

DSP

MUTUAL FUND

SCHEME INFORMATION DOCUMENT

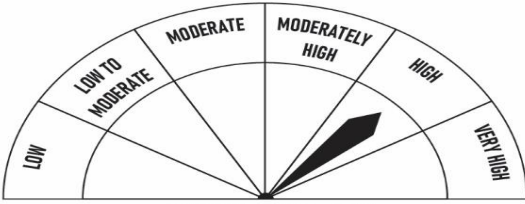
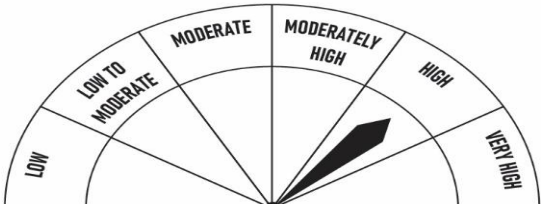
DSP GOLD ETF

An open ended exchange traded fund replicating/tracking domestic prices of Gold

This product is suitable for investors who are seeking*

- Capital appreciation over long term.
- Investment in gold in order to generate returns similar to the performance of gold, subject to tracking error.

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

Riskometer#	
Scheme	Benchmark
	Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)
 <p>RISKOMETER</p> <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK</p>	 <p>RISKOMETER</p> <p>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT HIGH RISK</p>

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

(The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made)

Offer of Units of Rs. 10 each, issued at a premium approximately equal to the difference between face value and Allotment Price during the New Fund Offer and at NAV based prices on an on-going basis

New Fund Offer of:

DSP Gold ETF

Opens on: April 17, 2023

Closes on: April 24, 2023

Scheme re-opens for continuous sale and repurchase: Within five Business Days from the date of allotment

Name of Mutual Fund	:	DSP Mutual Fund
Name of Asset Management Company	:	DSP Investment Managers Private Limited
CIN	:	(U74140MH1996PTC099483)
Name of Trustee Company	:	DSP Trustee Private Limited
CIN	:	(U65991MH1996PTC100444)
Addresses of the entities	:	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021
Website	:	www.dspim.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of DSP Mutual Fund, Tax and Legal issues and general information on www.dspim.com. SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

<p>The SID should be read in conjunction with the SAI and not in isolation.</p>

This SID is dated March 28, 2023

BSE Disclaimer: BSE Limited (“the Exchange”) has given vide its letter dated February 22, 2022, permission to DSP Mutual Fund to use the Exchange’s name in this SID as one of the Stock Exchanges on which this Mutual Fund’s Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to DSP Mutual Fund. The Exchange does not in any manner i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme’s unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of DSP Gold ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

NSE Disclaimer: As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5416 dated February 22, 2022, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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SECTION I. HIGHLIGHTS/SUMMARY OF THE SCHEME		
Name of the Scheme	DSP Gold ETF	
Category	Exchange Traded Fund	
Type of Scheme	An open ended exchange traded fund replicating/tracking domestic prices of Gold	
Scheme Code	DSPM/O/O/GET/23/02/0060	
BSE & NSE Script Code / Symbol	To be inserted after Scheme is listed	
Investment Objective	<p>The scheme seeks to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	
Plan/Options Available under the Scheme	Currently, there are no plan/options available under the Scheme	
Minimum Application Amount (First purchase and subsequent purchase)	<p>During NFO period - Rs. 5,000 and in multiples of Re. 1/- thereof.</p> <p>On Continuous basis -</p> <p>Directly with Fund:</p> <p>a)Market Makers:</p> <p>Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day.</p> <p>b)Large Investors:</p> <p>Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. However, w.e.f. May 01, 2023, the Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time.</p> <p>On the Exchange -</p> <p>The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.</p>	
Loads	Entry Load	Not Applicable
	Exit Load	<p>For Creation Unit Size: No Exit load will be levied on redemptions made by Market Makers / Large Investors directly with the Fund in Creation Unit Size.</p> <p>For other than Creation Unit Size: Nil</p> <p>The Units of DSP Gold ETF in other than Creation Unit Size cannot be directly redeemed with the Fund. These Units can be redeemed (sold) on a continuous basis on the Stock Exchange during the trading hours on all trading days. The Trustee / AMC reserve the right to change / modify the exit load on a future date on prospective basis</p>
Liquidity	<p>On the Exchange</p> <p>The units are proposed to be listed on Stock Exchange to provide liquidity through secondary market. The units of the Scheme can be bought / sold on all trading days on the National Stock Exchange of India Limited and or BSE Limited or any other stock exchange where the Scheme is proposed to be listed.</p>	

	<p>The price of the Units in the secondary market on the Stock Exchange(s) will depend on demand and supply at that point of time. The AMC will appoint at least two Market Maker(s) who are the member of Stock Exchange to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote in the market.</p> <p>Directly with the Mutual Fund</p> <p>The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Market Makers / and Large Investors, at applicable NAV.</p> <p>Further, in terms of clause no. VIII of SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022 and SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/145 dated October 28, 2022 w.e.f. May 01, 2023, investors can directly approach AMC for redemption of units for transaction of more than Rs. 25 Crore, subject to creation unit size.</p> <p>Investors can also directly approach AMC for redemption of units for transaction of upto Rs. 25 Crore without any exit load, if:</p> <ol style="list-style-type: none"> a) Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or b) No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or c) Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>The above instances shall be tracked by the AMC on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of the AMC i.e. http://www.dspim.com</p> <p>Dematerialization</p> <p>The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of DSP Gold ETF will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during NFO and in ongoing offer directly from the fund in Creation Unit Size. In case the demat details are not mentioned in the application or the mentioned details are incorrect / incomplete/illegible/ambiguous, such applications will be rejected.</p> <p>The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.</p>
Benchmark Index	Domestic Price of Physical Gold (based on London Bullion Market association (LBMA) gold daily spot fixing price.)
Transparency/NAV Disclosure	<p>The first NAV will be calculated and declared within 5 Business days from the date of allotment. The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 9.00 a.m. on the following calendar day of the declaration of the NAV.</p> <p>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. NAV will be calculated and declared on every Business Day, except in special circumstances described under 'Suspension of Sale and Redemption of Units' in the SAI.</p>

In case of delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs of the Scheme are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons for the delay and explaining when the Fund would be able to publish the NAVs.

Indicative NAV (iNAV):

The AMC shall also calculate indicative NAV and will be updated during the market hours on its website www.dspim.com. Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors.

Indicative NAV (iNAV) shall be disclosed on Stock exchange(s), where the units will be listed, on continuous basis during the trading hours.

iNAV disclosed for the Scheme may either be static or dynamic depending upon the availability of the underlying price.

In case of unit holders whose email addresses are registered, the AMC shall send monthly/half yearly portfolio via email within 10 days from the end of each month/ half year. The monthly/half yearly portfolio of the Scheme shall be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of the AMC viz. www.dspim.com on or before the 10th day of succeeding month.

The AMC shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

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

Refer relevant disclosures mentioned in the Statement of Additional Information ('SAI') available on the AMC's website. i.e. www.dspim.com.

SECTION II. DEFINITIONS

Applicable NAV	<p>Applicable NAV for Cash Subscription\Redemption in Creation unit size - Intra-day NAV shall be applicable in case of subscription/redemption of units directly with the Fund.</p> <p>Applicable NAV for Basket Subscription\Redemption - In case of creation of units by way of deposit of portfolio deposit and cash component or redemption of units by way of withdrawal of portfolio basket and cash component, the applicable NAV will be based on the value of the portfolio deposit and cash component as at the end of the previous day.</p>
Application Supported by Blocked Amount (ASBA)	ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to a New Fund Offer.
AMC or Investment Manager or DSPIM	DSP Investment Managers Private Limited, the asset management company, set up under the Companies Act, 1956, and authorised by SEBI to act as the asset management company to the Scheme of DSP Mutual Fund
Market Maker	<p>Market Maker means the member of the National Stock Exchange of India Ltd. (NSE) or any other Recognized Stock Exchange(s) as defined under Section 2(f) of the Securities Contracts (Regulation) Act, 1956 and their nominated entities/persons or any person who are appointed by the AMC/Fund to act as Market Maker to give two way quotes on the stock exchanges and who deal in Creation Unit size for the purpose of purchase and sale of units directly from the AMC.</p> <p>Currently, the following are the market makers appointed for the Scheme:</p> <ol style="list-style-type: none"> 1. RiddiSiddhi Bullions Ltd. 2. ABANS Broking Services Pvt. Ltd. <p>However, the above Market maker as subject to change at the discretion of the AMC.</p>
Beneficial owner	Beneficial Owner as defined in the Depositories Act, 1996 means a person whose name is recorded as such with a depository.
Business Day	<p>A day other than:</p> <ol style="list-style-type: none"> (1) Saturday and Sunday; (2) a day on which the National Stock Exchange / BSE is closed (3) a day on which the Sale and Redemption of Units is suspended <p>The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion.</p>
Cash Component	<p>Cash Component represents the difference between the Applicable NAV of a Creation Unit size and the market value of the physical Gold as at the end of the previous day. This difference will represent accrued interest, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component will include transaction cost as charged by the Custodian/DP, and other incidental expenses for Creating Units including statutory levies, if any.</p> <p>The Cash Component will vary from time to time and will be decided and announced by the AMC.</p>
Creation Date	The date on which DSPGETF Units are created
Creation Unit Size	<p>Creation Unit is fixed number of units of the Scheme, which is exchanged against a predefined quantity and purity (fineness) of physical gold called the "Portfolio Deposit" and a "Cash Component" or cash of equivalent value. The Portfolio Deposit and Cash Component are defined as follows:</p> <p>Portfolio Deposit: Portfolio Deposit consists of physical Gold which will be of predefined quantity and purity (fineness) as announced by the AMC from time to time.</p>

