	Medium to High
	#1st -100th company in terms of full market capitalization would be considered as large cap companies. \$101st - 250th company in terms of full market capitalization would be considered as midcap companies. *Debt securities/instruments are deemed to include securitized debts			
<b>Plans and Options</b>	<b>Regular Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend	<b>Direct Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend		
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Repurchase</b> Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	Nifty 500 Index			
<b>Dividend Policy for Regular Plan &amp; Direct Plan</b>	The Trustee envisages declaring a 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/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.			
<b>Name of the Fund Manager</b>	Mr. Rohit Singhania Tenure: 3 Years 2 Month (Managing the Scheme since June 2015) Mr. Jay Kothari (Dedicated Fund Manager for overseas investments): Tenure :6 Months (Managing the Scheme since March 2018)			

### Performance of the Scheme

#### (a) Absolute Returns



#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPEOF REGULAR PLAN	NIFTY 500 TRI	DSPEOF DIRECT PLAN	NIFTY 500 TRI
Last 1 Year	1.66%	8.02%	2.78%	8.02%
Last 3 Year	10.61%	10.26%	11.69%	10.26%
Last 5 Year	18.68%	16.27%	19.63%	16.27%
Since Inception	18.18%	15.21%	16.88%	13.90%
NAV/ Index value (July 16)	208.1930	13,618.67	217.2730	13,618.67
Date of allotment	16th May, 2000		01st January, 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 July 16, 2018. 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.

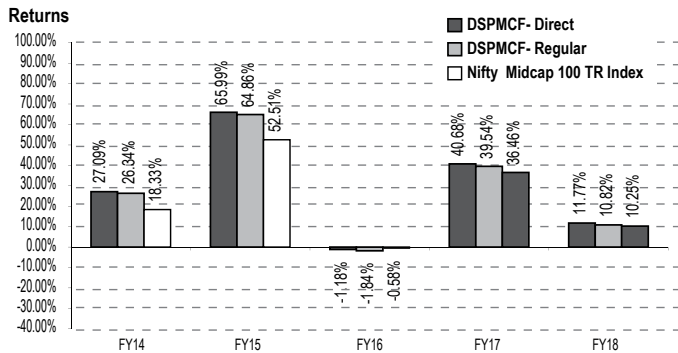
<b>Expenses of the Scheme</b>	<b>Entry Load</b>	<b>Exit Load</b>
<b>Load structure</b> (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%; >=12 months: Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.42%	
- Direct Plan	1.30%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP MID CAP FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks			
<b>Investment Strategy</b>	The Investment Manager will select equity securities on a bottom-up, stock-by-stock basis. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		Minimum	Maximum	
	1 (a) Equity & equity related instruments of mid cap companies#	65%	100%	High
	1 (b) Other equity & equity related instruments	0%	35%	High
	2. Debt and Money Market Securities*	0%	35%	Low to Medium
3. Units issued by REITs & InvITs	0%	10%	Medium to High	
	*Debt and money market instruments will include investments in securitised debt. #101st - 250th company in terms of full market capitalization would be considered as midcap companies. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.			
<b>Plans and Options</b>	<b>Regular Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend	<b>Direct Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend		
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
		Rs. 1,000/- and any amount thereafter	Rs. 1,000/- and any amount thereafter	Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	Nifty Midcap 100 Index			
<b>Dividend Policy for Regular Plan &amp; Direct Plan</b>	The Trustee envisages declaring a 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/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.			
<b>Name of the Fund Manager</b>	Mr. Vinit Sambre Tenure - 6 years 1 month (Managing the Scheme since inception of the Scheme i.e. from July 2012.) Mr. Resham Jain Tenure : 6 Months (Managing the Scheme since from March 2018) Mr. Jay Kothari (Dedicated Fund Manager for overseas investments) Tenure: 6 Months (Managing the Scheme since from March 2018)			

### 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 July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPMCF REGULAR PLAN	NIFTY MIDCAP 100 TRI	DSPMCF DIRECT PLAN	NIFTY MIDCAP 100 TRI
Last 1 Year	1.13%	-1.64%	1.96%	-1.64%
Last 3 Year	11.38%	10.45%	12.27%	10.45%
Last 5 Year	25.15%	20.40%	26.06%	20.40%
Since Inception	15.27%	12.92%	19.48%	15.41%
NAV/ Index value (July 16)	52.5610	22,705.15	54.6900	22,705.15
Date of allotment	14th November, 2006		01st January, 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 July 16, 2018. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

<b>Expenses of the Scheme</b>	<b>Entry Load</b>	<b>Exit Load</b>
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%; >=12 months: Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.50%	
- Direct Plan	1.64%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

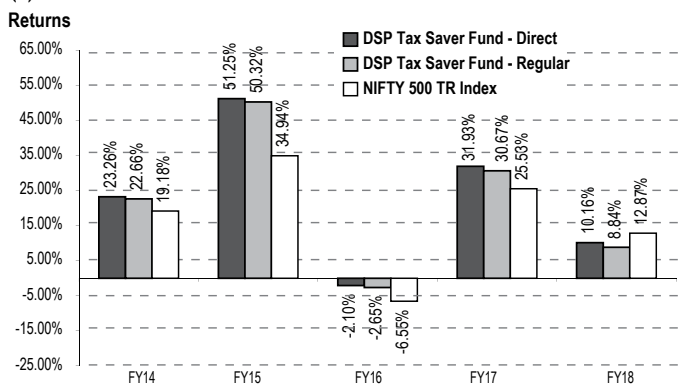


## DSP TAX SAVER FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit			
<b>Investment Strategy</b>	The Investment Manager will select equity securities on a bottom-up, stock-by-stock basis. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>		<b>Normal Allocation (% of Net Assets)</b>	
	1. Equity and equity related securities		80% - 100%	
	of 1 above, investments in ADRs, GDRs and foreign securities		0% - 20%	
	2. Debt, securitised debt* and money market securities		0% - 20%	
* Exposure to securitised debt will not exceed 10% of the net assets of the Scheme.				
<b>Plans and Options</b>	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend</li> </ul>	<b>Direct Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend</li> </ul>		
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b> Rs. 500/- and any amount thereafter	<b>Additional Purchase</b> Rs. 500/- and any amount thereafter	<b>Repurchase</b> Rs. 500/- (subject to completion of the 3 year Lock-in Period).
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	Nifty 500 Index			
<b>Dividend Policy</b>	The Trustee envisages declaring a dividend under the Dividend Option, and the distribution of dividends and the frequency thereof are entirely at the discretion of the Trustee.			
<b>Name of the Fund Manager</b>	Mr. Rohit Singhania Tenure: 3 Years 1 month (Managing the Scheme since inception of the Scheme i.e. July 2015)			

### Performance of the Scheme

#### (a) Absolute Returns



#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPTSF REGULAR PLAN	NIFTY 500 TRI	DSPTSF DIRECT PLAN	NIFTY 500 TRI
Last 1 Year	1.83%	8.02%	2.94%	8.02%
Last 3 Year	10.07%	10.26%	11.10%	10.26%
Last 5 Year	19.33%	16.27%	20.27%	16.27%
Since Inception	13.87%	10.33%	17.31%	13.90%
NAV/ Index value (July 16)	44.5500	13,618.67	46.2830	13,618.67
Date of allotment	18th January, 2007		01st January, 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 July 16, 2018. 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.

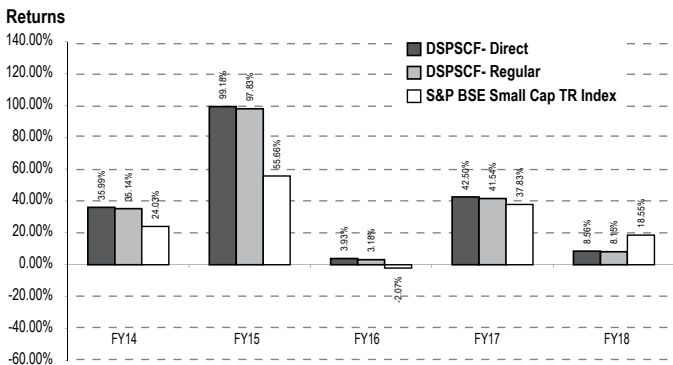
Expenses of the Scheme	Entry Load	Exit Load
<b>Load structure</b> (as a % of Applicable NAV) Regular and Direct Plan	NA	NA
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.47%	
- Direct Plan	1.27%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP SMALL CAP FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks			
<b>Investment Strategy</b>	The Investment Manager will use a disciplined quantitative analysis of financial operating statistics. In picking out individual investment opportunities for the portfolio, among the defined universe eligible for investment, the Investment Manager will seek both value and growth. Value is discerned when the Investment Manager believes that the long term growth potential of a company is not fully reflected in the market price of the company's securities and which potential it seeks to better every year capitalising on its various strengths, which could mean strong brand equity, growing market share, strong management and technological excellence, among others. Growth stocks, as the term suggests, are those stocks that are currently in the growth phase. he super-normal growth could be due to a new product, a new process, growing market share, stronger brand equity, technological breakthrough and unique position in a market, among other factors. For detailed note on Investment Strategy, please refer the SID.			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		Minimum	Maximum	
	1 (a) Equity & equity related instruments of small cap companies#	65%	100%	High
	1 (b) Other equity & equity related instruments which are in the top 250 stocks by market capitalization	0%	35%	High
	2. Debt* and Money Market Securities	0%	35%	Low to Medium
	3. Units issued by REITs & InvITs	0%	10%	Medium to High
	#251st company onwards in terms of full market capitalization would be considered as small cap companies. *Debt instruments may include securitised debt upto 10% of the net assets of the Scheme. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.			
<b>Plans and Options</b>	<b>Regular Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend	<b>Direct Plan:</b> ● Growth ● Dividend - Payout Dividend - Reinvest Dividend		
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
		Rs. 1,000/- and any amount thereafter	Rs. 1,000/- and any amount thereafter	Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available.			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	S&P BSE Small Cap Index			
<b>Dividend Policy</b>	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/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.			
<b>Name of the Fund Managers</b>	Mr. Vinit Sambre - Tenure - 8 years 2 months (Managing the Scheme since June 2010) Mr. Resham Jain - Tenure - 6 Months (Managing the Scheme since March 2018) Mr. Jay Kothari (Dedicated Fund Manager for overseas investments) - Tenure - 5 Years 5 Months (Managing the Scheme since March 2013)			

### Performance of the Scheme

#### (a) Absolute Returns



#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPSCF REGULAR PLAN	S & P BSE SMALL CAP TRI	DSPSCF DIRECT PLAN	S & P BSE SMALL CAP TRI
Last 1 Year	-9.67%	-0.07%	-9.34%	-0.07%
Last 3 Year	9.98%	11.49%	10.60%	11.49%
Last 5 Year	29.41%	23.70%	30.19%	23.70%
Since Inception	16.79%	8.58%	23.95%	15.68%
NAV/ Index value (July 16)	55.9710	18,443.61	57.8860	18,443.61
Date of allotment	14th June, 2007		01st January, 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 July 16, 2018. 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.

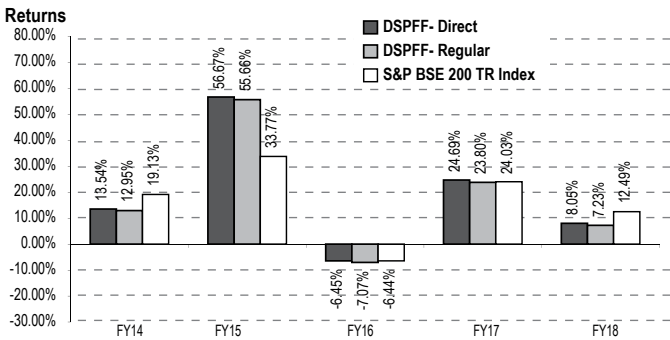
<b>Expenses of the Scheme</b>	<b>Entry Load</b>	<b>Exit Load</b>
<b>Load structure</b> (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%; >= 12 months: Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.40%	
- Direct Plan	2.02%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

<b>Temporary restriction for subscription of units</b>	With effect from February 20, 2017 ('Effective Date'), the following transactions shall be temporarily suspended into the Scheme: 1. All subscription/switch-in application(s) in the Scheme and/or registration of new Systematic Investment Plan ('SIP'), Systematic Transfer Plan ('STP'), Dividend Transfer Plan ('DTP') in the Scheme. 2. The Scheme will continue to allot units for subscription transactions pursuant to SIP, STP, Dividend Transfer Plan, Super SIP facilities registered prior to the Effective Date and pursuant to declaration of dividend under the dividend reinvestment option offered under the Scheme. The suspension of aforesaid transactions will continue till further notice.
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## DSP FOCUS FUND

<b>Investment Objective</b>	Please refer to page number 11-14			
<b>Type of Scheme</b>	An open ended equity scheme investing in maximum 30 stocks. The Scheme shall focus on multi cap stocks.			
<b>Investment Strategy</b>	<p>The Scheme will have a “non-diversified” portfolio and will invest primarily in the common stocks of companies that are selected for their growth potential and which are valued at a reasonable price. The Fund Manager will use a combination of top-down and bottom-up analysis to identify sector and stock weightages in the portfolio. Top down analysis involves an analysis of the macro-environment in order to understand the business cycle that various sectors are exposed to. It also involves understanding sector trends such as scale of opportunity, pricing power, volume changes, government policy, international trends etc. Bottom-up analysis involves an analysis of company specific factors such as size, competitive position, scalability, management quality, operational efficiency, financial parameters, valuation, etc. The Fund Manager will also consider the prevailing stock market conditions in the overall portfolio construction process.</p> <p>The Fund Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE, FITCH etc. or in unrated debt securities which the Fund Manager believes to be of equivalent quality. In the case of unrated debt securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.</p>			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Types of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		<b>Risk Profile</b>
		<b>Minimum</b>	<b>Maximum</b>	
	Equity & equity related instruments	65%	100%	High
	Debt and Money Market Securities*	0%	35%	Low to Medium
	Units issued by REITs & InvITs	0%	10%	Medium to High
	*Debt and money market instruments will include investments in securitised debt. The Scheme shall limit the number of stocks to 30. The scheme shall focus on multi cap stocks. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time, including schemes of mutual funds.			
<b>Plans and Options</b>	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend - Reinvest Dividend</li> </ul>		<b>Direct Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend - Reinvest Dividend</li> </ul>	
<b>Minimum Application Amount / Number of Units</b>	Regular and Direct Plan	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
		Rs. 1,000/- and any amount thereafter	Rs. 1,000/- and any amount thereafter	Rs. 500
<b>Systematic Investment Plan (SIP)</b>	Rs. 500/- . Monthly and Quarterly options available			
<b>Systematic Withdrawal Plan (SWP)</b>	Rs. 500/- . weekly, monthly, quarterly, half yearly or yearly options available			
<b>Systematic Transfer Plan (STP)</b>	Rs. 500/- . weekly (on any week day i.e Monday to Friday), monthly, quarterly, half yearly and yearly options available			
<b>Benchmark Index</b>	S&P BSE 200			
<b>Dividend Policy</b>	<p>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.</p> <p>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 Dividend and Monthly Dividend will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.</p>			
<b>Name of the Fund Managers</b>	<p>Mr. Harrish Zaveri - Tenure - 3 Years 8 Months (Managing the Scheme December 2014)</p> <p>Mr. Jay Kothari (Dedicated Fund Manager for overseas investments)- Tenure - 5 Years 4 Months (Managing the Scheme since March 2013)</p>			

### (a) Absolute Returns



### Performance of the Scheme

#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPFF REGULAR PLAN	S & P BSE 200 TRI	DSPFF DIRECT PLAN	S & P BSE 200 TRI
Last 1 Year	-0.03%	13.38%	4.91%	9.47%
Last 3 Year	17.50%	13.34%	7.77%	10.28%
Last 5 Year	23.18%	10.47%	18.17%	15.96%
Since Inception	11.83%	4.72%	14.12%	13.92%
NAV/ Index value (July 16)	31.3770	160.32	23.3770	5,482.33
Date of allotment	10th June, 2010		01st January, 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 July 16, 2018. 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.