	<p>Cash Component: Cash component represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio deposit.</p> <p>The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC. The Creation Unit size for the scheme shall be 100,000 units and in multiples thereof.</p> <p>For redemption of units it is vice versa i.e. fixed number of units of Scheme are exchanged for Portfolio Deposit and/ or Cash Component of the Scheme.</p> <p>The Portfolio Deposit and/ or Cash Component will change from time to time due to change in NAV and will be announced by the AMC on its website.</p> <p>The Fund may also allow Cash subscription /redemption of the Scheme in in creation unit size by Market Makers and large investors.</p> <p>The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on AMC's website.</p>
Continuous Offer/Ongoing Offer	Offer of Units when the Scheme becomes available for subscription, after the closure of the New Fund Offer.
Custodian	Deutsche Bank AG, Mumbai branch, acting as custodian to the Schemes, or any other Custodian who is approved by the Trustee.
Clearcorp Repo Order Matching System (CROMS)	CROMS is an STP (Straight through Processing) enabled anonymous Order Matching Platform launched by Clearcorp Dealing Systems (India) Ltd for facilitating dealing in Market Repos in all kinds of Government Securities.
Date of Allotment	The date on which Units subscribed to during the New Fund Offer Period will be allotted.
DSPGETF/Scheme	DSP Gold ETF
Depository	National Securities Depository Ltd.(NSDL)/Central Depository Services (India) Limited (CDSL) or such other depository as approved by the Trustee, being a body corporate as defined in the Depositories Act, 1996.
Depository Participant/DP	Depository Participant (DP) is an agent of the Depository which acts like an intermediary between the Depository and the investors. DP is an entity which is registered with SEBI to offer depository-related services.
Entry Load	Load on purchase of Units
Exchange Traded Fund (ETF)	Mutual Fund scheme that invests in securities in the same proportion as an index of securities and the units of exchange traded fund are mandatorily listed and traded on exchange platform.
Exit Load	Load on redemption of Units
First time mutual fund investor	An investor who invests for the first time ever in any mutual fund either by way of subscription or systematic investment plan.
Fund/Mutual Fund	DSP Mutual Fund, a trust set up under the provisions of the Indian Trust Act, 1882, and registered with SEBI vide Registration No. MF/036/97/7.
FPI	Foreign Portfolio Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014 as amended from time to time
Intra-day NAV	Intra-day NAV means the NAV applicable for subscription/redemption transaction for cash by an Market Maker/Large Investor directly with the fund, based on the price of the underlying commodity was executed for their respective transaction(s) during the day and shall include the Cash Component. Additionally, transaction handling charges, if any, will have to be borne by the Market Maker/Large Investor.
Indicative NAV (iNAV)	Indicative NAV reflects the indicative value of each unit by valuing the previous day portfolio using near close real time prices and after deducting expenses incurred towards operating and holdings cost.

Investment Management Agreement	The Agreement dated December 16, 1996 entered into between DSP Trustee Private Limited and DSP Investment Managers Private Limited, as amended from time to time.
Large Investors	Large Investor for the purpose of subscription of DSPGETF Units would mean Investors other than Market Makers) who is eligible to invest in the Scheme and who would be creating Units of the Schemes in Creation Unit size by depositing Portfolio Deposit and/ or Cash Component subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. Further Large Investor would also mean those Investors who would be Redeeming Units of the Schemes in Creation Unit size subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores)* and such other threshold as prescribed by SEBI from time to time. *Threshold of INR 25 Cr. (Twenty-Five crores) is w.e.f. May 01, 2023.
NAV	Net Asset Value of the Units of the Scheme (Plans and Options, if any, therein) calculated in the manner provided in this SID or as may be prescribed by the SEBI (MF) Regulations, from time to time.
Non Business Day	A day other than a Business Day.
NRI	Non Resident Indian.
Offer Document	This Scheme Information Document (SID) and the Statement of Additional Information (SAI) (collectively).
PIO	Person of Indian Origin.
Portfolio Deposit	Portfolio Deposit consists of physical gold which will be of predefined quantity and purity as announced by the AMC from time to time.
Registrar and Transfer Agent/RTA	Computer Age Management Services Limited (CAMS)
Self Certified Syndicate Banks (SCSB)	The list of banks that have been notified by SEBI to act as a SCSB for the ASBA process as provided on www.sebi.gov.in .
Scheme Information Document/SID	This document issued by DSP Mutual Fund, offering Units of DSP Gold ETF.
Statement of Additional Information/SAI	A document containing details of the Mutual Fund, its constitution, and certain tax, legal and general information, and legally forming a part of the SID.
SEBI	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
Sponsors	DSP ADIKO Holdings Private Limited & DSP HMK Holdings Private Limited
Stock Exchange/Exchange	BSE, NSE, Indian Commodity Exchange Ltd ('ICEX') or any other recognized stock exchange in India Ltd., as may be approved by the Trustee.
Stock Exchange mechanism/Trading Platforms	MFSS (platform offered by NSE), BSE StAR MF (platform offered by BSE), ICEXMF (platform offered by iCEX) or any other recognised stock exchange trading platform, with whom the AMC registers itself to facilitate transactions in mutual fund units.
Tracking Error & Tracking Difference	Tracking Error: Tracking Error means the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the benchmark (price of gold) on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, dividend payouts if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc, The tracking error i.e. the annualised standard deviation of the difference in daily returns between physical gold and the NAV of Gold ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%.

	<p>In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, and shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.</p> <p>Further, Tracking error based on past one year rolling data, shall be disclosed on a daily basis, on the website of AMC (i.e. www.dspim.com) and AMFI</p> <p>Tracking Difference:</p> <p>Along with the disclosure of tracking error, Gold ETF schemes shall also disclose the tracking difference i.e. the difference of returns between physical gold and the Gold ETF, on the website of the AMC on monthly basis for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p> <p>Tracking Difference (TD) is the annualized difference of daily returns between the Index and the NAV of the ETF (difference between fund return and the index return) i.e. Return of the Index Return of the mutual fund scheme Positive TD means the fund has outperformed the benchmark and negative TD means vice versa.</p>
Trustee	DSP Trustee Private Limited, a company set up under the Companies Act, 1956 and approved by SEBI to act as the Trustee to the Scheme of DSP Mutual Fund.
Unit	The interest of an investor which consists of one undivided share in the Unit Capital of the relevant Option under the Scheme offered by this SID.
Unit Holder/Investor	A participant/holder of Units in the Scheme offered under this SID.

SECTION III - ABBREVIATIONS & INTERPRETATIONS

In this SID the following abbreviations have been used:

AMC:	Asset Management Company	NAV:	Net Asset Value
AMFI :	Association of Mutual Funds in India	NEFT:	National Electronic Funds Transfer
AML:	Anti-Money Laundering	NFO:	New Fund Offer
ASBA:	Application Supported by Blocked Amount	NRI:	Non-Resident Indian
AOP:	Association of Person	NRE:	Non Resident External
BSE:	BSE Ltd.	NRO:	Non Resident Ordinary
BSE StAR MF:	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	NSE / National Stock Exchange:	National Stock Exchange of India Ltd.
CAS:	Consolidated Account Statement	NSDL:	National Securities Depository Limited
CAMS:	Computer Age Management Services Ltd.	OTC:	Over the Counter
CDSL:	Central Depository Services (India) Limited	OTM:	One Time Mandate
DFI:	Development Financial Institutions	POA:	Power of Attorney
DP:	Depository Participant	PIO:	Person of Indian Origin
ECS:	Electronic Clearing System	PMLA:	Prevention of Money Laundering Act, 2002
EFT:	Electronic Funds Transfer	POS:	Points of Service
ETCDs	Exchange Traded Commodity Derivatives	PSU:	Public Sector Undertaking
FIRC:	Foreign Inward Remittance Certificate	RBI:	Reserve Bank of India
FATCA:	Foreign Account Tax Compliance Act	RTGS:	Real Time Gross Settlement
FPI:	Foreign Portfolio Investor	SEBI:	Securities and Exchange Board of India
GDS	Gold Deposit Scheme	SI:	Standing Instructions
GMS	Gold Monetization Scheme	STT:	Securities Transaction Tax
HUF:	Hindu Undivided Family	SCSB:	Self Certified Syndicate Bank
IMA:	Investment Management Agreement	TREPs:	Tri-Party Repos
ISC:	Investor Service Centre	UBO:	Ultimate Beneficial Ownership
IDCW:	Income Distribution cum Capital Withdrawal	STT:	Securities Transaction Tax
KYC:	Know Your Customer		
MFSS:	Mutual Fund Service System		
MFU:	MF Utilities India Pvt. Ltd.		

INTERPRETATION

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The Terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to “US\$” refer to United States Dollars and “Rs. INR” refer to Indian Rupees. A “Crore” means “ten million” and a “Lakh” means a “hundred thousand”.
- References to times of day (i.e. a.m. or p.m.) are to Indian Standard Time (IST) and references to a day are to a calendar day including non-Business Day.

SECTION IV - INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in mutual fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk, including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invest fluctuates, the value of your investment in the Scheme may go up or down. In addition to the factors that affect the value of individual investments in the Scheme, the NAV of the Scheme can be expected to fluctuate with movements in the broader equity and bond markets and may be influenced by factors affecting capital and money markets in general, such as, but not limited to, changes in interest rates, currency exchange rates, changes in Governmental policies, taxation, political, economic or other developments and increased volatility in the stock and bond markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Mutual Fund.
- The present Scheme is not a guaranteed or assured return Scheme.

Scheme specific risk factors:

The specific risk factors related to the Scheme include, but are not limited to the following:

- **Market Risk:** The value of the Units relates directly to the value of the gold held by the Scheme and fluctuations in the price of gold could adversely affect investment value of the Units. The factors that may affect the price of gold, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, movement/trade of gold that may be imposed by RBI, trade and restrictions on import/export of gold or gold jewellery etc. Hence the investor may also lose money due to fluctuation in the prices of the gold. The returns from physical gold may underperform returns from any other asset class.
- **Asset Class Risk:** The returns from the types of Securities in which the Scheme invests may underperform returns of general Securities markets or different asset classes. Different types of Securities tend to go through cycles of out-performance and under-performance in comparison of Securities markets.
- **Liquidity Risk:** Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.

The Mutual Fund scheme has to sell gold only to bullion bankers/ traders who are authorized to buy gold. Though, there are adequate number of players (commercial or bullion bankers) to whom the Fund can sell gold. However, the Fund may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day

The Lack of an Active Trading Market

Although the units are listed and traded on the exchange, there can be no guarantee that an active trading market for the units will be maintained. If you need to sell your Shares at a time when no active market for them exists, the price you receive, assuming that you are able to sell them, likely will be lower than the price you would receive if an active market did exist.

Withdrawal from Participation by Market Makers May Affect the Liquidity of Units

If one or more Market Makers withdraws from participation, it may become more difficult to create or redeem Creation Units, which may reduce the liquidity of the Units. Such circumstances may be more pronounced in market conditions of increased volatility. If it becomes more difficult to create or redeem Creation Units, the correlation between the price of the Units and the NAV may be affected, which may affect the trading market for the Units.

- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Maker/ Large Investor to arbitrage resulting into wider premium/ discount to NAV. Any changes in any other regulation relating to import and export of gold or gold jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell gold against the purchase and redemption requests received.
- **Passive Management of Investments:** Scheme shall follow a passive investment strategy. The scheme's performance may be affected by the general price decline in the gold prices. The scheme shall invest in Gold regardless of their investment merit. The scheme does not aim to take any defensive position in case of falling markets.
- **Active Market:** Although the scheme is proposed to be listed on exchange, there can be no assurance that an active secondary market will be developed or maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. For an investor in less than creation unit size, exchange quotes may not be always available.
- **Risks associated with handling, storing and safekeeping of physical gold:** There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.
- **Tracking Error:** The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying benchmark due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying benchmark and regulatory policies which may affect the AMCs/schemes ability to achieve close correlation with the underlying benchmark. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, time to reallocate the portfolio subsequent to changes in the underlying benchmark etc. The Fund Manager will endeavour to keep the tracking error as low as possible.

“Tracking Error” i.e. the annualised standard deviation of the difference in daily returns between physical gold and the NAV of Gold ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on monthly basis on the website of the AMC. Tracking Error may arise including but not limited to the following reasons: -

- a) Expenditure incurred by the fund.
- b) Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- c) Securities trading may halt temporarily due to circuit filters.
- d) Disinvestments to meet redemptions, recurring expenses, etc.
- e) Execution of large buy / sell orders
- f) Transaction cost (including taxes and insurance premium) and recurring expenses
- g) Realisation of Unit holders' funds
- h) Accounting for indirect taxes including tax reclaims

- i) SEBI Regulations (if any) may impose restrictions on the investment and/or divestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error

It will be the endeavor of the fund manager to keep the tracking error as low as possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark.

In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, for which approval of Board of AMC and Trustees shall be taken and the same shall prominently be disclosed on the website of the AMC.

- **Redemption Risk:** Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Market Maker(s) (APs)/ Market Makers (MMs) to provide liquidity for the units of Gold ETFs in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote (buy and sell quotes) in the market. Further, the price received upon redemption of units may be less than the value of the gold represented by them.

The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. Hence, the units of the scheme may trade above or below the NAV. However, given that the investors can transact with AMC directly beyond the creation unit size of the scheme there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.

The gold price reflects the prices of gold at a point in time, which is the price at close of business day. The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of gold.

- Investments by the Scheme are subject to availability of gold. If favorable investment opportunities do not exist or opportunities have notably diminished, the scheme may suspend accepting fresh subscriptions.
- The Units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.
- Conversion of underlying physical gold into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.
- **Currency Risk:** The formula for deriving the NAV of the units of the scheme is based on the imported (landed) value of the gold, which is computed by multiplying international market price by US Dollar value. Hence the value of NAV or gold will depend upon the conversion value and attracts all the risk associated with such conversion.
- **Physical gold:** There is a risk that part or all of the Scheme's gold could be lost, damaged or stolen. Access to the Scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.
- **Indirect taxation:** For the valuation of gold by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.

- During the process of creation or redemption of the Scheme in creation unit size, the AMC will source or sell the physical gold from a counterparty. The price at which the gold is bought or sold at will include a spread also, apart from cost price of the gold, taxes and other transaction cost. Thus cost may vary depending on the source from which gold is bought or sold, due to different cost being charged by the counterparty. This varying buying or selling cost will impact the cost at which units are created for the investor or redeemed for the investor. AMC will most likely be passing on all the cost associated with buying and selling of the physical gold, including spread, transaction cost, taxes etc. on to the investor/investors. This will impact the per unit cost realized by the investor in case of creation or redemption directly with the AMC.
- The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on gold (like Futures) for rebalancing, holding, creation of fresh units or redemption of existing units for the Scheme. The use of derivatives may affect the performance of the scheme and tracking error. It may also impact the value at units are created or redeemed by the scheme.
- **Counter party Risk:** There is no Exchange for physical gold in India. The Mutual Fund may have to buy or sell gold from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement.
- **Risks Related to the Custody of Gold**

The Custodian is responsible for the safekeeping of the gold bullion and also facilitates the transfer of gold bullion into and out of the vault. Although the Custodian is a market maker, clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the ETF is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its gold bullion custody operations in order to keep the gold bullion secure. The Custodian is responsible for loss or damage to the gold only under limited circumstances. The AMC does not insure its gold (Underlying gold of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the gold held by the Custodian on behalf of the Trust.

- **Operational Risks:** Gold Exchange Traded Funds are relatively new products and their value could decrease if unanticipated operational or trading problems arise. Gold Exchange Traded Fund, an open ended Exchange Traded Fund, is therefore subject to operational risks. The scheme may not be able to acquire or sell the desired number of units of gold due to conditions prevailing in the market, such as, but not restricted to circuit filters on the gold ETF (if any), liquidity and volatility in gold prices. The units of the scheme will be compulsorily issued in dematerialised form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control. Further, Investors may note that buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/ broker, payment of brokerage, securities transactions tax and such other costs.

The NAV of the units of Gold ETF are determined based on the formula as prescribed by the SEBI, whereas the actual price in the market may be different from the value of gold at based on the prescribed formula. This may lead to a condition where the NAV is too different from the domestic market price of gold. In such cases the trustees reserve the right to delay or suspend the buy/sell transactions.

A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.

Actual or perceived disruptions in the processes used to determine the LBMA Gold Price, or lack of confidence in that benchmark, may adversely affect the return on your investment in the scheme (if any).

The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/ unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.

Governments, central banks and related institutions, own a significant portion of the aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world gold prices, the price of Units of the Scheme will be adversely affected.

If the process of creation and redemption of Baskets encounters any unanticipated difficulties or is materially restricted due to any illiquidity in the market for physical gold, the possibility for arbitrage transactions by Market Makers, intended to keep the price of the ETF units closely linked to the price of gold may not exist and, as a result, the price of the ETF units may fall or otherwise diverge from NAV

- Conversion of underlying physical gold into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.
- **Risk associated with Lending of physical Gold:** The physical gold lending activity by Scheme will have the inherent probability of collateral value drastically falling in time of strong downward market trends resulting in inadequate value of collateral. It is also possible that the borrowing party and / or the approved intermediary may suddenly suffer severe business setback and become unable to honor its commitments. This along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Also the risk could be in the form of non-availability of ready physical gold for sale, during the period physical gold is lent. Physical gold would be lent if permitted by the concerned regulatory authorities in India.

Risk Factors associated with investments in Fixed Income Securities:

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. However, debt securities in this scheme are intended to be held till maturity. For such securities held till maturity, there will not be any interest rate risk at the end of the tenure.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today's characteristic of the Indian fixed income market.
- **Reinvestment Risk:** Investments in fixed income securities may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Risk factors associated with investment in Tri-Party Repo:** The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India

(CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/ default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund

Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD):

- **Commodity risks:** The Fund may invest in commodities markets and may therefore have investment exposure to the commodities markets and one or more sectors of the commodities markets, which may subject the Fund to greater volatility than investments in traditional securities, such as stocks and bonds. Volatility in the commodities markets may be caused by changes in overall market movements, domestic and foreign political and economic events and policies, war, acts of terrorism, changes in domestic or foreign interest rates and/or investor expectations concerning interest rates, domestic and foreign inflation rates, investment and trading activities of mutual funds, hedge funds and commodities funds, and factors such as drought, floods, weather, livestock disease, embargoes, tariffs and other regulatory developments, or supply and demand disruptions. Because the Fund's performance is linked to the performance of volatile commodities, investors should be willing to assume the risks of potentially significant fluctuations in the value of the Fund's shares.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may always not be available. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies.
- The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on gold (like Futures) for rebalancing, holding, creation of fresh units or redemption of existing units for the Scheme. The use of derivatives may affect the performance of the scheme and tracking error. It may also impact the value at units are created or redeemed by the scheme.
- Systemic risks which may be witnessed while trading in Indian Commodities Market are Liquidity risk, Price risk in terms of volatility, Exchange Risk and counterparty risks.
- **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.

- **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.
- If the Commodities futures position passes its last square off date or the 'Intention' is missed to be provided before the Delivery Intention period, the buyer or the seller will be allocated delivery of the commodity. Thus, there emerges a risk of holding goods in physical form at the warehouses. Though the commodity is inclusive of insurance cost, there is a small deductible in each claim which is not payable by the Insurance company.