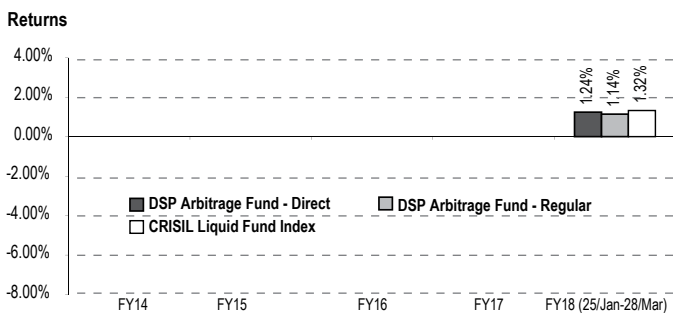
<b>Expenses of the Scheme</b>	<b>Entry Load</b>	<b>Exit Load</b>
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: < 12 months: 1%; >= 12 months: Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	2.38%	
- Direct Plan	1.60%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP ARBITRAGE FUND

Investment Objective	Please refer to page number 11-14																														
Type of Scheme	An open ended scheme investing in arbitrage opportunities																														
Investment Strategy	The primary objective of the scheme is to invest in arbitrage opportunities between spot and futures prices of exchange traded equities and the arbitrage opportunities available within the derivative segment. If suitable arbitrage opportunities are not available in the opinion of the Investment manager, the Scheme may invest in short term debt and money market securities. The market provides opportunities to the investor to derive returns from the implied cost of carry between the underlying cash market and the derivatives market. This provides for opportunities to generate returns that are possibly higher than short term interest rates with minimal active price risk on equities. Implied cost of carry and spreads across the spot, futures and options markets can potentially lead to profitable arbitrage opportunities. The Scheme would carry out arbitrage strategies, which would entail taking offsetting positions in the various markets simultaneously. The arbitrage strategy can also be on account of buy-back of shares announced by a company and/or differences in prices between two exchanges/markets. In this case the arbitrage strategy will not include an offsetting derivatives transaction. The Investment Manager will use a disciplined quantitative analysis while accessing arbitrage opportunities. The Investment Manager will have an effective risk monitoring and control process to ensure adherence to regulatory guidelines and limits. As arbitrage opportunities are dependent on ensuing market conditions, there will be a part of the portfolio, which will be invested in debt securities and money market securities. This component of the portfolio will provide the necessary liquidity to meet redemption needs and other liquidity requirements of the Scheme																														
Asset Allocation Pattern of the Scheme	<b>Table 1: when arbitrage opportunities are available and accessible</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Exposure</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc.#</td> <td style="text-align: center;">65%</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">High</td> </tr> <tr> <td>Debt, Money market instruments</td> <td style="text-align: center;">0%</td> <td style="text-align: center;">35%</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p>When adequate arbitrage opportunities are not available in the Derivative and equity markets:</p> <b>Table 2</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">Types of Instruments</th> <th colspan="2">Exposure</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity &amp; Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc.#</td> <td style="text-align: center;">0%</td> <td style="text-align: center;">65%</td> <td style="text-align: center;">High</td> </tr> <tr> <td>Debt, Money market instruments</td> <td style="text-align: center;">35%</td> <td style="text-align: center;">100%</td> <td style="text-align: center;">Low to Medium</td> </tr> </tbody> </table> <p># The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments i.e. in case the Scheme shall have a long position in a security and a corresponding short position in the same security, then the exposure for the purpose of asset allocation will be counted only for the long position. The intent is to avoid double counting of exposure and not to take additional asset allocation with the use of derivative.</p>			Types of Instruments	Exposure		Risk Profile	Minimum	Maximum	Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc.#	65%	100%	High	Debt, Money market instruments	0%	35%	Low to Medium	Types of Instruments	Exposure		Risk Profile	Minimum	Maximum	Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc.#	0%	65%	High	Debt, Money market instruments	35%	100%	Low to Medium
Types of Instruments	Exposure		Risk Profile																												
	Minimum	Maximum																													
Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc.#	65%	100%	High																												
Debt, Money market instruments	0%	35%	Low to Medium																												
Types of Instruments	Exposure		Risk Profile																												
	Minimum	Maximum																													
Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc.#	0%	65%	High																												
Debt, Money market instruments	35%	100%	Low to Medium																												
Plans and Options	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend and Reinvest Dividend</li> </ul> <b>Direct Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend and Reinvest Dividend</li> </ul>																														
Minimum Application Amount / Number of Units	Regular and Direct Plan	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Repurchase</b> Rs. 500																											
Systematic Investment Plan (SIP)	Rs. 500/- and any amount thereafter.																														
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	CRISIL Liquid Fund Index.																														
Dividend Policy	The Trustee reserves the right to declare a dividend and the actual distribution thereof and the frequency of distribution are entirely at the discretion of the Trustee.																														
Name of the Fund Managers	Mr. Mayur Patel - Equity Portion [Tenure : 8 months (Managing Since January 2018)] Mr. Rahul Vekaria - Debt Portion [Tenure : 8 months (Managing Since January 2018)]																														

### Performance of the Scheme

#### (a) Absolute Returns



#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	DSPAF REGULAR PLAN	CRISIL LIQUID FUND INDEX	DSPAF DIRECT PLAN	CRISIL LIQUID FUND INDEX
Last 1 Year	--	--	--	--
Last 3 Year	--	--	--	--
Last 5 Year	--	--	--	--
Since Inception	2.81%	3.54%	3.12%	3.54%
NAV/ Index value (July 16)	10.2810	2,930.91	10.3120	2,930.91
Date of allotment	25th January, 2018		25th January, 2018	

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 July 16, 2018. 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.

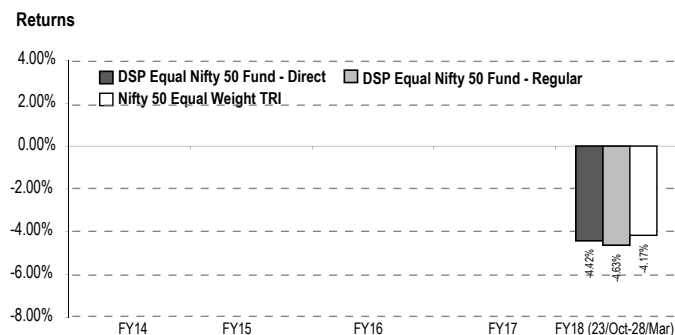
Expenses of the Scheme	Entry Load	Exit Load
Load structure (as a % of Applicable NAV) Regular and Direct Plan	Not Applicable	Holding Period: <=30 calendar days - 0.25% > 30 calendar days - Nil
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	0.88%	
- Direct Plan	0.27%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

## DSP EQUAL NIFTY 50 FUND

Investment Objective	Please refer to page number 11-14			
Type of Scheme	An open ended scheme replicating NIFTY 50 Equal Weight Index			
Investment Strategy	<p><b>Strategy for Equity Securities:</b> 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 collateralised Borrowing &amp; Lending Obligations (CBLO) or in alternative investment for the collateralised Borrowing &amp; Lending Obligations (CBLO) as may be provided by the RBI, to meet the liquidity requirements under the Scheme.</p> <p><b>Strategy for Fixed Income Securities:</b> The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency such as CRISIL, ICRA, CARE etc. or in unrated debt securities which the Investment Manager believes to be of equivalent quality. In the case of unrated debt securities, the approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.</p>			
Asset Allocation Pattern of the Scheme	Types of Instruments	Exposure		Risk Profile
		Minimum	Maximum	
	Equity and equity related securities covered by Nifty 50 Equal Weight Index	95%	100%	High
	Debt and Money Market Securities	0%	5%	Low to Medium
	The Scheme shall not invest in ADR/GDR/overseas securities. The Scheme will not invest in foreign securities. The Scheme will not invest in Securitized Debt. The Scheme will not participate in repo of money market and corporate debt securities. The Scheme will not invest in Credit Default Swaps			
Plans and Options	<b>Regular Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend - Reinvest Dividend</li> </ul>	<b>Direct Plan:</b> <ul style="list-style-type: none"> <li>● Growth</li> <li>● Dividend - Payout Dividend - Reinvest Dividend</li> </ul>		
Minimum Application Amount / Number of Units	Regular and Direct Plan	<b>Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Additional Purchase</b> Rs. 1,000/- and any amount thereafter	<b>Repurchase</b> Rs. 500
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			
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	NIFTY 50 Equal Weight Index			
Dividend Policy	The Trustee envisages declaring a 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/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.			
Name of the Fund Manager	Ms. Gauri Sekaria, Tenure: 10 months (managing since October, 2017)			

### Performance of the Scheme

#### (a) Absolute Returns



#### (b) Compounded Annualised Returns as of July 16, 2018

PERIOD	COMPOUNDED ANNUALISED RETURN			
	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	--	--	--	--
Last 3 Year	--	--	--	--
Last 5 Year	--	--	--	--
Since Inception	-2.22%	-1.43%	-1.86%	-1.43%
NAV/ Index value (July 16)	9.7822	19,117.68	9.8181	19,117.68
Date of allotment	23rd October, 2017		23rd October, 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 July 16, 2018. 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
<b>Actual Expenses for 2017-2018</b>		
- Regular Plan	0.90%	
- Direct Plan	0.40%	
<b>Recurring Expenses</b>	Please refer to page number 9-10	

READY RECKONER

	Schemes (Cheque in the name of)	Plan	Options	Sub Options	Minimum Investment Amount <sup>#</sup>	Minimum Additional Purchase <sup>#</sup>
Income Schemes	DSP Short Term Fund	Regular and Direct Plan	Growth * Dividend Monthly Dividend Weekly Dividend	- Payout * Payout * -	Reinvest Reinvest Reinvest	1,000  1,000
	DSP Ultra Short Fund	Regular and Direct Plan	Growth * Dividend Weekly Dividend Daily Dividend Monthly Dividend	- Payout * Payout * - Payout*	Reinvest Reinvest Reinvest Reinvest	1,000  1,000
	DSP Strategic Bond Fund	Regular and Direct Plan	Growth * Dividend Weekly Dividend Monthly Dividend Daily Dividend	- Payout * Payout * Payout *	Reinvest Reinvest Reinvest Reinvest	1,000  1,000
	DSP Credit Risk Fund	Regular and Direct Plan	Growth * Dividend Daily Dividend Weekly Dividend Monthly Dividend Quarterly Dividend	- Payout * - Payout * Payout * Payout *	Reinvest Reinvest Reinvest Reinvest Reinvest	1,000  1,000
Equity Schemes	DSP Equity Fund	Regular and Direct Plan	Growth* Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Equal Opportunities Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Top 100 Equity Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Tax Saver Fund <sup>§</sup>	Regular and Direct Plan	Growth * Dividend	- Payout *		500  500
	DSP Focus Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Small Cap Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Mid cap Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Arbitrage Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
	DSP Equal Nifty 50 Fund	Regular and Direct Plan	Growth * Dividend	- Payout *	Reinvest	1,000  1,000
Hybrid Schemes	DSP Equity & Bond Fund	Regular and Direct Plan	Growth * Dividend	- Payout * Payout *	Reinvest Reinvest	1,000  1,000

<sup>§</sup>The Reinvest dividend sub-option is discontinued with effect from February 6, 2015. \* 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. <sup>#</sup>Any amount thereafter.

**Benchmark Disclaimers:**

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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)

Category of units	Tax Rates* under the Act			TDS Rates* under the Act		
	Residents	NRI/PIOs & Other Non-resident other than FII/FPI	FIIs/FPIs	Residents	NRI/PIOs & Other Non-resident other than FII/FPI	FIIs/FPIs
<b>Short Term Capital Gains</b>						
Units of a non-equity oriented ETF / Scheme (listed and unlisted)	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 non-resident corporate -40%.	30% (u/s 115AD)	Nil	30% for non-residents non corporates, 40% for non-resident corporate (u/s 195)	Nil
Units of an equity oriented ETF / Scheme (listed and unlisted)	15% on redemption of Units where STT is payable on redemption (u/s 111A)			Nil	15%	Nil
<b>Long Term Capital Gain</b>						
Listed units of a non-equity oriented ETF / Scheme	20% with indexation, (u/s 112) **	20% with indexation, (u/s 112)**	10% (u/s 115AD) **	Nil	20% with indexation for non residents (u/s 195) **	Nil
Unlisted units of a non-equity oriented ETF / Scheme	20% with indexation, (u/s 112) **	10% with no indexation and no exchange fluctuation**	10% (u/s 115AD) **	Nil	10% without indexation & exchange fluctuation for non residents (u/s 112) **	Nil
Units of an equity oriented ETF/Scheme***	10% without indexation on redemption of Units where STT is payable on redemption (u/s 112A) \$			Nil	10% without indexation & exchange fluctuation for non residents \$	Nil

\$ As per the Finance Act, 2018, with effect from 1st April, 2018, tax at the rate of 10% shall be levied on long term capital gains exceeding INR 1 lakh without indexation. \*plus surcharge and Health and Education cess. Surcharge as per the below table

Status of Investor	Income between 50 lakhs and 1 crores	Income exceeding 1 crores	Income between 1 crores and 10 crores	Income exceeding 10 crores
Individuals/HUFs/BOIs/AOPs and Artificial juridical persons	10%	15%		
Firms, Co-operative societies, Local authorities		12%		
Domestic Company			7%	12%
Foreign Company			2%	5%

& Health and Education cess at the rate of 4%.