Risk Management Strategies

TRACKING ERROR RISK

While the objective of the Scheme is to closely track the price of Physical Gold, the performance may not be commensurate with the Price of Gold on any given day or over any given period. Such variations are commonly referred to as the tracking error.

Tracking errors may cause the scheme to generate returns which are not in line with the performance of the underlying benchmark and may arise from a variety of factors including but not limited to:

- a) Expenditure incurred by the fund.
- b) Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- c) Securities trading may halt temporarily due to circuit filters.
- d) Disinvestments to meet redemptions, recurring expenses, etc.
- e) Execution of large buy / sell orders
- f) Transaction cost (including taxes and insurance premium) and recurring expenses
- g) Realisation of Unit holders' funds
- h) Accounting for indirect taxes including tax reclaims
- i) SEBI Regulations (if any) may impose restrictions on the investment and/or disinvestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Underlying benchmark.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

Being an open-ended Exchange Traded Fund, the guidelines issued by SEBI vide its Circular no. SEBI/IMD/CIR No. 10/22701/03 dated December 12, 2003 regarding Minimum Number of Investors in Scheme and that no single investor should account for more than 25% of the corpus of the scheme shall not be applicable to this Scheme.

C. SPECIAL CONSIDERATIONS

- Subject to the SEBI (MF) Regulations, funds managed by the associates of the Sponsors may invest either directly or indirectly in the Scheme and may acquire a substantial portion of the Scheme Units and collectively constitute a majority investor in the Scheme. Accordingly, redemption of Units held by such funds may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemption and may impact the ability of other Unit Holders to redeem their respective Units.
- As the liquidity of the Scheme investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme portfolios. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances.
- Neither the SID and SAI, nor the Units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID and the SAI in such jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements.
- Investment decisions made by the Investment Manager may not always be profitable.
- The AMC provides Investment Management Services to DSP India Fund and DSP India Investment Fund (both based out in Mauritius). The AMC provides investment management and trade execution related services to offshore sovereign funds. The AMC also provides a non-binding advisory services to the offshore funds/ offshore investment manager, who is managing an offshore fund which will invest through FPI route. The AMC provide investment management services to DSP ICAV, an umbrella type Irish Collective Asset-management Vehicle. The AMC is the holding company to DSP Pension Fund Managers Private Limited (DSPPFM). The AMC, in accordance with SEBI approval, acts as Investment Managers to DSP Alternative Investment Fund Category III (DSPAIF - C - III) (SEBI registration no. IN/AIF3/13-14/0059). Further, DSP Trustee Private Limited, act as Trustees to the DSPAIF - C - III. The AMC is the holding company to DSP Fund Managers IFSC Private Limited ('DSP IFSC'). Subject to regulatory approvals, DSP IFSC will provide investment management and advisory services to Funds set up under IFSCA (Fund Management) Regulations, 2022. The AMC also intends to provide non- binding advisory services to a DSP IFSC in accordance with Regulation 24 of SEBI (Mutual Funds) Regulations, 1996. The AMC has systems in place to ensure that there is no conflict of interest between the aforesaid activities.
- The Mutual Fund/AMC has not authorized any person to give any information or make any representations, either oral or written, not stated in this SID in connection with issue of Units under the Scheme. Prospective investors are advised not to rely upon any information or representations not incorporated in this SID as the same have not been authorized by the Mutual Fund or the AMC. Any subscription, purchase or sale made by any person on the basis of statements or representations which are not contained in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the investor.
- Suspicious Transaction Reporting: If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unit Holder/any other person.
- The AMC and its Registrar reserve the right to disclose/share investors' personal information with the following third parties:

1. Registrar, Banks and / or authorised external third parties who are involved in transaction processing, dispatches, etc., of investors' investment in the Scheme;
2. Distributors or Sub-brokers through whom applications of investors are received for the Scheme; or;
3. Any other organisations for compliance with any legal or regulatory requirements or to verify the identity of investors for complying with anti-money laundering requirements.

Account statements or financial information pertaining to the investor, if it is to be sent over the internet to the Unitholder, distributors or any other entity as indicated above, will be sent only through a secure means and / or through encrypted electronic mail.

- Non-Individual Investors should note the following:
 1. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form.
 2. In case of application for any transaction, the authorized signatories/officials should sign such application under their official designation and as per the authority granted to them under their constitutional documents/board resolutions etc.
 3. In case a generic board resolution authoring investment has been submitted, the AMC/Fund reserves the right to consider such generic resolution as a valid authorisation for all other financial and non-financial transactions including but not limited to redemption/switches etc. Accordingly, all transactions executed by the officials named in such generic resolution would be processed by the AMC/Fund.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advise received by the AMC regarding the law and practice currently in force in India and the Unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his/her own professional tax advisor.
- Investors should study this Scheme Information Document and the Statement of Additional Information carefully in its entirety and should not construe the contents as advise relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest / redeem Units.
- Any dispute arising out of the Scheme(s) shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- This SID is not an offer of units of the Scheme for sale or solicitation of an offer to purchase the units of the Scheme in the United States or in any other jurisdiction where such offer may be restricted. Offers to sell or solicitations of offers to purchase units of any Scheme referred herein may be made only by means of a prospectus and in accordance with applicable securities laws. Securities may not be offered or sold in the United States absent registration under the US Securities Act of 1933, as amended or an exemption therefrom. The Schemes referred herein have not and do not intend to register any securities under the US Securities Act of 1933, as amended, and do not intend to offer any securities in the United States. The Schemes referred herein have not been and will not be registered under the US Investment Company Act of 1940, and investors therein will not be entitled to the benefits thereof. **Investors are urged to study the terms of**

the offer carefully before investing in the Schemes and retain this SID and the SAI for future reference.

- As part of internal restructuring of DSPIM's business ("Demerger"), DSPIM intends to demerge and transfer its asset management business ("AMC Business") to another DSP group company, DSP Asset Managers Private Limited ("DSPAM"), DSPAM is a company incorporated and registered under the provisions of the Companies Act, 2013. The Proposed Demerger is on account of internal restructuring of business of DSPIM, with no change in the (a) ultimate ownership and control of the Asset Management Company (AMC) of the Fund; (b) Sponsors & Trustee of the Fund; and (c) name of the Fund. Further, Securities and Exchange Board of India ("SEBI") vide its letter dated December 01, 2022 bearing reference no. SEBI/HO/OW/IMD RAC2/P/2022/60211/1 ("SEBI NOC") have approved the Proposed Demerger with no objection to transfer the AMC Business of DSPIM to DSPAM. Also, National Company Law Tribunal, Mumbai has approved the scheme of arrangement on October 4, 2022. The Effective date of Demerger identified as April 1, 2023 subject to all regulatory approval. For more information, please visit our website www.dspim.com

D. DUE DILIGENCE BY THE AMC

It is confirmed that:

- (i) The SID forwarded to SEBI is in accordance with the SEBI (MF) Regulations, and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the SID are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.
- (iv) The intermediaries named in the SID and SAI are registered with SEBI and their registration is valid, as on date.

Place: Mumbai
Date : March 28, 2023

Signed : Sd/-
Name : Pritesh Majmudar (Dr.)
Head - Legal & Compliance

SECTION V - INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open ended exchange traded fund replicating/ tracking domestic prices of gold.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The scheme seeks to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error.

There is no assurance that the investment objective of the Scheme will be realized.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, it is anticipated that the asset allocation of the Scheme shall be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Gold and Gold Related Instruments*	95%	100%	Moderate Risk to High Risk
Cash and Cash Equivalents@	0%	5%	Low Risk to Moderate Risk

*Includes physical Gold and other Gold related instruments which may be permitted by SEBI from time to time. ETCDs having gold as the underlying shall be considered as 'gold related instrument'. The Scheme may participate in ETCDs with gold as underlying.

In Compliance with SEBI Circular dated May 21, 2019, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying.

@Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days, TREPS, Treasury Bills, Government securities, repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any.

The cumulative gross exposure through Physical gold and gold related Instrument, Cash and Cash Equivalent, Exchange Traded Commodity Derivatives and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

The Scheme will not invest in ADR/ GDR Securities.

The Scheme will not invest in Foreign Securities.

The Scheme will not invest in Securitized Debt.

The Scheme will not invest in Structured obligation.

The Scheme will not invest in Repo in Corporate Debt Securities.

The Scheme will not invest in Credit Default Swaps.

The scheme shall not invest in instruments having Special Features as defined in SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021.

The scheme shall not invest in Units issued by REITs and InvITs.

The scheme shall not engage in Securities Lending or short selling.

The scheme shall not invest in unrated debt instruments.

Any alteration in the investment pattern will be for a short term on defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days.

It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of SEBI circular dated April 16, 2007, June 23, 2008 and August 16, 2019 and September 20, 2019.

CHANGE IN INVESTMENT PATTERN

The Scheme, out of the funds allocated shall primarily invest in Gold (includes physical Gold and other Gold related instruments which may be permitted by Regulator from time to time) and shall invest in cash and cash equivalent, only to the extent necessary to meet the liquidity requirements for honoring repurchase / redemptions / expenses. In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time.

D. Where will the Scheme invest?

Subject to the Regulations and the disclosures as made under the section, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. In Gold and Gold -related instrument(s) as notified by SEBI from time to time.
2. Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
3. Cash and cash equivalents.
4. The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations.

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

- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- ii. Such short-term deposits shall be held in the name of the Scheme.
- iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
- v. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
- vi. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.
- vii. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

The above provisions do not apply to term deposits placed as margins for trading in cash and derivative market.

E. WHAT IS THE INVESTMENT STRATEGY?

The Scheme will track its Underlying Index and will use a "passive" approach to endeavor to achieve scheme's investment objective. The AMC does not make any judgments about the investment merit

of underlying assets nor will it attempt to apply any economic, financial or market analysis. Since the scheme is an exchange traded fund, the scheme will only invest in gold & gold related securities constituting the underlying index.

Exchange Traded Commodity Derivatives (ETCDs):

Illustration on Exchange Traded Commodity Derivatives (ETCDs):

1) Commodity Futures

Trade date	21-Dec
Expiry	05-Feb
Current market price/ 10gm	₹ 45,000
Lot size in gms	1000
Lot value / contract value	₹ 45,00,000
Margin	5%
Margin Value	₹ 2,25,000
Trade / position	Buy Commodity
Quantity	1 lot
Buy price per 10 gm	₹ 45,000
Sell trade date	30-Jan
Sell price per 10 gm	₹ 50,000
Gain/Loss per 10 gm	₹ 5,000
Gain/ Loss per Lot or contract value	₹ 5,00,000

2) Commodity Options

Trade date	21-Dec
Expiry	29-Jan
Corresponding futures contract	05-Feb
Current future price/ 10 gm	₹ 45,000
Strike Price	₹ 45,000
Call option premium per / 10 gm	₹ 500
Trade / position	Buy strike 45,000 CE
Quantity	1 kg
Buy price per 10 gm	₹ 500
Sell trade date	20-Jan
Futures price on 20-Jan per 10 gm	₹ 48,000
45000 strike CE price on 20-Jan per 10 gm	₹ 3,500
Gain/Loss per 10 gm	₹ 3,000
Gain/ Loss per Lot or contract value	₹ 3,00,000

PORTFOLIO TURNOVER

Portfolio Turnover measures the volume of trading that occurs in a Scheme's portfolio (gold and gold related instruments) during a given time period. The Scheme is an open-ended Exchange Traded Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Stock Exchange(s) or Market Makers and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any. However, it will be the endeavor of the Fund Manager

to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

TRACKING ERROR & TRACKING DIFFERENCE

Tracking Error may arise due to reasons including but not limited to the following: -

- a. Expenditure incurred by the fund.
- b. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- c. Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- d. Execution of large buy / sell orders
- e. Transaction cost (including taxes and insurance premium) and recurring expenses
- f. Realization of Unit holder's funds

It will be the endeavor of the fund manager to keep the tracking error as low as possible. The tracking error i.e. the annualized standard deviation of the difference in daily returns between physical gold and the NAV of Gold ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on daily basis on the website of DSP Mutual Fund and on the website of AMFI.

In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any .

There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark.

TRACKING DIFFERENCE:

Tracking Difference is defined as the annualized difference of daily returns between the index and the NAV of the ETF Schemes.

Tracking difference of the Scheme shall be disclosed on the website of the AMC i.e. www.dspim.com and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

- (i) Type of Scheme: An open ended scheme replicating/ tracking domestic prices of gold
- (ii) Investment Objective:
 - a) Main Objective - Please refer "What is the Investment Objective of the Scheme?"
 - b) Investment pattern - Please refer "How will the Scheme allocate its assets?"
- (iii) Terms of Issue:
 - a) Liquidity provisions such as listing, repurchase, redemption. Please refer, "Section VI. Units and Offer."
 - b) Aggregate fees and expenses charged to the Scheme. Please refer, "Section VII. Fees and Expenses."
 - c) Any safety net or guarantee provided - Not applicable.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fees and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit Holders is carried out unless:

- An application has been made with SEBI and views/comments of SEBI are sought on the proposal for fundamental attribute changes;
- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit Holders are given an option for a period of 30 days to exit at the prevailing NAV without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the scheme will be benchmarked against the Domestic Price of Physical Gold (based on London Bullion Market association (LBMA) Gold daily spot fixing price).

The Trustees reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the Scheme is available subject to compliance with SEBI (MF) Regulations, and other prevailing guidelines, if any.

Rationale for adoption of benchmark:

Since there is no suitable index catering to gold or instruments linked to gold, the performance of the scheme will be benchmarked against the Domestic Price of Physical Gold (based on London Bullion Market association (LBMA) Gold daily spot fixing price)

H. WHO WILL MANAGE THE SCHEME?

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other Scheme managed
Mr. Ravi Gehani*	31 years	-	MMS - Finance, MET Institute of Management, Mumbai B.Com, University of Mumbai, Mumbai	Apr-2022 - Present, Manager, DSP Mutual Fund. March 2017 - Apr 2022 - Assistant Manager, Muthoot Exim Pvt Ltd. Handled various roles in Bullion Price Risk, Products and Operations. April 2015- January 2016- Analyst, Investor Relations- S-Ancial Global Solutions Pvt Ltd. March 2013 - August 2014- Trader, Commodities- Latin Manharlal Commodities Pvt Ltd. Worked as commodities trader.	DSP Silver ETF

*Dedicated Fund Manager for making investments in commodities.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

As per the Trust Deed read with the SEBI (MF) Regulations, the following investment restrictions apply in respect of the Scheme at the time of making investments. However, all investments by the Scheme will be made in accordance with the investment objective, asset allocation and where will the Scheme invest, described earlier, as well as the SEBI (MF) Regulations, including Schedule VII thereof, as amended from time to time.

- The corpus of the Scheme shall be invested only in gold or gold related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honoring repurchases or redemptions, as disclosed in this Scheme Information Document
- The Mutual Fund shall buy and sell physical gold/securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities/ gold and in all cases of sale, deliver the securities/ gold.
Provided that, the Mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- Participation of mutual funds in ETCDs shall be subject to the following:
 - i. The Fund may participate in ETCDs in India, except in commodity derivatives on ‘Sensitive Commodities’ as defined vide SEBI circular no. SEBI/HO/CDMRD/DMP/CIR/P/2017/84 dated July 25, 2017.
 - ii. ETCDs having Gold as the underlying, shall also be considered as ‘gold related instrument’ for Gold Exchange Traded Funds (Gold ETFs).
 - iii. The scheme may participate in the ETCDs as ‘client’ and shall be subject to all the rules, regulations and instructions, position limit norms, etc. as may be applicable to clients, issued by SEBI and Exchanges from time to time. The position limits at mutual fund level be as applicable to ‘Trading Members’.
 - iv. The cumulative gross exposure through Physical gold and gold related Instrument, Cash and Cash Equivalent, Exchange Traded Commodity Derivatives and such other securities/assets as may be permitted by the SEBI from time to time subject to regulatory approvals, if any should shall not exceed 100% of the net assets of the scheme.
 - v. The Scheme shall not have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs, at any point of time.
 - vi. The AMC shall not onboard Foreign Portfolio Investors (FPIs) in the Scheme investing in ETCDs until FPIs are permitted to participate in ETCDs.
 - vii. In Compliance with SEBI Circular dated May 21, 2019, the cumulative exposure to gold related instruments i.e. Gold Deposit Scheme (GDS) of banks, Gold Monetization Scheme (GMS) and ETCD having gold as the underlying shall not exceed 50% of net asset value of the scheme. However, within the 50% limit, the investment limit for GDS and GMS as part of gold related instrument shall not exceed 20% of net asset value of the scheme. The unutilized portion of the limit for GDS of banks and GMS can be utilized for ETCD having gold as the underlying
- Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
- The Scheme shall not invest in a fund of funds scheme.
- The scheme shall not invest in Credit Default Swaps.
- The Scheme shall not invest in foreign securities.
- The Scheme shall not invest in Securitised Debt.
- The Scheme shall not engage in short selling.
- The Scheme shall not engage in Repo Transactions in Corporate Debt Securities
- The scheme shall not invest in instruments having Special Features as defined in SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2021/032 dated March 10, 2021.
- The scheme shall not invest in Units issued by REITs and InvITs.
- The scheme shall not engage in Securities Lending or short selling.
- The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.
- Pursuant to Regulation 44(5) of SEBI (MF) Regulations, 1996, gold exchange traded fund scheme shall be subject to the following investment restrictions:
 - (a) the funds of any such scheme shall be invested only in gold or gold related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in the offer document; and

(b) pending deployment of funds in accordance with clause (a), the mutual fund may invest such funds in short-term deposits of scheduled commercial banks.

Apart from the Investment Restrictions prescribed under the SEBI (MF) Regulations, internal risk parameters for limiting exposure to a particular Scheme may be prescribed from time to time to respond to the dynamic market conditions and market opportunities.

The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.

All the investment restrictions shall be applicable at the time of making investments.

J. HOW HAS THE SCHEME PERFORMED?

This being a new Scheme, there is no performance track record.

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

SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)

Top 10 Holdings issuer wise	% of Scheme
This being a new Scheme, this is not available.	

Link to the scheme's latest monthly portfolio holding: <https://www.dspim.com/about-us/mandatory-disclosure/portfolio-disclosures>

Note: The portfolio shall be available, once the portfolio has been constructed.

SECTOR ALLOCATION

Sector wise break up

Sector	% of Scheme
This being a new Scheme, this is not available.	

Portfolio Turnover Ratio: This being a new Scheme, this is not available.

K. INVESTMENT BY THE AMC:

In terms of sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with SEBI circular no. SEBI/ HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 2, 2021 and AMFI Best Practice Guidelines circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the SEBI from time to time. However, as per the circular, ETFs scheme are exempted from the purview of the aforesaid circular.