\*\* Capital gains on redemption of units held for a period of more than 36 months from the date of allotment as amended by Finance (No.2) Act, 2014

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

Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIIB (hereafter referred to as deductee) on or after 1st April 2010, 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:

- at the rate specified in the relevant provision of this Act; or
- at the rate or rates in force; or
- 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:

- name, e-mail id, contact number;
- address in the country or specified territory outside India of which the non-resident is a resident;
- 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;
- 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.

### II. Tax on distributed income to unit holders (U/S 115R)

As per section 10(35) of the Act, income received in respect of the units of a Mutual Fund specified under section 10(23D) of the Act, is exempt in the hands of the unit holders. However, The Fund would be required to pay a distribution tax on income distributions as at the following rate as under :	
Category of Scheme/Investors	Rate#
Equity Oriented Fund (For Individual/ HUF and any other person):	10.00% ^^
Non-Equity Oriented Fund:	
- Unit holder is individual / HUF	25.00%
- Unit holder is any other person	30.00%
Infrastructure Debt Fund	
- Non- Resident Unit holder other than foreign company	5%
- Unit holder is foreign company	5%

#plus surcharge of 12% on such tax and Health and education cess of 4% on such tax and surcharge

^^ As per the Finance Act, 2018, with effect from 1st April, 2018, tax on income distributed to unit holders by equity oriented mutual fund schemes shall be at the rate of 10%.

As per the amendment made by The Finance (No.2) Act, 2014, w.e.f. 1st October 2014, for the purposes of determining the distribution tax payable in accordance with sub-section (2) of section 115R, the amount of distributed income referred therein shall be increased to such amount as would, after reduction of the additional income-tax on such increased amount at the rate specified in sub-section (2) of section 115R, be equal to the amount of income distributed by the Mutual Fund.



**Disclosure as per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016:  
Sector wise break up (As on 16-July-2018)**

DSP EQUITY FUND	
SECTOR	% OF SCHEME
Banks - Private	17.16%
NBFC-OFI	13.20%
CONSUMER GOODS	13.19%
AUTOMOBILE	10.56%
CONSTRUCTION	8.29%
IT	7.56%
PHARMA	6.59%
CEMENT & CEMENT PRODUCTS	5.21%
INDUSTRIAL MANUFACTURING	5.07%
TEXTILES	2.52%
ENERGY	2.20%
Housing Finance	2.20%
METALS	2.17%
SERVICES	1.33%
CBLO / Reverse Repo	1.20%
TELECOM	0.73%
MEDIA & ENTERTAINMENT	0.69%
CHEMICALS	0.21%
Net Receivables/Payables	-0.06%
Grand Total	100.00%

DSP Midcap Fund	
Sector	% of Scheme
INDUSTRIAL MANUFACTURING	12.65%
NBFC-OFI	11.47%
PHARMA	9.92%
AUTOMOBILE	9.39%
Banks - Private	9.26%
FERTILISERS & PESTICIDES	7.12%
TEXTILES	6.96%
CHEMICALS	6.15%
CONSTRUCTION	6.14%
CBLO / Reverse Repo	4.37%
CONSUMER GOODS	3.45%
TELECOM	3.10%
CEMENT & CEMENT PRODUCTS	2.84%
ENERGY	2.83%
FINANCIAL SERVICES	2.54%
Housing Finance	1.34%
MEDIA & ENTERTAINMENT	0.55%
SERVICES	0.32%
METALS	0.28%
Net Receivables/Payables	-0.70%
Grand Total	100.00%

DSP Equity & Bond Fund	
Sector	% of Scheme
NBFC-OFI	19.59%
Banks - Private	17.93%
CONSUMER GOODS	10.55%
AUTOMOBILE	8.31%
CONSTRUCTION	6.44%
IT	5.14%
PHARMA	4.96%
CEMENT & CEMENT PRODUCTS	4.18%
ENERGY	3.99%
Housing Finance	3.82%
INDUSTRIAL MANUFACTURING	3.56%
Banks - PSU	2.69%
TEXTILES	2.22%
SERVICES	1.79%
PFI	1.53%
METALS	1.23%
CBLO / Reverse Repo	0.76%
TELECOM	0.62%
MEDIA & ENTERTAINMENT	0.60%
CHEMICALS	0.21%
Net Receivables/Payables	-0.12%
Grand Total	100.00%

DSP Short Term Fund	
Sector	% of Scheme
PFI	34.41%
NBFC-OFI	19.39%
Housing Finance	15.50%
G-Sec	9.13%
ENERGY	7.36%
TELECOM	5.15%
CBLO / Reverse Repo	3.82%
SERVICES	3.30%
CEMENT & CEMENT PRODUCTS	2.22%
MEDIA & ENTERTAINMENT	0.85%
Cash Margin	0.09%
Net Receivables/Payables	-1.23%
Grand Total	100.00%

DSP Strategic Bond Fund	
Sector	% of Scheme
G-Sec	68.91%
CBLO / Reverse Repo	13.32%
PFI	9.76%
Housing Finance	3.72%
Banks - PSU	0.21%
Cash Margin	0.19%
Net Receivables/Payables	3.89%
Grand Total	100.00%

DSP Tax Saver Fund	
Sector	% of Scheme
Banks - Private	19.31%
NBFC-OFI	12.40%
AUTOMOBILE	9.55%
ENERGY	9.23%
CONSUMER GOODS	7.60%
IT	7.40%
PHARMA	5.71%
CONSTRUCTION	5.46%
METALS	4.18%
CEMENT & CEMENT PRODUCTS	3.81%
Banks - PSU	3.20%
INDUSTRIAL MANUFACTURING	3.06%
Housing Finance	2.57%
TEXTILES	2.56%
CBLO / Reverse Repo	2.28%
CHEMICALS	1.41%
Net Receivables/Payables	0.26%
Grand Total	100.00%

DSP Small Cap Fund	
Sector	% of Scheme
INDUSTRIAL MANUFACTURING	14.44%
TEXTILES	13.82%
CHEMICALS	11.64%
AUTOMOBILE	7.70%
METALS	7.47%
CONSUMER GOODS	6.84%
PHARMA	6.05%
CONSTRUCTION	4.58%
FERTILISERS & PESTICIDES	4.55%
CBLO / Reverse Repo	4.42%
Banks - Private	2.94%
Housing Finance	2.01%
MEDIA & ENTERTAINMENT	1.90%
TELECOM	1.81%
ENERGY	1.79%
NBFC-OFI	1.72%
IT	1.63%
CEMENT & CEMENT PRODUCTS	1.38%
HEALTHCARE SERVICES	1.29%
FINANCIAL SERVICES	1.04%
SERVICES	1.03%
PAPER	0.14%
Net Receivables/Payables	-0.19%
Grand Total	100.00%

DSP Focus Fund	
Sector	% of Scheme
Banks - Private	29.26%
AUTOMOBILE	13.95%
NBFC-OFI	9.33%
CONSTRUCTION	9.31%
CONSUMER GOODS	8.91%
ENERGY	8.51%
METALS	4.87%
CEMENT & CEMENT PRODUCTS	3.94%
Housing Finance	3.89%
FERTILISERS & PESTICIDES	2.90%
INDUSTRIAL MANUFACTURING	1.66%
PHARMA	1.35%
FINANCIAL SERVICES	1.05%
SERVICES	0.74%
CBLO / Reverse Repo	0.41%
Net Receivables/Payables	-0.08%
Grand Total	100.00%

DSP Arbitrage Fund	
Sector	% of Scheme
Banks - Private	10.96%
Housing Finance	10.44%
NBFC-OFI	8.37%
Mutual Fund	5.07%
PFI	1.62%
CBLO / Reverse Repo	1.31%
IT	0.05%
TELECOM	0.01%
CEMENT & CEMENT PRODUCTS	0.00%
MEDIA & ENTERTAINMENT	0.00%
SERVICES	0.00%
Banks - PSU	0.00%
INDUSTRIAL MANUFACTURING	0.00%
PHARMA	0.00%
CONSTRUCTION	0.00%
CONSUMER GOODS	0.00%
AUTOMOBILE	0.00%
METALS	-0.01%
ENERGY	-0.02%
Cash Margin	2.95%
Net Receivables/Payables	59.26%
Grand Total	100.00%

DSP Top 100 Equity Fund	
Sector	% of Scheme
Banks - Private	28.91%
AUTOMOBILE	14.39%
ENERGY	11.18%
NBFC-OFI	9.24%
CONSUMER GOODS	7.01%
CONSTRUCTION	6.12%
Housing Finance	5.22%
METALS	3.99%
CEMENT & CEMENT PRODUCTS	3.38%
INDUSTRIAL MANUFACTURING	2.47%
Banks - PSU	2.37%
PHARMA	2.30%
FINANCIAL SERVICES	1.60%
SERVICES	1.34%
CBLO / Reverse Repo	0.43%
Net Receivables/Payables	0.04%
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 16-July-2018)**

DSP Equity Opportunities Fund	
Sector	% of Scheme
Banks - Private	19.10%
NBFC-OFI	9.69%
AUTOMOBILE	9.38%
CONSUMER GOODS	8.96%
ENERGY	8.46%
CONSTRUCTION	7.26%
IT	6.74%
PHARMA	6.67%
METALS	4.50%
Banks - PSU	3.21%
CEMENT & CEMENT PRODUCTS	2.86%
CBLO / Reverse Repo	2.84%
TEXTILES	2.52%
INDUSTRIAL MANUFACTURING	2.34%
FERTILISERS & PESTICIDES	1.95%
FINANCIAL SERVICES	1.14%
SERVICES	0.78%
TELECOM	0.00%
Cash Margin	0.02%
Net Receivables/Payables	1.58%
Grand Total	100.00%

DSP Credit Risk Fund	
Sector	% of Scheme
ENERGY	15.29%
Housing Finance	11.20%
Banks - Private	10.20%
SERVICES	9.15%
CONSTRUCTION	8.42%
NBFC-OFI	8.27%
METALS	7.45%
PFI	6.52%
CONSUMER GOODS	5.94%
CEMENT & CEMENT PRODUCTS	3.75%
CBLO / Reverse Repo	3.66%
PHARMA	3.02%
Banks - PSU	2.78%
INDUSTRIAL MANUFACTURING	2.03%
AUTOMOBILE	1.63%
TELECOM	0.78%
Net Receivables/Payables	-0.07%
Grand Total	100.00%

DSP Equal Nifty 50 Fund	
Sector	% of Scheme
ENERGY	15.51%
Banks - Private	12.31%
AUTOMOBILE	11.85%
IT	10.72%
CONSUMER GOODS	8.37%
METALS	7.64%
PHARMA	7.57%
NBFC-OFI	4.19%
Housing Finance	4.04%
TELECOM	4.01%
CEMENT & CEMENT PRODUCTS	4.01%
CONSTRUCTION	2.00%
SERVICES	1.99%
Banks - PSU	1.87%
MEDIA & ENTERTAINMENT	1.82%
FERTILISERS & PESTICIDES	1.77%
CBLO / Reverse Repo	0.22%
Net Receivables/Payables	0.10%
Grand Total	100.00%

DSP Ultra Short Fund	
Sector	% of Scheme
PFI	23.67%
NBFC-OFI	22.77%
Housing Finance	17.51%
Banks - Private	14.06%
METALS	5.78%
TELECOM	4.37%
CBLO / Reverse Repo	2.93%
SERVICES	2.30%
MEDIA & ENTERTAINMENT	2.29%
G-Sec	1.63%
CONSTRUCTION	1.45%
ENERGY	1.24%
Net Receivables/Payables	-0.01%
Grand Total	100.00%