L. HOW IS THE SCHEME DIFFERENT FROM THE EXISTING SCHEME OF THE MUTUAL FUND?

The investment themes of the existing ETF of the Mutual Fund is as stated below:

Scheme Name	Investment Objective	Allocation	Number of Folios (February 28, 2023)	AUM as on February 28, 2023 (Rs. in crores)
DSP NIFTY 1D Rate Liquid ETF	<p>The investment objective of the Scheme is to seek to provide current income, commensurate with relatively low risk while providing a high level of liquidity, primarily through a portfolio of Tri-Party REPO), Repo in Government Securities, Reverse Repos and similar other overnight instruments.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Tri-Party REPOs, Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI: 95% - 100%.</p> <p>Other Money Market Instruments with residual maturity of upto 91 days: 0% - 5%.</p>	11596	246.73
DSP Nifty 50 Equal Weight ETF	<p>The Scheme seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index (NIFTY 50 Equal Weight Index), subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity and Equity Related Securities of companies constituting NIFTY50 Equal Weight Index, the Underlying Index: 95% - 100%.</p> <p>Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%.</p>	2234	48.03
DSP Nifty Midcap 150 Quality 50 ETF	<p>The Scheme seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index (Nifty Midcap 150 Quality 50 Index), subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity and Equity Related Securities of companies constituting Nifty Midcap 150 Quality 50, the Underlying Index : 95% - 100%</p> <p>Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%</p>	1964	66.80

Scheme Name	Investment Objective	Allocation	Number of Folios (February 28, 2023)	AUM as on February 28, 2023 (Rs. in crores)
DSP Nifty 50 ETF	<p>The Scheme seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index (NIFTY 50 index), subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity and Equity Related Securities of companies constituting Nifty 50, the Underlying Index : 95% - 100%</p> <p>Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%</p>	1224	10.37
DSP Silver ETF	<p>The scheme seeks to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Silver and Silver Related Instruments : 95% - 100%</p> <p>Cash and Cash Equivalents : 0% - 5%</p>	368	22.60
DSP Nifty Bank ETF	<p>The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty Bank Index), subject to tracking errors.</p> <p>There is no assurance that the investment objective of the Scheme will be realized.</p>	<p>Equity and Equity Related Securities of companies constituting Nifty Bank TRI, the Underlying Index : 95% - 100%</p> <p>Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%</p>	316	6.68

SECTION VI. UNITS AND OFFER

This section provides details an investor needs to know for investing in the Scheme.

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period (This is the period during which a new scheme sells its units to the investors.)</p>	<p>NFO for DSP Gold ETF</p> <p>Opens on: April 17, 2023 and Closes on: April 24, 2023</p> <p>Extension or Termination of NFO Period In case the NFO Opening/ Closing Date is subsequently declared as a non-Business Day, the following Business Day will be deemed to be the NFO Opening/ Closing Date. The AMC/Trustee reserves the right to change the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 days. An addendum shall be uploaded on the AMC website i.e. www.dspim.com notifying the change in the NFO Dates / Period.</p>
<p>NFO Price (This is the price per unit that the investors have to pay to invest during the NFO.)</p>	<p>The units being offered will have a face value of Rs. 10/- each and will be issued at a premium, if any, approximately equal to the difference between face value and allotment price.</p> <p>The Allotment price for the NFO shall be approximately equal to 1/100000th of the value of the 1 KG gold price on the date of allotment.</p> <p>(The Price of Gold would be Price of Physical Gold (based on London Bullion Market association (LBMA) Gold daily spot fixing price.), the benchmark of the fund)</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Rs. 5,000/-</p>
<p>Minimum Target amount (This is the minimum amount required to operate each Scheme and if this is not collected during the NFO period, all investors would be refunded the amount invested without any return. However, if the AMC fails to refund the amount within 5 business days from the closure of the NFO, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of fifth business day from the date of closure of the subscription period.)</p>	<p>The Mutual Fund seeks to collect a minimum subscription amount of Rs. 5 crore (five crores) in the Scheme during the NFO period. In the event this amount is not raised during the NFO period, the amount collected under the Scheme will be refunded to the applicants as mentioned in the section, 'Refund'.</p>
<p>Maximum Amount to be raised (This is the maximum amount which can be collected during the NFO period, as decided by the AMC.)</p>	<p>There is no maximum subscription amount for the Scheme to be raised and therefore, subject to the applications being in accordance with the terms of this offer, full allotment will be made to the applicants. Any application for Units of the Scheme may be rejected by the Trustees if it is found to be invalid or incomplete.</p>
<p>Plans/Options available under the Scheme</p>	<p>Not Available.</p>
<p>IDCW Policy</p>	<p>There is no IDCW Policy as the Scheme currently does not offer any IDCW Option.</p>
<p>Dematerialisation</p>	<p>a) The units of the Scheme will be available ONLY in the Dematerialized mode.</p>

	<p>b) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP.</p> <p>c) The units of the Scheme will be issued/ repurchased and traded compulsorily in dematerialized form. Applications without relevant details of his or her depository account are liable to be rejected.</p>																						
<p>Allotment</p>	<ul style="list-style-type: none"> Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period Clear funds should be available to the Fund One business day prior to the date of allotment in respect of all purchase applications received during the NFO period. All cases where clear funds have not been identified or received for whatsoever reasons, including technical clearing reasons, will not be considered for allotment and the amount will be refunded to the investor in due course. The AMC will not entertain any claims of allotment or compensation in such cases. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, Any application for Units of the Scheme may be rejected by the Trustees if it is found to be invalid or incomplete.. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details. As the Stock Exchange(s) do not allow trading of fractional units, Units will be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount will be refunded to the investor. The Units issued by the AMC shall be credited by the Registrar to the investors' beneficiary account with the DP as per information provided in the application form and information of allotment will be accordingly sent by the Registrar. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. <p>Final Allotment will be made in whole numbers. No fractional units will be allotted.</p> <p>The Allotment process during the NFO will be as follow:</p> <table border="1" data-bbox="571 1335 1544 1715"> <thead> <tr> <th>Particulars</th> <th>Amount (Rs) / Unit</th> </tr> </thead> <tbody> <tr> <td>Minimum Investment A</td> <td>5000</td> </tr> <tr> <td>Domestic price of Gold (1 kg) while creating basket/portfolio B</td> <td>51,00,000</td> </tr> <tr> <td>Allotment Price (1/100000 of Domestic price of Gold (1 kg) C = B/ 100000</td> <td>51</td> </tr> <tr> <td>No. of DSP Gold ETF Units allotted (rounded off to whole number) D = A/C</td> <td>98</td> </tr> <tr> <td>Value of units allotted (Rs.) E = C*D</td> <td>4998</td> </tr> <tr> <td>Cash refunded (Rs.) F = A-E</td> <td>2</td> </tr> </tbody> </table> <p>In case of Transaction charges (applicable for investment of Rs 10,000 and above)</p> <table border="1" data-bbox="571 1839 1544 2007"> <thead> <tr> <th>Particulars</th> <th>Amount (Rs) / Unit</th> </tr> </thead> <tbody> <tr> <td>Minimum Investment A</td> <td>10,000</td> </tr> <tr> <td>Transaction charges for Rs 10,000 and above B</td> <td>100</td> </tr> <tr> <td>Net Investment amount C = A-B</td> <td>9,900</td> </tr> </tbody> </table>	Particulars	Amount (Rs) / Unit	Minimum Investment A	5000	Domestic price of Gold (1 kg) while creating basket/portfolio B	51,00,000	Allotment Price (1/100000 of Domestic price of Gold (1 kg) C = B/ 100000	51	No. of DSP Gold ETF Units allotted (rounded off to whole number) D = A/C	98	Value of units allotted (Rs.) E = C*D	4998	Cash refunded (Rs.) F = A-E	2	Particulars	Amount (Rs) / Unit	Minimum Investment A	10,000	Transaction charges for Rs 10,000 and above B	100	Net Investment amount C = A-B	9,900
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	Domestic price of Gold (1 kg) while creating basket/portfolio D	51,00,000
	Allotment Price (1/100000th of Domestic price of Gold (1 kg) E = D/ 100000	51
	No. of DSP Gold ETF Units allotted (rounded off to whole number) F = C/E	194
	Value of units allotted (Rs.) G = F*E	9894
	Cash refunded (Rs.) H = C-G	6
Allotment confirmation	<p>Information about allotment of Units stating the number of Units allotted shall be sent within 5 Business Days from the close of the NFO Period of the Scheme. 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 date of receipt of transaction request.</p> <p>As the units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form, the statement provided by the Depository Participant will be equivalent to the account statement.</p>	
Refund	<ul style="list-style-type: none"> • If the Scheme fail to collect the minimum subscription amount of Rs. 05 Crore, the Mutual Fund shall be liable to refund the money to the applicants. • Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will commence immediately after the closure of the NFO subject to receipt of funds. • Refunds will be completed within 5 Business Days from the closure of the New Fund Offer Period. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the AMC. As per the directives issued by SEBI, it is mandatory for Applicants to mention their bank account numbers in their applications for purchase of Units. 	
Who can invest? (This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.)	<p>The following persons (subject to, wherever relevant, purchase of units of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> • Resident Adult Individuals either singly or jointly (not exceeding three) • Minors through parent/legal guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions) • Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required) • Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions • NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis • Foreign Portfolio Investors (FPI) as defined in Regulation 2(1) (h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014 • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organisations • International Multilateral Agencies approved by the Government of India 	

- Non-Government Provident/Pension/Gratuity funds as and when permitted to invest
- Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996
- Others who are permitted to invest in the Scheme as per their respective constitutions
- The scheme of the Mutual Fund, subject to the conditions and limits prescribed in SEBI (MF) Regulations and/or by the Trustee, AMC or Sponsors (The AMC shall not charge any fees on such investments).
- The AMC (No fees shall be charged on such investments).

Note: For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.

- a. 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.
- b. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- c. 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.
- d. 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.
- e. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

Further, all other requirement for investments by minor and process of transmission shall be followed in line with SEBI circular dated December 24, 2019 as amended from time to time.

Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme

United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:

- No fresh purchases/additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.

However, subscription (including systematic investments) and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee Company from time to time shall be accepted.