## Scheme Portfolio Holdings (Top 10 Issuer) As on 16-July-2018

Name of the Scheme	Name of the issuer	% of Scheme
DSP Equity Fund (DSPEF)	HDFC Bank Limited	7.20%
	Bajaj Finance Limited	5.33%
	ICICI Bank Limited	3.63%
	Tata Consultancy Services Limited	3.40%
	Larsen & Toubro Limited	3.36%
	Bajaj Finserv Limited	3.24%
	Maruti Suzuki India Limited	2.94%
	Infosys Limited	2.91%
	Yes Bank Limited	2.83%
	Shree Cement Limited	2.64%
DSP Top 100 Equity Fund (DSPTEF)	HDFC Bank Limited	13.63%
	Maruti Suzuki India Limited	9.66%
	Reliance Industries Limited	8.19%
	Larsen & Toubro Limited	6.12%
	Housing Development Finance Corporation Limited	5.22%
	Bajaj Finance Limited	5.13%
	IndusInd Bank Limited	4.94%
	Kotak Mahindra Bank Limited	4.04%
	IITC Limited	3.61%
	Yes Bank Limited	2.84%
DSP Equity Opportunities Fund (DSPOF)	HDFC Bank Limited	6.43%
	ICICI Bank Limited	6.27%
	Yes Bank Limited	3.42%
	State Bank of India	3.21%
	Clearing Corporation of India Ltd.	2.84%
	Infosys Limited	2.83%
	HCL Technologies Limited	2.81%
	Tata Steel Limited	2.63%
	Reliance Industries Limited	2.47%
	Bharat Financial Inclusion Limited	2.32%
DSP Small Cap Fund (DSPSCF)	Clearing Corporation of India Ltd.	4.42%
	Atul Limited	3.86%
	IPCA Laboratories Limited	3.63%
	Aarti Industries Limited	3.58%
	Finolex Cables Limited	3.28%
	SRF Limited	3.17%
	APL Apollo Tubes Limited	3.14%
	DCB Bank Limited	2.94%
	K.P.R. Mill Limited	2.65%
	Sivaram Silk Mills Limited	2.62%
DSP Focus Fund (DSPFF)	HDFC Bank Limited	12.21%
	Maruti Suzuki India Limited	8.67%
	Larsen & Toubro Limited	7.58%
	Reliance Industries Limited	6.84%
	IndusInd Bank Limited	5.88%
	Yes Bank Limited	5.65%
	Bajaj Finance Limited	4.83%
	ICICI Bank Limited	4.62%
	Housing Development Finance Corporation Limited	3.89%
	IITC Limited	3.87%
DSP Tax Saver Fund (DSPTSF)	HDFC Bank Limited	6.51%
	ICICI Bank Limited	6.32%
	Yes Bank Limited	3.40%
	State Bank of India	3.20%
	HCL Technologies Limited	3.00%
	Infosys Limited	2.99%
	Tata Steel Limited	2.85%
	Reliance Industries Limited	2.73%
	Larsen & Toubro Limited	2.60%
	Maruti Suzuki India Limited	2.53%
DSP Equity & Bond Fund (DSPEBF)	HDFC Bank Limited	8.11%
	Bajaj Finance Limited	4.30%
	ICICI Bank Limited	4.06%
	Tata Sons Limited	3.04%
	Housing Development Finance Corporation Limited	2.59%
	Bajaj Finserv Limited	2.48%
	Maruti Suzuki India Limited	2.22%
	Larsen & Toubro Limited	2.16%
	Infosys Limited	2.16%
	Tata Consultancy Services Limited	2.14%
DSP Credit Risk Fund (DSPCRF)	Vedanta Limited	6.37%
	PNB Housing Finance Limited	5.03%
	Clearing Corporation of India Ltd.	3.66%
	Nirma Limited	3.64%
	Tata Power Company Limited	3.60%
	KKR India Financial Services Private Limited	3.40%
	IL&FS Energy Development Company Limited	3.18%
	Jana Small Finance Bank Limited	3.15%
	IL&FS Transportation Networks Limited	3.14%
	Piramal Enterprises Limited	3.02%
DSP Ultra Short Fund (DSPUSF)	IndusInd Bank Limited	6.32%
	Tata Steel Limited	5.78%
	National Bank for Agriculture and Rural Development	5.46%
	Rural Electrification Corporation Limited	5.31%
	Housing Development Finance Corporation Limited	5.16%
	Axis Bank Limited	5.11%
	Gruh Finance Limited	4.61%
	Housing & Urban Development Corporation Limited	4.55%
	Indostar Capital Finance Limited	4.05%
	Tata Capital Financial Services Limited	3.71%

DSP Short Term Fund (DSPSTF)	Government of India	9.13%
	Power Finance Corporation Limited	7.96%
	Rural Electrification Corporation Limited	6.36%
	Small Industries Development Bank of India	6.04%
	LIC Housing Finance Limited	5.70%
	Housing Development Finance Corporation Limited	5.37%
	Kotak Mahindra Prime Limited	4.96%
	Housing & Urban Development Corporation Limited	4.87%
	Indian Railway Finance Corporation Limited	4.55%
	Clearing Corporation of India Ltd.	3.82%
DSP Strategic Bond Fund (DSPSBF)	Government of India	68.91%
	Clearing Corporation of India Ltd.	13.32%
	National Bank for Agriculture and Rural Development	4.08%
	Power Finance Corporation Limited	4.06%
	Dewan Housing Finance Corporation Limited	3.72%
DSP Mid Cap Fund (DSPMCF)	Rural Electrification Corporation Limited	1.63%
	State Bank of India	0.21%
	Exide Industries Limited	5.73%
	Clearing Corporation of India Ltd.	4.37%
	Supreme Industries Limited	3.32%
	Edelweiss Financial Services Limited	3.27%
	Manappuram Finance Limited	3.23%
	Solar Industries India Limited	3.18%
	Sterlite Technologies Limited	3.10%
	IPCA Laboratories Limited	2.87%
DSP Arbitrage Fund (DSPAF)	The Ramco Cements Limited	2.84%
	SRF Limited	2.82%
	Kotak Securities Ltd	8.36%
	Dewan Housing Finance Corporation Limited	7.81%
	RBL Bank Limited	6.79%
	DSP Mutual Fund	5.07%
	HDFC Bank Limited	3.48%
	Housing Development Finance Corporation Limited	2.63%
	National Bank for Agriculture and Rural Development	1.62%
	Clearing Corporation of India Ltd.	1.31%
DSP Equal Nifty 50 Fund (DSPEN50F)	IDFC Bank Limited	0.69%
	Tech Mahindra Limited	0.06%
	Yes Bank Limited	2.29%
	Tata Consultancy Services Limited	2.23%
	Wipro Limited	2.22%
	Bajaj Auto Limited	2.22%
	Hindustan Unilever Limited	2.21%
	HCL Technologies Limited	2.18%
	Asian Paints Limited	2.17%
	Infosys Limited	2.16%
Kotak Mahindra Bank Limited	2.16%	
Reliance Industries Limited	2.15%	

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 July 16, 2018

Scheme Name	Ratio
DSP Equity & Bond Fund	0.64
DSP Equity Fund	0.66
DSP Small Cap Fund	0.23
DSP Midcap Fund	0.34
DSP TAX SAVER FUND	0.65
DSP TOP 100 EQUITY FUND	0.36
DSP Equity Opportunities Fund	0.80
DSP Focus Fund	0.55
DSP Equal Nifty 50 Fund	0.42
DSP Arbitrage Fund	8.54

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

Distributor / RIA Name and ARN / Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUIIN (Refer note below)	For Office use only
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I/We confirm that the EUIIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned.

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

Existing Folio Number	Name of Sole / First Unitholder	(Sole / First Applicant's Signature Mandatory)
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**ADDITIONAL PURCHASE (DEFAULT PLAN/OPTION WILL BE APPLIED INCASE OF NO INFORMATION, AMBIGUITY OR DISCREPANCY)**

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

Full Scheme/Plan/Option/Sub Option				Amount (₹)	Payment Mode:
1. DSP -	Scheme	Plan	Option/Sub Option		<input type="checkbox"/> OTM Facility (One Time Mandate)
2. DSP -	Scheme	Plan	Option/Sub Option		<input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS
3. DSP -	Scheme	Plan	Option/Sub Option		<input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer
Total				Amount in Figures	Cheque/DD/RTGS/NEFT Details:
				Amount in words	Ref. No. _____
					Date dd / mm / yyyy
					DD charges, if any _____

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

Bank Name & Branch \_\_\_\_\_

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

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

Scheme Name/Plan/Option\*/Sub Option\* DSP - \_\_\_\_\_

Amount in Figures \_\_\_\_\_ Amount in Words \_\_\_\_\_

Rs. \_\_\_\_\_

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

Units in Figures \_\_\_\_\_ Units in Words \_\_\_\_\_

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

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

Bank Name \_\_\_\_\_

Account No. \_\_\_\_\_

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

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

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

Scheme Name/Plan/Option\*/Sub Option\* DSP - \_\_\_\_\_

Amount in Figures \_\_\_\_\_ Amount in Words \_\_\_\_\_

Rs. \_\_\_\_\_

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

Units in Figures \_\_\_\_\_ Units in Words \_\_\_\_\_

Switch-in To Scheme / Plan / Option\* / Sub Option\* \_\_\_\_\_

DSP \_\_\_\_\_

**PAN AND KYC UPDATION**

Sole / First Applicant / Guardian \_\_\_\_\_

Second Applicant / Guardian \_\_\_\_\_

Third Applicant / Guardian \_\_\_\_\_

**KYC LETTER**

Attached

Attached

Attached

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

Name of the PoA holder \_\_\_\_\_

PAN of the PoA holder \_\_\_\_\_

Attached  KYC Letter (Mandatory)

Notarized copy of PoA

**DECLARATION & SIGNATURES (TO BE SIGNED AS PER MODE OF HOLDING)**

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

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

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

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

Investor Name \_\_\_\_\_

Folio Number \_\_\_\_\_

Scheme/s \_\_\_\_\_

Additional Purchase or  SIP (PDC)

Total Amount (Rs.) \_\_\_\_\_

Total Cheques \_\_\_\_\_

Cheques From \_\_\_\_\_

No.(s) To \_\_\_\_\_

Redemption or  Switch

Amount (Rs.) \_\_\_\_\_

OR Units \_\_\_\_\_

PAN and KYC Updation

PoA Registration  STP or  SWP or  DTP

ISC Stamp & Signature \_\_\_\_\_

# SIP (PDC) / STP / SWP / DTP

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

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

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

## SYSTEMATIC TRANSFER PLAN (STP) (Please allow 7 days to register STP)

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

**DSP** PLAN OPTION

Transfer Amount (Anyone)  Fixed Sum of Rs. \_\_\_\_\_ (Minimum Rs.500/-)  
 Capital Appreciation, subject to Minimum of Rs.500/-

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

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

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

## SYSTEMATIC WITHDRAWAL PLAN (SWP) (Please allow 7 days to register SWP)

Withdrawal Amount  Fixed Sum of Rs. \_\_\_\_\_ (Minimum Rs.500/-)  
 Capital Appreciation, subject to Minimum of Rs.500/-

Withdrawal Date D D Any date (1<sup>st</sup>\* to 31<sup>st</sup>)

Frequency  Monthly\*  Quarterly  Half Yearly  Yearly

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

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

Bank Name \_\_\_\_\_  
 Bank Account No. \_\_\_\_\_

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

## DECLARATION & SIGNATURES

(To be signed as per Mode of Holding)

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

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

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Sole / First Unit Holder

Second Unit Holder

Third Unit Holder

POA Holder, if any

## INSTRUCTIONS

This form should be used by existing investors only by mentioning their folio number, name and Scheme details. Please read the Scheme related documents, Addenda, KIM and Instructions there-in and below mentioned instructions carefully before filling up the form. Investors should provide details/instructions only in the designated space provided in the form else the same may not be considered. **ADDITIONAL PURCHASE & PAYMENT DETAILS:** Investors should fill name of the scheme, plan, option and sub-option. In case the details are not proper and clear or in case of incomplete details, non-clarity or ambiguity, default options will be considered and applied. Separate cheques and form should be given for each separate investment in different scheme, plan or option. The first unit holder should be one of the bank account holders in the pay-in bank account. Purchase application through Cheque/DD/RTGS/NEFT/Funds transfer requests should necessarily mention the pay-in bank account details i.e. account number and bank, branch name of the bank account used for issuing the payments to the fund. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, or in case of demand drafts, unit holder should attach necessary supporting documents as required by the fund, like bank certificate, bank passbook copy or statement to prove that the funds are from a bank account held by first unit holder only. If the documents are not submitted with the application, the fund reserves the right to reject the application or call for additional details. **ADDITIONAL PURCHASE THROUGH OTM FACILITY:** If you are making payment through OTM facility registered in your folio, please tick the relevant box and do not attach any cheque. If more than one bank accounts are registered in your folio under OTM facility, please mention the bank account number and bank name where you wish the debit to happen. If the same is not mentioned or is not registered, default bank mandate under OTM facility will be considered to debit the purchase amount. **KYC COMPLIANCE:** Investors shall note that KYC is mandatory and they need to comply with the 'Know Your Client' requirements as applicable from time to time. Applications are liable to be rejected without any intimation to the applicants, if required KYC compliance is not completed by all the applicants/unit holders. **REDEMPTION REQUEST:** Redemption may not be processed if folio number and full scheme name including plan and option is not mentioned. Please ensure that either of amount or units is mentioned in the redemption request. The fund offers a facility to register multiple bank accounts and designate one of the bank account as "Default Bank Account". Default Bank Account will be used for all 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. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered. **Consequent to introduction of "Multiple Bank Accounts Facility", the existing facility of redemption with change of bank mandate is discontinued by the fund. New bank accounts can only be registered using the designated "Bank Account Registration Form". BANK ACCOUNT FOR REDEMPTION PROCEEDS:** Please note the following important points related to payment of redemption proceeds: Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds. **POA REGISTRATION:** Only a General Power of Attorney agreement without any restrictions and perennial validity is accepted. The PoA must be executed on stamp paper and registered in India and a duly notarized copy should be enclosed. The PoA must have signatures of the investor as well the PoA holder. If the signature of PoA holder is not available, the fund may call for additional documents or declarations on a case to case basis. PoA will be registered within 10 working days of receipt of all valid documents. **SYSTEMATIC INVESTMENT PLAN (SIP):** Minimum Investment Amount for each SIP instalment is Rs.500/-. SIP/STP/SWP facility is available on all dates. **SYSTEMATIC TRANSFER PLAN (STP) / SYSTEMATIC WITHDRAWAL PLAN (SWP):** Please allow upto 7 days for STP/ SWP to be registered and first STP/ SWP transaction to happen. Hence form should be submitted atleast 7 days before STP / SWP start date. STP/ SWP is available in all the schemes of the Fund. STP/SWP of capital appreciation, Flex STP, Value STP is not available in case of daily & weekly frequency. For investors availing the transfer/ withdrawal of 'appreciation' option, where in any month or quarter, there is no appreciation or is less than Rs.500/-, switch/withdrawal as mentioned above, may not be carried out. In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP/STP/SWP will be processed on the immediate next business day/date. You can choose to discontinue this facility by giving 30 days written notice to the Registrar. **DIVIDEND TRANSFER PLAN (DTP):** Please allow upto 7 days for DTP to be registered. Hence form should be submitted atleast 7 days before the record date of any forthcoming proposed dividend. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs. 500/-.

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

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

Sole / FirstApplicant's Signature Mandatory

## DIVIDEND TRANSFER PLAN (DTP) - ENROLMENT DETAILS

(Please allow 7 days to register DTP) (Refer Terms and Conditions)

(Please mention complete Scheme, Plan & Option)

Source Scheme (From where Dividend is to be transferred)

**DSP** PLAN OPTION

To

Target Scheme (To where Dividend is to be transferred)

**DSP** PLAN OPTION

## SYSTEMATIC INVESTMENT PLAN (SIP) POST DATED CHEQUES (PDC)

(Separate Cheque required for investment in different Scheme / Plan)

All Cheques should be of same date of the months / quarters.

Each SIP Amount (minimum Rs. 500) Rs. \_\_\_\_\_

SIP Date D D Any date (1<sup>st</sup>\* to 31<sup>st</sup>) Frequency  Monthly  Quarterly

SIP Period From D D / M M / Y Y To D D / M M / Y Y

(Minimum 6 installments)

Cheque Nos. From \_\_\_\_\_ To \_\_\_\_\_

Drawn on Bank/ Branch \_\_\_\_\_

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

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

I am a First Time Investor in Mutual Fund Industry.  I am an Existing Investor in Mutual Fund Industry.

Sole / First Applicant's Signature Mandatory

### 1. FIRST APPLICANT'S DETAILS

Name of First Applicant (Should match with PAN/Aadhar Card)		Date of Birth (1st Appl / Minor) (attach proof)
		DD / MM / YYYY
Name of Guardian (if minor)/POA/Contact Person		Date of Birth (Guardian)
		DD / MM / YYYY
Existing Folio	PAN (1st Appl / Guardian)	Guardian is:
		<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed
CKYC - KIN	PAN of POA	<input type="checkbox"/> KYC attached

### 2. CONTACT DETAILS AND CORRESPONDENCE ADDRESS (As per KYC records)

Email ID (in capital)		Address Type (Mandatory)
Mobile +91	Tel (STD Code)	<input type="checkbox"/> a. Residential & Business
Address		<input type="checkbox"/> b. Residential
		<input type="checkbox"/> c. Business
		<input type="checkbox"/> d. Registered Office
Landmark		
City	Pin Code (Mandatory)	State

### 3. KYC DETAILS (Mandatory)

**3a. Status of Sole/1st Applicant** (Please tick ✓)  Indian Resident Individual  Minor (Resident)  Minor (Repatriable)  Minor (Non Repatriable)  NRI (Repatriable)  NRI (Non-Repatriable)  PIO  Sole Proprietorship  HUF - Indian  HUF - NR  Partnership Firm  Limited Partnership (LLP)  Public Ltd. Co.  Private Ltd. Co.  Body Corporate  Bank  Fls  Insurance Companies  Government Body  AOP/BOI  Trust  Society  Provident Fund  Superannuation/Pension Fund  Gratuity Fund  Mutual Fund  FII  FPI-Category I/II/III  FCRA  GDN  Defence Establishment  NPS Trust  Others \_\_\_\_\_ (Please specify)

Are you a Non-Profit Organization [NPO] or Company u/s 25 (Companies Act 1956) or u/s 8 of Companies, Act, 2013:  Yes  No

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

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

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

### 4. JOINT APPLICANTS (IF ANY) DETAILS

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

**2nd Applicant** (Should match with PAN/Aadhar Card) DD / MM / YYYY

PAN CKYC - KIN

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

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

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

**3rd Applicant** (Should match with PAN/Aadhar Card) DD / MM / YYYY

PAN CKYC - KIN

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

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

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

### ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

DSP MUTUAL FUND

Received, subject to realisation and verification an application for purchase of Units as mentioned in the application form.

From _____		
Scheme	Cheque no.	Amount
DSP		

Application No.



### Debit Mandate Checklist:

- 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
- Signature/s

Distributor/RIA Name and ARN/Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUN (Refer note below)	For Office use only
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The following Mandate needs to be submitted only once for registration with or without SIP form. Once the mandate is registered, investor need not submit mandate again and can do lump sum investments, start new SIP registrations, using Physical Forms, Call, SMS or Online.

## DSP MUTUAL FUND Date

### OTM Debit Mandate Form NACH/DIRECT DEBIT

[Applicable for Lumpsum Additional Purchases as well as SIP Registrations]

UMRN

Tick(✓)  
 CREATE Sponsor Bank Code  Utility Code   
 MODIFY I/We hereby authorize: **DSP MUTUAL FUND Schemes** to debit (tick✓) **SB / CA / CC / SB-NRE / SB-NRO / Other**  
 CANCEL Bank A/c No.:

With Bank:  IFSC  OR MICR

an amount of Rupees  ₹

FREQUENCY  Mthly  Qtly  H. Yrly  Yrly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Reference 1 Folio No:  Mobile

Reference 2 Appln No:  Email id

I agree for the debit of mandate processing charges by the bank whom I am authorising to debit my account as per latest schedule of charges of the bank.

PERIOD

From  to  or  Until Cancelled

1.  Signature of Account Holder  
 2.  Signature of Account Holder  
 3.  Signature of Account Holder

1.  Name of Account Holder  
 2.  Name of Account Holder  
 3.  Name of Account Holder

**Declaration:** This is to confirm that the declaration has been carefully read, understood and made by me/us. I/we have understood that I/we are authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity or the bank where I have authorised the debit and express my willingness and authorize to make payments through participation in NACH/Direct Debit/Standing Instructions. I/We hereby confirm adherence to the terms of OTM Facility and as amended from time to time and of NACH/(Debits)/Direct Debits /Standing Instructions. Authorisation to Bank: This is to inform that I/We have registered for NACH (Debit Clearing) / Direct Debit / Standing instructions facility and that my/our payment towards my/our investment in DSP Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We authorize the representatives of DSP Mutual Fund carrying this mandate form to get it verified and executed. Please attach a cancelled cheque/cheque copy

### DSP MUTUAL FUND

Please tick  as applicable:

- OTM Debit Mandate is already registered in the folio. [No need to submit again].  OTM Debit Mandate is attached and to be registered in the folio.

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.

Distributor/RIA Name and ARN/Code	Sub Broker ARN & Name	Sub Broker/Branch/RM Internal Code	EUN (Refer note below)	For Office use only
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I/We confirm that the EUN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. Sole / FirstApplicant's Signature Mandatory

Investor Name:  Existing Investor Folio No./Application No.

Sr. No.	Scheme/Plan/Option/Sub-option (Mention Cheque details, if attached)	SIP Installment Amount (₹)	SIP Date Any date (1 <sup>st</sup> * to 31 <sup>st</sup> )	Frequency	Start Month/Year End Month/Year*	Top-Up (Minimum ₹ 500 or in Percentage % Amount (₹) or Percentage %) Frequency
1.	DSP -		<input type="text" value="DD"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="text" value="MMYYYY"/> to <input type="text" value="MMYYYY"/>	₹ OR % <input type="checkbox"/> Yearly* <input type="checkbox"/> Half-yearly Top-Up CAP*:
2.	DSP -		<input type="text" value="DD"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="text" value="MMYYYY"/> to <input type="text" value="MMYYYY"/>	₹ OR % <input type="checkbox"/> Yearly* <input type="checkbox"/> Half-yearly Top-Up CAP*:
3.	DSP -		<input type="text" value="DD"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="text" value="MMYYYY"/> to <input type="text" value="MMYYYY"/>	₹ OR % <input type="checkbox"/> Yearly* <input type="checkbox"/> Half-yearly Top-Up CAP*:
<b>Total</b>						(*Maximum per Installment Amount after Top-Up shall not exceed Rs. Five Lakh or OTM maximum amount) (**Default option/Date) (**Default End Month/Year - 12/2099)

First SIP transactions via single cheque no.  favouring 'DSP Mutual Fund' Dated

Debit Bank Details: Bank Name: <input type="text"/>	A/C. No.: <input type="text"/>
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**Declaration:** Having read, understood and agreed to the contents of 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 mentioned within, I hereby declare that the particulars given above are correct and express my willingness to make payments towards SIP instalments referred above through participation in NACH/Direct Debit/Standing Instructions. The ARN holder, where applicable, has disclosed to me/us all the commissions (trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Signatures [as per Mutual Fund Records/Application]

First Unit Holder's Signature  Second Unit Holder's Signature  Third Unit Holder's Signature

<b>Acknowledgement</b> Investor Name: <input type="text"/> <input type="checkbox"/> DEBIT MANADATE FORM <input type="checkbox"/> SIP FORM	<b>DSP Mutual Fund</b> Folio No./Application No. <input type="text"/>	<b>ISC Stamp</b>
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## Instructions

- 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.
- 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.

## Instructions

- With the introduction of One Time mandate (OTM) facility, the mandate registration and SIP registration through OTM facility has been delinked. There are two separate forms, 1) for onetime mandate registration and 2) for SIP Registration.
- Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- 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, 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. Five 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.
- For detailed terms and conditions on SIP, including for OTM facility, please visit our website [www.dspim.com](http://www.dspim.com) and also refer to scheme related documents.

### INVESTOR DETAILS

Entity Name:

PAN           Application No.

Folio Nos

Type of Address given at KRA  Residential or Business  Residential  Business  Registered Office

### ADDITIONAL KYC DETAILS (Mandatory)

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

Net-worth in ₹  as on  /  /  (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 than India?  Yes  No *(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below)*

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.	<input type="text"/>	<input type="text"/>	<input type="text"/>
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>
3.	<input type="text"/>	<input type="text"/>	<input type="text"/>
4.	<input type="text"/>	<input type="text"/>	<input type="text"/>

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person (as per definition E5), please mention the exemption code in the box:  (refer definition D4)

### 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)

Financial Institution (Refer definition A) or  Direct reporting NFE (Refer definition B)

GIIN

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

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? (that is, a company whose shares are regularly traded on an established securities market) (Refer definition D1)

Yes  (If yes, please specify any one stock exchange on which the stock is regularly traded)

Name of stock exchange

Is the Entity a related entity of a publicly traded company? (a company whose shares are regularly traded on an established securities market) (Refer definition D2)

Yes  (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded)

Name of listed company

Nature of relation:  Subsidiary of the Listed Company OR  Controlled by a Listed Company

Name of stock exchange

Is the Entity an Active NFE? (Refer definition D3)

Yes   Also provide UBO Form

Nature of Business

Please specify the sub-category of Active NFE   (Mention code - refer D3)

Is the Entity a Passive NFE? (Refer definition E2)

Yes   Also provide UBO Form

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 CRS 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.

Place :  Date :

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

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

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

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

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

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

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

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

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

07	Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>● 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;</li> <li>● It is exempt from income tax in India;</li> <li>● It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>
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The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

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

E. **Other definitions**

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



#### Instructions on controlling persons / Ultimate beneficial owner

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

#### 1. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
  - 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.

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

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

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

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

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

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



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, U.S. Person and Residents of Canada are not permitted to invest and should not invest in any of the Schemes of the Fund. Foreign Portfolio Investors (FPIs) and QFIs 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. 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 50,000/- per financial year d) Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- h. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, 'Direct' should be mentioned in the space provided for ARN Number. Any subsequent change / updation / removal of broker code will be based on the written request from the unitholders and will be on a prospective basis only from the date when the Registrar executes such written instruction.
- i. Investors should mandatorily use the Application forms & SIP/SWP/STP forms in the KIM, and other standard forms available at the ISCs/www.dspim.com, for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
- k. Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/instruction provided at a non designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.
- l. Investor/s should be aware and agrees that the AMC and its Registrar reserve the right to disclose the investor and transactions details to third parties viz. Distributors & SEBI Registered Investment Advisors (RIA) (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, AMC will overwrite the existing ARN Code or RIA code in the folio, if the RIA code mentioned in the request is different from the RIA registered in the folio.m. Process for change of address If the investor wishes to change the address in their folio, they shall submit change of address form, proof of address, and any other document/ form that the AMC may require additionally to complete KYC details, if not done earlier. AMC reserves the right to collect proof of old

address on a case to case basis while effecting the change of address.

- n. Applicants / Unitholders applying through a distributor (AMFI registered ARN holder) certify that:
  - i. Applicants / Unitholders have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment, ii. The ARN holder has disclosed to the Applicants / Unitholders all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the scheme is being recommended to the Applicants / Unitholders, iii Where the EUIN box is left blank being an execution only transaction, I/we confirm that the transaction is notwithstanding the advice of in-appropriateness, if any, provided by the distributor's employee/relationship manager/sales person and the distributor has not charged any advisory fees on this transaction.
- o. EUIN: EUIN stands for Distributor's Employee's Unique Identification Number. Apart from ARN codes of the distributor/sub distributor, applicants should also ask and mention the EUIN of the sales personnel of the distributor / sub distributor, who is advising the scheme to the applicant. In case of no such advice or interaction, the applicant should tick on the 'Execution-Only' tick box.
- p. Transactions charges: In case of applications of Rs. 10,000 & more and routed through a distributor who has opted for such transaction charges in particular category of schemes, transaction charges are deducted and paid to the distributor as follows (i) Rs. 150/- from a first time mutual fund investor's application; (ii) Rs. 100/- from an existing mutual fund investor's application. Units will be issued against the balance amount. Please tick the appropriate box as applicable to you. If no option is ticked, it is deemed that the applicant is an existing investor in the mutual fund industry. Even if an applicant ticks as new investor, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors.
- q. The investor agrees that the allotment information, account statement, proceeds towards redemptions and 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 should fill in all details as requested in the relevant section. Name should be provided in full.
- 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.
  - i. The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
  - ii. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. • Photo copy of the document evidencing the date of birth of minor like i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
  - iii. On the date of minor attaining majority, such minor turned major will have to complete all formalities as required by the fund to change the status on the folio. Further, from such date of minor turned major, the existing registered guardian will not be able to transact in the folio and only the minor turned major will be able to transact in the folio.

### 2. Contact Details and Correspondence Address

- a. Applicants should provide contact information such as email id, mobile 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. 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.
- d. 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. 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'.
- c. 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.
- d. 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.
- l. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

### 6. Bank Account Details/ Multiple Bank Accounts Registration

- a. It is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected. Investors should ideally mention account details of the same bank account from where the payment towards purchases is made. If the bank account details mentioned are different from purchase pay-in bank, investors should attach additional documents validating the bank account like cancelled cheque with name & account number pre-printed, latest bank statement, latest pass book, bank letter in original or attested. Should the investor fail to provide the documents, the Fund/AMC/RTA reserves the right to register the pay-in bank details as the redemption bank details and use such bank account for payment of any redemption/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. Consequent to introduction of 'Multiple Bank Accounts Facility', the facility of redemption with change of bank mandate is discontinued by the fund. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered. Please note the following important points related to payment of redemption proceeds.
  - i. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
  - ii. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
  - iii. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.
  - iv. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten working days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.

### 7. Investment and Payment Details

- a. Investors should fill in the desired Plan / Option / Sub Option clearly in the space provided in the application form. In case the investor does not fill in the desired Plan / Option / Sub Option properly and clearly or in the case of incomplete details, lack of clarity or ambiguity, the default option will be considered and applied. The Fund will not entertain any request from Unit Holders for a change in Plan / Option / Sub Option after the application is accepted.
- b. Any change in 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.
- g. 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 FI 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](http://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.
- l. 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](http://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.), Karta 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.
- e. Transfer of Units in favour of a nominee(s) shall be valid discharge by the AMC against the legal heir.
- f. 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.
- j. Nomination will be maintained at the folio or account level and will be applicable for all investments in the folio or account.
- k. Where a folio has joint holders, all joint holders should sign the request for nomination, even if the mode of holding is not 'joint'.