The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the

	<p>applicable laws for such investments. The AMC reserves the right to reject the transaction request or redeem with applicable exit load and TDS or reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <ul style="list-style-type: none"> • For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions, subject to the abovementioned conditions, may be rejected. • In case the AMC/Fund subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value. • Applicability and provisions of Foreign Account Compliance Act (FATCA) For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. www.dspim.com
<p>Where can you submit filled up applications for purchase?</p>	<p>During the NFO Applications can be submitted at any of the official points of acceptance of transactions before the close of the office business hours. The addresses are given at the end of this SID. Investors can log on to www.camsonline.com for details of various offices/ISCs of Registrar.</p> <p>Stock brokers registered with recognized stock exchanges and empaneled with the AMC shall also be considered as official points of acceptance of transactions. Please refer to 'Trading in Units through Stock Exchange mechanism' under 'A. New Fund Offer Details', for detailed provisions.</p> <p>ASBA applications can be submitted only at SCSB at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in).</p>
<p>How to Apply?</p>	<ul style="list-style-type: none"> • Please refer to the SAI and application form for instructions. • Investors intending to trade in Units of the Scheme, will be required to provide demat account details in the application form, as mentioned under 'Dematerialisation'. • Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA form should not be submitted at location other than SCSB as it will not be processed. For details on ASBA process please refer the ASBA application form. <p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website www.dspim.com.</p> <p>The list of the OPA / ISC is available on our website as well. Please refer to the SAI and Application form for further details and the instructions.</p>
<p>Listing and Transfer of Units</p>	<p>The Units of the scheme will be listed on National Stock Exchange of India Limited and BSE Ltd and/or any recognised stock exchanges as may be decided by AMC from time to time. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s). The AMC will appoint Market Makers to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote (buy and sell quotes) in the market.</p> <p>Alternatively, the Market Makers and Large Investors may subscribe to and/or redeem the units of the Scheme with the Mutual Fund on any business day during the ongoing offer period commencing not later than 5(five) business days from the date of allotment at a price equivalent to applicable NAV and transaction</p>

	<p>charges, if any, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof. All investors including Market Maker(s), Large Investors and other investors may sell their units in the stock exchange(s) on which these units will be listed on all the trading days of the stock exchange.</p> <p>Mutual fund will repurchase units from Market Maker(s) and Large Investors on any business day provided the value of units offered for repurchase is not less than creation unit size.</p>
Trading in Units through Stock Exchange Mechanism	<p>The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers registered with the BSE, NSE and/or ICEX in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE, ICEX or such other recognized stock exchange in this regard and agreed with the Asset Management Company/Registrar and Transfer Agent. The investor shall be serviced directly by such stock brokers/ Depository Participant. The Mutual Fund will not be in a position to accept any request for transactions or service requests in respect of Units bought under this facility in demat mode.</p> <p>Transactions conducted through the Stock Exchange mechanism shall be governed by the SEBI (Mutual Funds) Regulations 1996 and operating guidelines and directives issued by NSE, BSE, ICEX or such other recognized exchange in this regard.</p> <p>Further, in line with SEBI circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 as amended from time to time, investors can directly buy/redeem units of the Scheme through stock exchange platform.</p>
Payment details	<p>The CTS enabled cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>
Special facilities available during the NFO	<p>Switching</p> <p>During the NFO period switch request will be accepted upto 3.00 p.m. as per the timelines stated below, The Unit holders will be able to invest into the NFO of the Scheme by switching part or all of their Unit holdings held in the existing schemes of the Mutual Fund.</p> <p>a) For T+1 payout schemes till 3.00 p.m. on the last day of the NFO, b) For T+3 payout schemes till 3.00 p.m. 1 business day prior to the last day of the NFO, c) For T+5 payout schemes till 3.00 p.m. 3 business days prior to the last day of the NFO</p> <p>The funds from the switch out schemes into the switch in scheme should be received within T+2 days from the date of closure of the NFO.</p> <p>Any switch applications received beyond the above mentioned timelines will be rejected.</p> <p>A switch has the effect of redemption from one scheme/plan/option and a purchase in the other scheme/plan/option to which the switching has been done. The price at which the units will be switched-out will be based on the redemption</p>

	<p>price of the scheme from which switch-out is done and the proceeds will be invested into the Scheme at the NFO Price.</p> <p>Unit holders are requested to note that application for 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, 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.</p> <p>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. The funds from the switch out schemes into the switch in scheme should be received within One business day prior to the allotment date.</p> <p>If the NFO of the scheme is called off for any reason whatsoever, the Switch Out amount from other schemes to the NFO scheme will be paid to the investor within 5 Business Days of the closure of the NFO, similar to a redemption from Switch out scheme. Investors should note that the Switch transaction will not be nullified and the switch amount will be paid out as redemption. Further, such payments will not qualify as delayed payments and no interest will be payable by the Fund/AMC/RTA in such cases where the payment date is beyond 3 working days of the switch out date, as the switch transactions are accepted from the first day of the entire NFO period and the NFO may be called off after the closure of NFO</p> <p>(i) Applications Supported by Blocked Amount (ASBA) facility ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Please refer ASBA application form for detailed instructions. Please refer the SAI and ASBA application form for complete details on ASBA.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</p>	<p>Not Applicable.</p>
<p>Restrictions, if any, on the right to freely retain or dispose off units being offered.</p>	<p>In the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order.</p> <p>Suspension/Restriction on Redemption of Units of the Scheme(s):</p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted. In accordance with SEBI circular ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; b) Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;

	<p>c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>Restriction on / suspension of redemption of Units of the Scheme(s) may be imposed for a specified period of time not exceeding 10 working days in any 90 days' period.</p> <p>When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction. ii. Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction. <p>Also refer to the section 'Suspension of Purchase and Redemption of Units' in the Statement of Additional Information.</p>
<p>Facility to transact in units of the Schemes through MF Utility portal & MFUI Points of Services pursuant to appointment of MF Utilities India Pvt. Ltd.</p>	<p>The AMC has entered into an Agreement with MF Utilities India Pvt. Ltd. (MFUI), for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Investors can execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MFU portal i.e. www.mfuonline.com as and when such a facility is made available by MFUI. The MFU portal i.e. www.mfuonline.com will be considered as Official Point of Acceptance for such transactions.</p> <p>The Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website i.e. www.mfuindia.com against the POS locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in schemes of the Fund will be accepted on an ongoing basis. Further, investors can also submit their non-financial transaction requests at the POS.</p> <p>The salient features of the facility to transact in units of the Schemes through MFU are given below:</p> <ol style="list-style-type: none"> 1. Common Account Number ("CAN"): Investors are required to submit duly filled in CAN Registration Form ("CRF") and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. www.mfuindia.com or can be obtained from MFUI POS. <p>CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple schemes of various Mutual Funds through MFU and to map existing investments, if any.</p> <p>MFU will map the existing folios of investors in various schemes of Mutual Funds to the CAN to enable transacting across schemes of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU.</p> <p>CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI.</p>

	<ol style="list-style-type: none">2. CAN registered investors can transact through electronic mode through MFU portal i.e. www.mfuonline.com and when such a facility is made available to them by MFUI. The time of transaction submission done through MFU portal i.e. www.mfuonline.com and the successful receipt of the same in the servers of MFUI would be the time-stamp for the transaction.3. Investors not registered with MFUI can also submit their financial & non-financial transactions request at MFUI POS by giving reference of their existing folio number allotted by the Fund.4. The transactions on the MFU portal shall be subject to the terms & conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time.5. All other terms and conditions of offering of the Scheme as specified in the SID, KIM and SAI shall be applicable to transaction through MFUI.
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B. ONGOING OFFER DETAILS

1. Ongoing Offer Period

(This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period)

The Scheme shall re-open for ongoing subscription within 5 business days from the date of allotment.

2. Plans and Options offered under the Scheme

Presently the Scheme does not offer any Plans/Options under the Scheme. The AMC/Trustee reserves the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.

3. Minimum amount for Application/Redemption

Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE/BSE on which the Units are listed. Subscriptions made through Stock Exchanges will be made by specifying the number of Units to be subscribed and not the amount to be invested. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.

Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. However, w.e.f. May 01, 2023, the Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time.

The Scheme offers for subscriptions/redemptions only for Market Makers and Large Investors in 'Creation Unit Size' on all Business Days at the Applicable NAV.

Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of Units including the Cash Component and transaction handling charges, corporate action charges, if any, will have to be borne by the Market Maker/Large Investor.

The Fund creates/redeems Units in large size known as "Creation Unit Size". Each "Creation Unit" consists of 100000 Units. The value of the "Creation Unit" is the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 100000 Units and/or subscribed in cash equal to the value of said predefined units of the Scheme.

The Portfolio Deposit and Cash Component for the Scheme may change from time to time.

The subscription/redemption of Units in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by cash.

The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

4. Ongoing price for subscription (purchase)/ redemption (sale) by investors through various modes:

I. Through Stock Exchange(s):

a. For Subscription through Stock Exchange(s):

All categories of investors may purchase the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof at the prevailing listed price. The transactions (trading) in the Stock Exchange(s) shall be subject to the Regulations, Bye laws and Rules applicable to the Stock Exchanges and its clearing house respectively. The trading members shall be responsible for delivering the units to the demat

account of the investors on successful completion of settlement. Investors are advised to contact their trading members to understand the various cut-off times to meet their fund pay-in obligations for ensuring successful settlement of their transactions.

b. For Redemption through Stock Exchange(s):

All categories of investors may sell the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof.