- l. A new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- m. Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.

## 9 Unit Holding Option

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

## 10. Annual report/Abridged summary

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

## 11. Declaration & Signatures

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

# List of Official Points of Acceptance of Transactions\*

## DSP Investment Managers Private Limited - Investor Service Centres

<b>HEAD OFFICE - Mumbai:</b>	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021.
<b>Ahmedabad:</b>	3rd Eye One, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C. G Road, Panchavati, Ahmedabad - 380006.
<b>Agra:</b>	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16 Sanjay Place, Agra - 282003.
<b>Bengaluru:</b>	Raheja Towers, West Wing, Office No. 104 -106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001.
<b>Bhopal:</b>	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
<b>Bhubaneswar:</b>	Lotus House, Office No. 3, 2nd Floor, 108 / A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar - 751001.
<b>Chandigarh:</b>	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
<b>Chennai:</b>	Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600002.
<b>Coimbatore:</b>	Tristar Towers, 657, East Wing, 1st Floor, Avinashi Road, Coimbatore - 641037.
<b>Dehradun:</b>	NCR Plaza, Office No. G 12/A, Ground Floor, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarkhala, Dehradun - 248001.
<b>Goa:</b>	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, MG Road, Panaji, Goa - 403001
<b>Guwahati:</b>	Mayur Gardens, Office No. 5, Upper Ground Floor, G.S Road, Near ABC Bus Stop, Guwahati - 781005.
<b>Hyderabad:</b>	RVR Towers, Office No 1-B, 1st Floor, Door No. 6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082
<b>Indore:</b>	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B.I, Indore - 452001.
<b>Jaipur:</b>	Green House, Office No. 201 to 204, 2nd Floor, O-15 Ashok Marg, Above Axis Bank, C - Scheme, Jaipur - 302001.
<b>Jamshedpur:</b>	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001.
<b>Jodhpur:</b>	Keshav Bhawan, Office No. 2, Ground Floor, Chopasni Road, Near HDFC Bank, Jodhpur - 342003.
<b>Kanpur:</b>	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
<b>Kochi:</b>	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G Road, Kochi - 682011.
<b>Kolkata:</b>	Shagun Mall Building, 4th Floor, 10-A, Shakespeare Sarani, Kolkata - 700071.
<b>Lucknow:</b>	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow-226001.
<b>Ludhiana:</b>	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001.
<b>Mangalore:</b>	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
<b>Mumbai:</b>	Natraj, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
<b>Nagpur:</b>	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspeth, Wardha Road, Nagpur - 440010.
<b>Nasik:</b>	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.
<b>New Delhi:</b>	Dr. Gopal Das Bhawan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110001.
<b>Patna:</b>	Dumraon Place, L309 & L310, Third Floor, Frazer Road, Patna - 800001.
<b>Pune:</b>	City Mall, Unit No. 109 - (A,B,C), 1st Floor, University Square, University Road, Pune - 411007.
<b>Raipur:</b>	Raheja Towers, Office No SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001.
<b>Rajkot:</b>	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
<b>Ranchi:</b>	Shrilok Complex, No. 106, 107, 108 & 109, 1st Floor, Plot No - 1999 & 2000, 4 Hazaribagh Road, Ranchi - 834001.
<b>Surat:</b>	International Trade Centre, Office No. G-28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
<b>Trivandrum:</b>	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004.
<b>Vadodara:</b>	Naman House, 1/2 - B Hariabhakti Colony, Ground Floor, Opp. Race Course Post Office, Near Bird Circle, Race Course, Vadodara - 390007.
<b>Vapi:</b>	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank. Vapi - Silvasa Road, Vapi - 396195.
<b>Varanasi:</b>	Arihant Complex, D-64/127 C-H, 7th Floor, Sibra, Varanasi - 221010.
<b>Visakhapatnam:</b>	VRC complex, Office No 304 B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam - 530016.

## CAMS Investor Service Centres and Transaction Points

**Agartala:** Advisor 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 Enclave Complex, Near Hotel Natraj, Nagar-Aurangabad Road, Ahmednagar - 414 001 **Ajmer:** AMC No. 423/30, Near Church, Opp T B Hospital, Jaipur Road, Ajmer - 305001 **Akola:** Opp. RLT Science College, Civil Lines, Akola - 444001 **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001 **Allahabad:** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001 **Alleppey:** Doctor's Tower Building, Door No. 14/2562, 1st floor, "North of Iron Bridge, Near Hotel Arcadia Regency", Alleppey - 688001 **Alwar:** 256A, Scheme No:1, Arya Nagar, Alwar - 301001 **Amaravati:** 81, Gulshan Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601 **Ambala:** Opp: Peer, Bal Bhawan Road, Ambala - 134003 **Amritsar:** SCO - 18J, 'C', Block Ranjit Avenue, Amritsar - 140001 **Anand:** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001 **Anantapur:** 15-570-33, I Floor, Pallavi Towers, Subash Road, Opp:Canara Bank, Anantapur - 515 001 **Andheri:** CTS No 411, Citipoint, Gundivali, Teli Gali, Above C. T. Chawani Hall, Andheri , Mumbai - 400069 **Ankleshwar:** Shop No - F - 56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar - 393002 **Asansol:** Block - G - 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303 **Aurangabad:** 2nd Floor, Block No. D-21-D-22, Motiwalla Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001 **Balalore:** B C Sen Road, Balalore - 756001 **Bangalore:** Trade Centre, 1st Floor, 45, Dikensen Road, ( Next to Manipal Centre ), Bangalore - 560 042 **Bareilly:** F-62-63, Butler Plaza, Commercial Complex, Civil Lines, Bareilly - 243001 **Basti:** Office no 3, 1st Floor, "Jamia Shopping Complex , (Opposite Pandey School)", Station Road, Basti - 272002 **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006 **Bellary:** 60/5, Mullangi Compound, Gandhinagar Main Road, ( Old Gopalswamy Road), Bellary - 583101 **Berhampur:** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Berhampur - 760001 **Bhagalpur:** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur - 812002 **Bharuch (parent: Ankleshwar TP):** F-108, Rangoli Complex, Station Road, Bharuch - 392001 **Bhatinda:** 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001 **Bhavnagar:** 305-306, Sterling Point, Waghawadi Road, Opp. HDFC BANK, Bhavnagar - 364002 **Bhilai:** Shop No. 117, Ground Floor, Khicharia Complex, Opp. IDBI Bank, Nehru Nagar Square, Bhilai - 490020 **Bhilwara:** Indrapartha 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, Adelaide Apartment, Christian Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201 **Bikaner:** F 4, 5 Bothra Complex, Modern Market, Bikaner - 334001 **Bilaspur:** 2nd Floor, Gwalani Chambers, St Xavier School Road, "Front of CIT (Income Tax) Office, Vpapur 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, Mavoora 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, Parasaria Road, Chhindwara - 480 001 **Chittoorgarh:** 3 Ashok Nagar, Near Heera Vatika, Chittoorgarh - 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 **Darbhangha:** Shahi Complex, 1st Floor, Near RB Memorial hospital, V.I.P. Road, Benta, Laheriasarai, Darbhanga - 846001 **Davangere:** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davangere - 577002 **Dehradun:** 204/121 Nari 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, Agharam Street, Erode - 638001 **Faizabad:** 64 Cantonment, Near GPO, Faizabad - 224001 **Faridabad:** B-49, 1st Floor, Nehru Ground, Behind Anupama 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, Gurudatta Bldg, Above Weekender, M G Road, Goa - 403 001 **Gondal (Parent Rajkot):** A/177, Kailash Complex , Opp. Khedut Decor , Gondal - 360 311 **Gorakhpur:** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001 **Gulbarga:** Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585 101 **Guntur:** Door No 5-38-44, 5/1 Brodipet, Near Ravi Sankar Hotel, Guntur - 522002 **Gurgaon:** SCO - 16, Sector - 14, First floor, Gurgaon - 122001 **Guwahati:** A.K. Azad Road, Rehabori, 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, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029 **Hyderabad:** 208, II Floor, Jade Arcade, Paradise Circle, Hyderabad - 500 003 **Indore:** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, Indore - 452 001 **Jabalpur:** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001 **Jaipur:** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001 **Jalandhar:** 367/8, Central Town, Opp.Gurudwara Diwan Asthan, Jalandhar - 144001 **Jalgaon:** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon, - 425001 **Jalna:** Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203 **Jammu:** JRDS Heights, Lane Opp. S&S Computers ,Near RBI Building, Sector 14, Nanak Nagar , Jammu - 180004 **Jamnagar:** 207, Manek Centre, P N Marg, Jamnagar - 361 001 **Jamshedpur:** Millennium Tower, "R" Road, Room No:15 **First Floor, Bistupur, Jamshedpur - 831001 Jaunpur:** 248, Fort Road, Near Amber Hotel , Jaunpur - 222001 **Jhansi:** 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. **Jodhpur:** 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003 **Junagadh:** "Aastha Plus", 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapuri, "Opp. Zansi Rani Statue", Junagadh - 362001 **Kadapa:** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001 **Kakinada:** No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001 **Kalyani:** A - 1/50, Block - A, ,Dist Nadia, Kalyani - 741235 **Kannur:** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004 **Kanpur:** I Floor 106 to 108, City Centre Phase II, 63 / 2, The Mall, Kanpur - 208 001 **Karimnagar:** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar - 505 001 **Karnal (Parent :Panipat TP):** 7, IInd Floor,Opp Bata Showroom ,Kunjapura Road, Karnal - 132001 **Karur:**126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002 **Katni:** 1st Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni - 483 501 **Kestopur:** S.D.Tower ,Sreeparna Apartment ,AA-101, Prafulla 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 Centre):** 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 Park, Vallabh Nagar, Kota - 324007 **Kottayam:** Jacob Complex, Building No - Old No-1319F, New No - 2512D, Behind Makkil Centre, Good Sheperd Road, Kottayam - 686001 **Kumbakonam:** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001 **Kurnool:** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518 004 **Lucknow:** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226 001 **Ludhiana:** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141

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

002 **Madurai:** 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 Garments, Old Station Road, Margao - 403 601 **Mathura:** 159/160 Vikas Bazar, Mathura - 281001 **Meerut:** 108 1st 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:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Baramchi Marg, Fort, Mumbai - 400 023 **Muzaffarpur:** Brahman Toli, Durgasthan, Gola Road, Muzaffarpur - 842001 **Mysore:** No. 1, 1st Floor, Ch.H. 26 7th Main, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, **Mysore** - 570009 **Nadiad (Parent TP: Anand TP):** F 142, First Floor, Ghantakarna Complex , Gunj Bazar, Nadiad - 387001 **Nagpur:** 145 Lendra, New Ramdaspath, Nagpur - 440 010 **Namakkal:** 156A / 1, First Floor, ,Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001 **Nasik:** Raturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005 **Navsari:** 16, 1st Floor, Shivani Park, Opp. Shankheswar Complex ,Kaliawadi ,Navsari - 396 445 **Nellore:** 97/56, 1 Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001 **New Delhi:** 7-E, 4th Floor, Deen Dayaal Research Institute Building, Swami Ram Tirath Nagar, Near Vidya Tower, Handewalan 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:** Nimiti Eminence, Off No. 6, 1 Floor, Opp Abhishek Hotel Mehandade Garage Road, Erandawane, Pune - 411 004 **Rae Bareilly:** 17, Anand Nagar Complex, Rae Bareilly - 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 Var 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 Shastrji Maidan, Limda Chowk, Rajkot - 360001 **Ranchi:** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Frayalal, Ranchi - 834001 **Ratlam:** Daffria & Co, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001 **Ratnagiri:** Kohinoor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639 **Rohtak:** 205, 2nd Floor, Blg. No. 2, ,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 ,Bhagwananj , Sagar - 470 002 **Sahanarapur:** I Floor, Krishna Complex, Opp. Hatthi Gate, Court Road, Sahanarapur - 247001 **Salem:** No. 2, 1 Floor Vivekananda Street, New Fairlands, Salem - 636016 **Sambalpur:** C/o Raj Tibrewal & Associates, Opp. Town High School,Sansarkar, Sambalpur - 768001 **Sangli:** Jiveshwar Krupa Bldg,Shop. No.2, Ground Floor,Tilak Chowk,Harbhat Road,Sangli - 416416 **Satara:** 117 / A / 3 / 12, Shukravar 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 **Sirs:** 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 Siddheswar 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.Dhraj Sons, Athwalines,Surat - 395 001 **SurenDRangpur:** 2 M 1 Park, Near Commerce College, Wadhwan City, SurenDRangpur - 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 **Tiruvallu:** 24/590-14, C.V.P Parliament Square Building,Cross Junction, Tiruvalla - 689101 **Trichur:** Room No. 26 & 27, Dee Pee Plaza, Kakkalai, Trichur - 680001 **Trichy:** No 8, 1 Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018 **Trivandrum:** R S Complex, Opp of LIC Building, Pattom P O, Trivandrum - 695004 **Tuticorin:** 4B/A16, Mangal Mall Complex, Ground Floor, Purgabari, Rangagora Road, Near Dena Bank, Tuticorin - 628 003 **Udaipur:** 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004 **Ujjain:** 123, 1st Floor, Siddhi Vinayaka 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, Opp R.C.Dutt Road, Alkapuri, Vadodara - 390 007 **Valsad:** 3rd floor, Gita Nivas, Opp Head Post Office, Halber Cross Lane, Valsad - 396001 **Vasco:** 208, 2nd Floor HEENA ARCADE, 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-A/1, Rathayatra, Beside Kuber Complex, Varanasi - 221010 **Vapi (Parent Goa):** No DU 8, Upper Ground Floor ,Behind Technoelan 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, 1st 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”)

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

**Agartala:** Krishna Nagar, Advisor Chowmuhan (Ground Floor), Agartala - 799001. **Agartala:** Bidurkarta Chowmuhan, J N Bari Road, Tripura (West), Agartala - 799001. **Agra:** No. 8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Agra:** 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures Sanjay Place, Agra - 282002. **Ahmedabad:** 201/202, Shail Complex, Opp Madhusudan House, Behind Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad - 380006. **Ahmedabad:** 111-113, 1st Floor, Devpatt Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. **Ahmedabad:** 104, 1st Floor, Shivam Complex, Near Silicon Tower Opp. National Handloom, Law Garden, Ellisbridge, Ahmedabad - 380006. **Ajmer:** No. 423/30, Near Church Brahmipuri, Opp. T B Hospital, Jaipur Road, Ajmer - 305001 **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road, Ajmer - 305001. **Akola:** Opp. R L T Science College Civil Lines, Akola - 444001. **Akola:** Yamuna Tarang Complex, Shop No. 30, Ground Floor, N.h. No- 06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola - 444004. **Aligarh:** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202001. **Allahabad:** 30/2, A&B Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001 **Allahabad:** Rsa Towers, 2Nd Floor, Above Sony Tv Showroom, 57 S P Marg Civil Lines, Allahabad - 211001. **Alleppey:** Doctor's Tower Building, Door No 14/2562, 1st Floor North Of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. **Alleppey:** X1v 172, Jp Towers, Mullaackal, Ksrct Bus Stand, Alleppey - 688011. **Alwar:** 256 A, Scheme 1, Arya Nagar, Alwar - 301001. **Alwar:** 101, Saurabh Tower, Opp. Ut, Near Bhatag Singh Circle, Road No 2, Alwar - 301001. **Amaravati:** 81, Gulsham Tower, Near Panchsheel, Amaravati - 444601. **Amaravati:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravati - 444601. **Ambala:** Opp. Peer, Bal Bhawan Road, Ambala - 134003. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001. **Amritsar:** Sco, 18J, 'C' Block, Ranjit Avenue, Amritsar - 140001. **Amritsar:** 77-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. **Anand:** B-42, Vaibhav Commercial Center, Nr. Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. **Anantapur:** 15-570-33, 1st Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur - 515001. **Anantapur:** 15/149, 1st Floor, S R Towers Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001. **Ankleshwar:** Shop No. F 56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta,Gidc, Ankleshwar - 393002. **Ankleshwar:** L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002. **Asansol:** Block G, First Floor, P C Chatterjee Market Complex, Rambandhu Talabpu Ushagram, Asansol - 713303. **Asansol:** 114/N. G. T. Road, Bhawan Panchil, Near Nokia Care, Asansol - 713303. **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Aurangabad:** Ramkunji Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005. **Azamgarh:** 1st Floor, Alkali Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001. **Balaso:** B C Sen Road, Balaso - 756001. **Balaso:** M.S Das Street, Gopalganj Balaso - 756001. **Bangalore:** Trade Center, 1st Floor, 45 Dickenson Road, Next To Manipal Center, Bangalore - 560042. **Bangalore:** # 186, 1st Floor Hosur Main Road Wilson Garden, Bangalore - 560027. **Bangalore - Basavanagudi:** 59, , Skanda Puttanna Road, Basavanagudi, Bangalore - 560004 **Bangalore - Koramangala:** Aaryaa Center; 1st Floor, Municipal No: 01; MIG KHB colony, 1 A cross, 5th block, Opp: Post Office, Koramangala. **Bangalore - Malleswaram:** No.337, Gf-3, Karuna Complex, Sampige Road, Opp: Near Vegetable Market, Malleshwaram, Bangalore - 560003 **Bankura:** Ambika Market Complex (Ground Floor), Nutanjanj Post & Dist Bankura, Bankura - 722101. **Bareilly:** D-61, Butler Plaza Commercial Complex, Civil Lines, Bareilly 243001. **Bareilly:** 1st Floor, 165 Civil Lines, Opp. hotel Bareilly Palace, Near Railway Station, Bareilly - 243001. **Barhampore:** Thakur Market Complex, Gorabazar, Post Berhampore, Dist. Murshidabad, 72 No. Nayasarak Road, Barhampore - 742101. **Begusarai:** Near Hotel Diamond Surbhi Complex, O.c Township Gate, Kapasiya Chowk, Begusarai - 851117. **Belgaum:** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum - 590006. **Belgaum:** Cts No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001. **Bellary:** 60/55 Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road)Bellary - 583101. **Bellary:** No. 1 Kbh Colony, Gandhi Nagar, Bellary - 583103. **Berhampur:** Kalika temple Street, Adjacent to B&I Bazar Branch, Berhampore, Dist-Ganjam 760002 **Berhampur:** Opp -Diya 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 - 812002. **Bhagalpur:** 2nd Floor, Chandralok Complex, Gantaghar, 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:** Krishna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jd 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 Iccci Bank, Mp Nagar Zone li, Bhopal - 462011. **Bhopal:** Kay Kay Business Centre, 133, Zone 1, Mp Nagar, Above City Bank, Bhopal - 462011. **Bhubaneswar:** Plot No. 111, Varaha Complex Building, 3rd Floor, Station Square, Kharnel Nagar, Unit 3, Bhubaneswar - 751001. **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007. **Bhuji:** No. 17, 1st Floor, Municipal Bldg., Opp. Hotel Prince Station Road, Bhuji - 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 Centre, Bokaro Steel City, Bokaro - 827004. **Bokaro:** B-1 1st Floor, City Centre, Sector -4, Near Sona Chandi Jewellers, Bokaro - 827004. **Burdwan:** 1st Floor, Above Exide Showroom 399 G T Road Burdwan-713101. **Burdwan:** 63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101. **Calicut:** 29 / 97G, Gulf Air Building, 2nd Floor, Arayidathupalam, Mavor Road, Calicut - 673016. **Calicut:** 2Nd Floor, Soubhagya Shopping Complex, Arayidathupalam Mavor Road, Calicut - 673004. **Chandigarh:** Deepak Towers, Sco 154-155, 1st Floor; Sector 17-C, Chandigarh - 160017. **Chandigarh:** Sco 2423-2424, Sector 22-C, First Floor, Chandigarh - 160022. **Chandrapur:** Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden, Main Road, Chandrapur - 442402. **Chennai:** New No 51, Gandhi Nagar First Main Road, Adyar, Chennai - 600020. **Chennai:** F-11, Akshaya Plaza, 1st Floor, 108 Adhithanar Salai, Opp. To Chief Metropolitan Court, Egmore, Chennai - 600002. **Chennai:** No 155/7, Ullagaram, Medavakkam Main Road (Opp to IDBI ATM) Madipakkam, Chennai - 600 061. **Chennai:** G1, Ground Floor Swathi Court, No. 22 Vijayaraghava Road, T Nagar, Chennai - 600017. **Chennai:** No.178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034. **Chennai:** Ground Floor, 19, Pattullos Road, Chennai - 600002. **Chinsurah:** J C Ghosh Saranu, Bhanga Gara, Chinsurah - 712101. **Cochin:** 1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682018. **Cochin:** Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction Ernakulam - 682036. **Coimbatore:** 66, 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, 1st Floor, Sobagu Complex, 2Nd Main Road (Avk College Road), P J Extension, Davangere - 577002. **Dehradun:** 204/121, Nari Ship Mandir, Margold Connaught Place, Dehradun - 248001. **Dehradun:** Kaulagarh Road Near, Sirmour Marg, Above Reliance Webworld, Chadrund - 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 Chhaduna Gas Agency, Dewas - 455001. **Dhanbad:** Urmila Towers Room No: 111 (1st Floor), Bank More, Dhanbad - 826001. **Dhanbad:** 208, New Market, 2Nd Floor, Katras Road, Bank More, Dhanbad - 826001. **Dharwad:** 307/9-A, 1st Floor, Elite Business Center, Nagarkar Colony, P B Road, Dharwad -580001. **Dhule:** Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoof Finance, Opp. Bhavasr General Store, Dhule - 424001. **Dindigul:** No: 9, Old No: 4/B, New Agraharam Palani Road, Dindigul - 624001. **Durgapur:** Plot No 3601, Nazrul Sarani City Centre, Durgapur - 713216. **Durgapur:** Mwav-16 Bengal Ambuja, 2Nd Floor, City Center, 16 Dt Burdwan, Durgapur - 713216. **Eluru:** D No:02:3B-5-93/1, Savitri Complex, Edaravari Street, Near Dr.prabhavathi Hospital, R.r.peti, Eluru - 534002. **Erode:** 171-E, Sheshaiyer Complex, First Floor, Agraharam Street, Erode - 638001. **Erode:** No: 4, Veerappan Traders Complex, Kmy Salai Sathy Road, Opp. Erode Bus Stand, Erode - 638003. **Faridabad:** B-49, First Floor, Nehru Ground, Behind Anupam Sweet House Nit, Faridabad - 121001. **Faridabad:** A-2B 1st Floor, Nehru Ground, Nit Faridabad - 121001. **Ferozepur:** The Mall Road, Chawla Blding 1st Floor, Opp. Central 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 Road, Rajnagar, Ghaziabad 201002. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001. **Ghaziapur:** 3rd Floor, Shubhra Hotel Complex, Mahaubagh, Ghaziapur - 233001. **Gonda:** Shri Market Sahabgunj, Station Road, Gonda - 271001. **Gorakhpur:** Shop No 3, 2Nd Floor, Cross Road, The Mall, A D Chowk Bank Road, Gorakhpur- 273001. **Gorakhpur:** Above V.i.p. house, Ajdacent A.d. Girls College, Bank Road, Gorakpur - 273001. **Gulbarga:** Cts No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105. **Guntur:** Door No. 5-38-44/5/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522002. **Guntur:** D No 6-10-27, Srinilayam Arundelpet, 10/1, Guntur - 522002. **Gurgaon:** Sco 16, Sector 14, First Floor, Gurgaon - 122001. **Gurgaon:** Shop No. 18, Ground Floor, Sector 14, Opp. Ak Tower, Near Huda Office, Gurgaon - 122001. **Guwahati:** A.k. Azad Road, Rehabori, Guwahati - 781008. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, Gs Road, Guwahati 781007. **Gwalior:** G-6, Global Apartment, Kaishav Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. **Gwalior:** 2Nd Floor, Rajeev Plaza, Jayendra Ganj Lashkar, Gwalior - 474009. **Haldwani:** Above Kapilaz, Sweet House, Opp Lic Building, Pliktikhi, Haldwani - 263139. **Hardiwar:** 8 Govind Puri Off. Lic 2, Centre Vijay Bank Main Road, Ranipur More, Hardiwar, 249401. **Hassan:** Sas No-212, Ground Floor, Sampige Road, 1st Cross, 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 **Hisar:** Sco-71 1st Floor, Red

# 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](http://www.dspim.com) and MFUI at [www.mfuindia.com](http://www.mfuindia.com) and will be updated from time to time.

Square Market, Hisar 125001. Hoshiarpur: 1st Floor The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001 Hubli: No.204 205 1st Floor, 'B' Block Kundagol Complex, Opp. Court Club Road, Hubli 580029. Hubli: Ctc No.483 /A1/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, Janjeerwala Square, Indore 452001 Jabalpur: 8 Ground Floor Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001. Jabalpur: Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002 Jaipur: R-7 Yudhisthir Marg C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302001 Jaipur: S16/A/1Ird 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: 1st Floor Shanti Towers, Sco No. 37 Puda Complex, Opposite Tehsil Complex, Jalandhar 144001. Jalandhar: 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: Jrd's Heights, Lane Opp. S & S Computers, Near Rbi Building Sector 14, Nanak Nagar, Jammu 180004. Jammu: Gupta's Tower, 2nd Floor, CB-12, Rail Head complex, Jammu 180012. Jammagar: 207 Manek Centre, P N Marg, Jammagar 361001. Jammagar: 136-137-138 Madhav Palaza, Opp Sbi Bank, Nr Lal Bunglow, Jammagar 361001. Jamshedpur: Room No. 15 1st Floor, Millennium Tower "R" Road, Bistupur, Jamshedpur 831001 Jamshedpur: 2nd Floor R R Square, Sb Shop Area, Near Reliance Foot Print & Hotel- Bs Park Plaza, Main Road Bistupur, Jamshedpur 831001. Jaunpur: R N Complex 1-1-9-G, In Front Of Pathak Honda, Umrampur, Jaunpur 222002. Jhansi: 372/18 D, 1st Floor above IDBI Bank, Beside V-Mart, Near "RASKHAN" Gwalior Road, Jhansi - 284001. Jhansi: 371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284001 Jodhpur: 1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003 Jodhpur: 203 Modi Arcade, Chopasni Road, Jodhpur 342001 Junagadh: "Aastha Plus" 202-A 2nd Floor, Sardarbag Road Nr.alkapuri, Opp. Zansi Rani Statue, Junagadh 362001 Junagadh: 124-125 Punit Shopping Center, M.g Road Ranavav Chowk, Junagadh 362001 Kadapa: Banti 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 Nanda, Kalyani 741235 Kannur: Room No. Pp 14/435, Casa Marina Shopping Center, Talap, Kannur 670004 Kannur: 2nd Floor Prabhat Complex, Fort Road Nr.ici 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 Karaukiudi: No. 2 Gopi Arcade, 100 Feet Road, Karaukiudi 630001 Karimnagar: H.no.71-257, Upstairs S.b.h, Mankamathota, Karimnagar 505001 Karimnagar: Sri PROJECTS, Door no 2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, KARIMNAGAR-505001 Karnal: 18/369 Char Chaman, Kunjipura Road, Behind Miglani Hospital, Karnal 132001. Karur: 126 Gvp Towers, Kovai Road, Basement Of Axis Bank, Karur 639002. Karur: No.6 Old No.1304 Thiru-Vi-Ka Road, Near G.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: 2 B 3rd Floor Ayodhya Towers, Station Road, Kolhapur 416001 Kolhapur: 605/11/4 E Ward Shahupuri 2nd Lane, Laxmi Niwas Near Sultane Chambers, Kolhapur 416001 Kolkata: Apeejay House ( Beside Park Hotel), 15 Park Street, C Block,3rd Floor, Kolkata-700016. Kolkata: Saket Building, 44 Park Street 2nd Floor, Kolkata -700 106. Kolkata: Chowringhee Court, 2nd Floor, Unit No.33, 55/55/1, Chowringhee Road, Kolkata - 700071. Kollam: Kochupilamoodu Junction, Near Vlc Beach Road, Kollam 691001 Kollam: Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam 691001 Korba: 1st Floor City Centre, 97 Ircc Transport Nagar, Korba 495677 Kota: B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007 Kota: 29 1st Floor Near Lala Lajpat Rai Circle, Shopping Center, Kota 324007 Kottayam: THAMARAPALLIL Building, Door No - XIII/658, M L Road, Near KSRTC Bus Stand Road, Kottayam - 686001. Kottayam: 1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002 Kumbakonam: Jailani Complex, 47 Mutt Street, Kumbakonam 612001 Kurnool: Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chid Talkies, Vaddageri, 39th Ward, Kurnool - 518001. Kurnool: Shop No.43 1st Floor, S V Complex Railway Station Road, Near Sbi Main Branch, Kurnool 518004 Lucknow: Alambagh, Ksm Tower Cp-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow - 226005 Lucknow: B-1/2 Vijay Khand, Near Union Bank Of India, Gontinagar, Lucknow - 226201 Lucknow: Hig-67 Sector E, Alijanj, Lucknow - 226024 Lucknow: P1st Floor, AA Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001 Lucknow - alambagh: No. 4 First Floor, Centre Court 5, Park Road, Hazratganj, Lucknow 226001 Ludhiana: U/Gf Prince Market, Green Field Near Traffic Lights, Sarabha Nagar, Pulli Pakhowal Road, (Above Dr. Viridis Lab), P.o. Model Town, Ludhiana 141002 Ludhiana: Sco 136, 151 Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001 Madurai: # 1st Floor 278, North Perumal Maistry Street, (Nadar Lane), Madurai 625001 Madurai: Rakesh Towers, 30-C 1st Floor, Bye Pass Road, Opp Nagappa Motors, Madurai 625010 Malappuram: First Floor Cholakkal Building, Near U P School Upp Hill, Malappuram 676505 Malda: Sahis Tuli Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Palda 732101 Mandi: 149/11 School Bazaar, Mandi 175001 Mangalore: No. G4 & G5 Inland Monarch, Opp. Karnataka Bank, Kadri Main Road Kadri, Mangalore 575003. Mangalore: Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003 Margao: F4- Classic Heritage, near Axis Bank, opp. BPS Club, Pajifond, Margao, Goa 403 601 Margao: 2nd Floor Dalal Commercial Complex, Pajifond, Margao 403601 Mathura: Ambey Crown, Iind Floor, In Front Of Bsa College, Gaushata Road, Mathura 281001 Meerut: 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002 Meerut: 1st Floor Medi Centre, Opp Icici Bank, Hapur Road Near Bachha Park, Meerut 250002 Mehansana: 1st Floor Subhadra Complex, Urban Bank Road, Mehansana 384002 Mehansana: Ul/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehansana 384002 Mirzapur: Above Hdfc Bank, Dankeenganj, Mirzapur 231001 Moga: 1st Floor Dutt Road, Mandir Wali Gali, Civil Lines Barh Ghar, Moga 142001 Moradabad: H-21-22, 1st Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad 244001 Moradabad: Om Arcade Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244001 Morena: Moti Palace, Near Ramjanjki Mandir, Morena 476001 Mumbai: Cts No 411, 202 Citi Point, 2nd Floor, Telli Galli, Rajshree Shah Maharaj Marg, Above C.t. Chatwani Hall, Opp. Hero Honda Showroom, Andheri (East), Mumbai - 400069. Mumbai: Rajabahadur Compound, Ground Floor, Opp Allahabad Bank, Behind Icici Bank, 30 Mumbai Samachar Marg, Mumbai - 400023. Mumbai: 114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023. Mumbai - Andheri: 131 Andheri Industrial Estate, Veera Desal Road, Andheri (West), Mumbai - 400053. Mumbai - Borivali: A-1, Himanshu Building, Sodawala Cross Lane, Near Chamura 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 Salva 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 Apan Bazar,Vashi, Mumbai - 400 705. Mumbai - Vile parle: 104, Sangam Arcade, V. P. Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400056 Muzaffarpur: Brahmam Toli, Durgasthan Gola Road, Muzaffarpur 842001 Muzaffarpur: First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001 Mysore: No.1 1st Floor City Centre, 36 77/1 Main 5th Cross, Above Trishakti Medicals, Saraswati Furam, Mysore 570009 Mysore: L-350 Silver Tower, Ashoka Road Opp.clock Tower, Mysore 570001 Nadiad: 104/105 Near Paras Cinema, City Point Nadiad, Nadiad 382600 Nagercoli: 45, East Car Street, 1st Floor Nagercoli - 629001. Nagpur: 145 Lendra Park, Behind Shabari, Near Ramdaspath, Nagpur 440010 Nagpur: Plot No 2/1 House No 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewellers, Dharampeth, 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: Rutarang 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 1st Floor Shivani Park, Opp. Shankheswar Koliawadi, 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 Kailawadi, No. 27, 2nd Floor Neiven 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 Hdfc Bank, Hyderabad Road, Nizamabad 503003 Noida: C-81 First Floor, Sector 2, Noida 201301 Noida: 405, 4th Floor, Vishal Chamber Plot No. 1, Sector-18 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 1st Floor, Devi Lal Shopping Complex, Opp Rbs Bank, G T Road, Panipat 132103. Panipat: 1st Floor, Krishna Tower, Above Amerxex, G.t. Road, Panipat 132103 Panjim: Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalakshmi Temple, Panaji Goa - 403 001. Panjim: City Business Center, Coelho Pereira Building, Room No 18 19 20, Dada Vaidya Road, Panjim 403001 Pathankot: 1st Floor 9A, Improvement Trust Building, Patel Chowk, Pathankot 145001 Patiala: 35 New Lal Bagh Colony, Patiala 147001 Patiala: Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147001 Patna: G-3 Ground Floor, Om Vihar Complex, Sp Verma Road, Patna 800001 Patna: 3A 3rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001 Pollichai: 146/4 Ramanathan Building, 1st Floor New Scheme Road, Pollichai 642002 Pondicherry: 5-8 100 Jawaharlal Nehru Street, (Inn 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. Pudukkottai: Sundaram Masilamani Towers, Ts No. 5476 5479, Pm Road Old Tirumayam Salai, Near Anna Statue Jublie Arts, Pudukkottai 622001 Pune: Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004. Pune: 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.S-13, Second Floor, Raheja Tower, Fafadich Chowk, Jail Road, Raipur - 492 001 Rajahmundry: Door No: 6-2-12 1st Floor, Rajawesri Nilayam Near, Vamsikrishna Hospital, Nyapathi Vari Street, T Nagar, Rajahmundry 533101 Rajahmundry: D.no.6-1-4 Rangachary Street, T.nagar Near Axis Bank Street, Rajahmundry 533101 Rajapalayam: Sri Ganapathiy Complex, 148/5/18 T P Mills Road, Virudhunagar Dist, Rajapalayam 626117. Rajkot: Office 207 210 Everest Building, Opp Shastri Maidan, Limda Chowk, Rajkot 360001 Rajkot: 104 Siddhi Vinayak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot 360001 Ranchi: 4 Hb Road No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001 Ranchi: Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001 Ratlam: 1 Nagpal Bhawan, Free Ganj Road, Do Batti Near Norkia Car, Ratlam 457001 Renukott: Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukott 232127 Rewa: 1st Floor Angothi Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485001. Rohtak: 205 2nd Floor Building No: 2, Munjal Complex, Delhi Road, Rohtak 124001 Rohtak: 1st Floor Ashoka Plaza, Delhi Road, Rohtak 124001 Roorkee: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667 Rourkela: 1st Floor Mangal Bhawan, Phase II Power House Road, Rourkela 769001 Rourkela: 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourkela 769012. Sagar: II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002. Saharanpur: I Floor Krishna Complex, Opp. Hathri Gate Court Road, Saharanpur 247001 Saharanpur: 18 Mission Market, Court Road, Saharanpur 247001 Salem: No.2 I Floor Vivekananda Street, New Fairlands, Salem 636016 Salem: No:40 Brindavan Road, Fairlands, Near Perumal Koil, Salem 636016 Sambalpur: Opp. Town High School, Sansarak, Sambalpur 768001 Sambalpur: Koshal Builder Complex, Near Gola Bazaar Petrol Pump, Sambalpur - 768001 Sangli: Jiveshwar Krupa Bldg, Opp.No.2 Ground Floor, Tilak Chowk Harbharat Road, Sangli 416416 Satara: 117 / A / 3 / 22 Shukravar Peth, Sargam Apartment, Satara 415002 Satna: 1st Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001 Secunderabad: 208 li Floor Jade Arcade, Paradise Circle, Secunderabad 500003. Secunderabad: 1st Floor Thirumala Complex, Paradise Circle S.d Road, Opp. Hotel Kamat, Secunderabad 500003 Shaktinagar: 1St/A-375 V V Colony, Dist Sonebhadra, Shaktinagar 231222 Shillong: Animesh Mani Bhawan, Lower Thana Road, Near R K M Lr School, Shillong 793001 Shimla: 1st Floor Opp Panchayat Bhawan, Main Gate, Bus Stand, Shimla 171001, Shimla: Triveni Building, By Pas Chowkkhallini, Shimla -171002 Shimoga: No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga 577201 Shimoga: Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, 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, Premlata, 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: The, 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 ganaganagar: 18 L Block, Sri Ganaganagar 335001 Sri ganaganagar: 35E Block, Opp: Sheeta Mata Vaateka, Sri Ganaganagar 335001 Srikakulam: D.no-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam 532001 Sultanpur: Karvy Computershare Pvt. Ltd. 1077/3, Civil Lines,Opp Bus Stand, Sultanpur 228001 Surat: Plot No.629 2nd Floor, Ffice No.2-C/2-D, Anskhalh Tower, Beside Seventh Day Hospital, Opp.dhraj Sons Athwalines, Surat - 395001. Surat: G-5 Empire State Building, 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 Thanjavur: No. 70 Nalliah Complex, Srinivasan 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: 1st Floor Mano Prema Complex, 182/6 S. N High Road, Tirunelveli 627001 Tirunelveli: 55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001 Tirupathi: Shop No: 6 Door No: 19-10-8, Opp To Passport Office, Air Bypass Road, Tirupathi 517501 Tirupathi: H.no:10-13-425 1st Floor, Tilak Road Opp: Sridevi Complex, Tirupathi 517501 Tirupur: 1 (1) Binny Compound, 2nd Street Kumarar Road, Tirupur 641601. Tirupur: First Floor 244 A, Kamaraj Road, Opp To Cotton Market Complex, Tirupur 641604. Trichur: Room No 26 & 27, Dee Pee Plaza, Kuppahalli, Trichur 680001. Trichur: 2nd Floor Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Trissur 680001 Trichy: No 8 I Floor 8 Th 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 Vadodara: 203, Corner point, Jetalpur Road, Vadodara - 390007 Valsad: Near Gita.d.c. Char Rasta, Opp. Head Post Office, Halar Cross Lane, Valsad 396001 Valsad: Shop No 2Pihroza Corner, Opp Nert Show Room, Tithal Road, Valsad 396001 Vapi: 208 2nd Floor Heena Arcade, Opp. Tirupati Tower, Near G.i.d.c. Char Rasta, Vapi 396195 Vapi: Shop No:12 Ground Floor, Sheetal Apartment, Near K P Tower, Vapi 396195 Varanasi: Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathayatra, Beside Kuber Complex, Varanasi 221010 Varanasi: D-64/1321st Floor, Anant Complex Sgra, Varanasi 221010 Vellore: No.1 Officer's Line 2nd Floor, Mnr Arcade Opp. Icici Bank, Krishna Nagar, Vellore 632001 Vellore: 1 M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001 Vijayawada: 40-1-68 Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.g Road, Labbipet, Vijayawada 520010 Vijayawada: 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada 520010 Visakhapatnam: Door No 48-3-2, Flat No 2, 1st Floor, Sidhi Plaza, Near Visakha Library, Srinagar, Visakhapatnam 530016 Visakhapatnam: Door No: 48-8-7, Dwaraka Diamond, Ground Floor Srinagar, Visakhapatnam 530016 Vizianagaram: Soubhagya 19-6-1/3, 2nd Floor Near Fort Branch, Opp: Three Temples, Vizianagaram 535002 Warangal: A.b.k Mall, Near Old Bus Depot Road, F-7 1st Floor Ramnagar, Hanamkonda, Warangal 506001 Warangal: 5-6-95 1st Floor, Opp: B.ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001 Yamuna nagar: 124 B/Rmodel Town, Yamuna Nagar 135001 Yamuna nagar: Jagdhari Road, Above Uco Bank, Near D.a.v. Girls College, Yamuna Nagar 135001.

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

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## FORMS COMPLETION AND SUBMISSION CHECK LIST

### (A) COMMON APPLICATION FORM

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> To be filled by NEW Investors only</li> <li><input type="checkbox"/> Form is complete in all respect like Name, Address, Contact Details, Status, PAN</li> <li><input type="checkbox"/> Mode of holding is specified in case of more than one applicants</li> <li><input type="checkbox"/> KYC Details (Occupation, Gross Annual Income, Net worth etc) are mentioned for ALL applicants, as applicable</li> <li><input type="checkbox"/> Bank Account Details are complete. Bank account number is provided in full and not abbreviated</li> <li><input type="checkbox"/> Appropriate Scheme, Plan, Option are mentioned clearly</li> <li><input type="checkbox"/> Cheque or DD is drawn in favor of the "Scheme Name" and crossed "Account Payee". Pay In Bank details are mentioned</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used</li> <li><input type="checkbox"/> Application number/folio number is mentioned on the reverse of the instrument</li> <li><input type="checkbox"/> FATCA Details are filled in by Individual Investors</li> <li><input type="checkbox"/> FATCA, CRS &amp; Additional KYC Form and UBO Form is enclosed for Non Individuals</li> <li><input type="checkbox"/> Nomination details are provided by Individual Applicants</li> <li><input type="checkbox"/> KYC Letter from KRA (for all applicants) is attached.</li> <li><input type="checkbox"/> Form is Signed by all applicants</li> <li><input type="checkbox"/> ARN code, EUIN etc are mentioned as applicable</li> </ul> |
|---|--|

### (B) EXISTING INVESTORS 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

### (C) OTM FORM







- OTM Form is complete in all respect.
- Bank Name, Account Number, MICR/IFSC Code for debit has been mentioned clearly and legibly.
- Amount is mentioned in Words and in Figures, as is written on a cheque
- 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.

Documents	Individual/HUF	NRIs/PIOs	Investments 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		✓				

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