II. For subscription / redemption of units directly with mutual fund in cash:

Mutual Fund will allow subscription / redemption of units from Market Makers (MM)/ Large Investors (LI) (subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) w.e.f. May 01, 2023) on any Business Day in Creation Unit size at Applicable NAV, subject to applicable exit load; if any. Currently there is no Exit Load. However, transaction charges payable to Custodian/Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds.

a. For Subscription of units in Creation Unit size for Cash:

- AMC shall allow cash purchases of units in Creation Unit Size by MM/LI. They shall make creation request to the AMC where upon the AMC will arrange to purchase the underlying physical gold.
- MM/LI may submit an application for the purchase of units in Creation unit size to the AMC on any business day, based on Intra-day NAV (based on the actual execution price of the underlying portfolio) by payment of requisite cash as determined by AMC by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.
- On receipt of confirmation of purchase by the AMC on behalf of MM/LI, AMC will instruct the Registrar & Transfer Agent the total number of units to be created & upon realization of the requisite cash, the creation of units will be at the Applicable NAV.

b. For Redemption of units in Creation Unit size for Cash:

- Also, AMC provides for cash redemption of units in Creation Unit Size by MM/LI. On receipt of such redemption requests, AMC will arrange to sell physical gold on behalf of the MM/LI. Accordingly, the sale proceeds of physical gold after adjusting necessary charges / costs & exit load, if any will be remitted to the MM/LI.
- The redemption price for redemption of units in Creation Unit Size will be based on the Applicable NAV and transaction costs, if any on the date of redemption request, subject to cut-off timing limits.
- Redemption proceeds will be dispatched to MM/LI within three working days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The role of AMC is of a facilitator to the Market Makers/Large Investors to purchase /sell Gold on their behalf for the purpose of creating /redeeming units of the scheme in Creation Unit Size.

The Fund may from time to time change the size of the Creation Unit size in order to equate it with marketable lots of underlying instruments.

III. For subscription / redemption of units directly with mutual fund using portfolio deposit and cash component:

Portfolio Deposit: will be in predefined quantity (i.e. weighing 1 Kg) & in multiples of 1 Kg & purity (fineness) of 995 parts per 1000 of physical gold. The quantity & purity (fineness) of physical gold will be defined & announced by the AMC from time to time.

Cash Component: represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio Deposit.

The Creation Unit size will be 100000 units.

No kind of credit facility would be extended during creation of units. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

a. For Subscription of units in Creation Unit size with Portfolio Deposit and Cash Component:

- 1) MM/LI may submit an application for purchase of units in Creation Unit Size to the AMC on any Business Day based on the Applicable NAV .
- 2) By submitting the application, the MM/LI agree to transfer (deposit) the Portfolio Deposit (i.e. physical gold) and / or the cash component in the scheme's account.
- 3) MM/LI are required to transfer (deposit) the Portfolio Deposit (i.e. physical gold) to the Custodian, while the balance Cash Component, if any has to be paid to the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.
- 4) As per the agreement with Custodian for physical gold, Custodian will accept physical gold only if it is in compliance with the good delivery norms of LBMA and such other documents that the Custodian may require from time to time so as to adequately indicate the purity of the Gold deposited with it.
- 5) On having credited the scheme's account with gold deposits in the physical form, Custodian will confirm to the AMC of vaulting of gold and in turn AMC will instruct the Registrar & Transfer Agent, the total number of units to be created & upon realization of Cash Component, the creation of units will be at the Applicable NAV of the scheme.

For Redemption of units in Creation Unit size with Portfolio Deposit and Cash Component:

- 1) The procedure by which an MM/LI can redeem units of the scheme in Creation unit size will mirror the procedure for the subscription of units in creation unit size as above.
- 2) MM/LI may make a redemption request to the AMC for redemption of units in Creation Unit size on any business day in a duly filled redemption form.
- 3) The request for redemption by MM/LI needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the MM/LI has a depository account stating the number of units transferred to the scheme's DP account.
- 4) The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV and transaction charges, if any on the date of redemption request, subject to cut-off timing limits.
- 5) The delivery of physical gold to MM/LI will be made at the location communicated by the AMC/Custodian within the jurisdiction of Mumbai. The expenses associated with taking physical delivery of gold will have to be borne by the MM/LI.
- 6) Cash Component, if any, of the Redemption proceeds will be despatched to MM/LI within three working days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC.

Note:

1. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on AMC's website.

2. Transaction handling charges include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges and such other charges that the mutual fund may have to incur in the course of cash subscription/redemption or accepting the Portfolio Deposit or for giving a portfolio of securities as consideration for a redemption request. Such transaction handling charges shall be recoverable from the transacting Market Maker or Large Investor.
3. The Portfolio Deposit and / or Cash Component for DSP GOLD ETF may change from time to time.
4. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying securities.
5. The scheme shall meet its expenses out of the cash held & in case, the cash is insufficient to meet the expenses, the scheme may be required to sell the Portfolio Deposit to meet the Scheme expenses resulting into Portfolio Deposit being lower than the units allotted under the scheme.
6. AMCs shall facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis.

Restrictions, if any, on the right to freely retain or dispose off units being offered

In the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order.

Suspension/Restriction on Redemption of Units of the Scheme

Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted. In accordance with SEBI circular ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/57 dated May 31, 2016 and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

- a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;
- b) Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;
- c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

Restriction on / suspension of redemption of Units of the Scheme(s) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied:

- i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.
- ii. Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.

Also refer to the section 'Suspension of Purchase and Redemption of Units' in the Statement of Additional Information.

Cut off timing for subscriptions/ redemptions

In case of Purchase / Redemption directly with Mutual Fund:

The Cut-off time for receipt of valid application for Subscriptions and Redemptions is 3.00 p.m.

However, as the Scheme is an Exchange Traded Fund, the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Working Day.

Pursuant to the SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022, the requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by Market Makers and other eligible investors.

Settlement of Purchase/Sale of Units of the Scheme on Stock Exchange:

Buying/Selling of Units of the Scheme on Stock Exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities paying day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.

If an investor has bought Units, he should give standing instructions for “Delivery-In” to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give “Delivery Out” instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.

Rolling Settlement

As per the SEBI's circular dated March 4, 2003, the rolling settlement on T+2 basis for all trades has commenced from April 1, 2003 onwards. The Pay-in and Pay-out of funds and the Units will take place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle. A typical Settlement Cycle of Rolling Settlement is given below:

Day Activity:

T	The day on which the transaction is executed by a trading member
T+1	Confirmation of all trades including custodial trades by 11.00 a.m.
T+1	Processing and downloading of obligation files to brokers/custodians by 1.30 p.m.
T+2	Pay-in of funds and securities by 11.00 a.m.
T+2	Pay out of funds and securities by 1.30 p.m.

While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and stock exchange / bank holidays are not taken into consideration.

Where can the applications for purchase/redemption be submitted?

On an Ongoing basis the transaction requests (applicable for Market Makers/Large Investors) can be submitted at the head office of the AMC. In case the applications are received at any of the branch

offices of the AMC, such branch office shall facilitate in sending the transaction requests to the head office of the AMC.

Minimum Application Amount (subscription/redemption):

On The Exchange:

Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the Stock Exchange on which the Units are listed. Subscriptions made through Stock Exchanges will be made by specifying the number of Units to be subscribed and not the amount to be invested. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.

Directly from the Fund:

The Scheme offers for subscriptions/redemptions only for Market Makers and Large Investors (subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) w.e.f. May 01, 2023) in "Creation Unit Size" on all Business Days. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of Units of the Scheme including the Cash Component and transaction handling charges, if any, will have to be borne by the Market Maker/Large Investor.

The Fund creates/redeems Units of the Scheme in large size known as "Creation Unit Size". Each "Creation Unit" consists of 100,000 Units of DSP Gold ETF. The value of the "Creation Unit" is the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 100,000 Units of the Scheme and/or subscribed in cash equal to the value of said predefined units of the Scheme.

The subscription/redemption of Units of the Scheme in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by cash.

Liquidity Window:

Further, in terms of clause no. VIII of SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2022 and SEBI Circular no. SEBI/HO/IMD/DOF2/P/CIR/2022/145 dated October 28, 2022 w.e.f. May 01, 2023 investors can directly approach AMC for redemption of units for transaction of more than Rs. 25 Crore, subject to creation unit size.

Investors can also directly approach AMC for redemption of units for transaction of upto Rs. 25 Crore without any exit load, if:

- i) Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or
- ii) No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or
- iii) Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.

In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

Minimum balance to be maintained and consequences of non-maintenance

There is no minimum balance requirement.

IDCW

The Scheme does not offer any Plans/ IDCW Options for investment. The AMC/Trustee reserves the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.

Delay in payment of redemption / repurchase proceeds

As per SEBI circular SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022, the Mutual Fund shall transfer the redemption or repurchase proceeds within three working days from the date of redemption or repurchase. In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid three working days, the AMC will be liable to pay interest along with the proceeds of redemption or repurchase to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (currently @ 15% per annum).

Further, in exceptional situations additional timelines in line with AMFI letter no. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023 will be applicable for transfer of redemption or repurchase proceeds to the unitholders.

Transfer of Units

In accordance with SEBI circular number CIR/IMD/DF/10/2010 dated August 18, 2010, units of all DSP Gold ETF which that are held in demat as well as in physical form, will be transferable and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time.

If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the transfer may be effected in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, provided the transferee is otherwise eligible to hold the Units.

Pledge of Units for Loans

Units can be pledged by the Unit Holders as security for raising loans, subject to any rules/restrictions that the Trustee may prescribe from time to time.

Since the units shall be held in demat form, the rules of the respective DP will be applicable for pledge of the Units. Units held in demat form can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledge gets created in favour of the pledgee only when the pledgee's DP confirms the creation of pledge in the system.

Account Statements

Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.

Bank Account Details / Multiple Bank Account Registration

It is mandatory for all investors to provide their bank mandate which will be used for payment of redemption payout. Applications without the mandatory bank details and supporting documents are liable to be rejected. Investors should ideally mention account details of the same bank account from where the payment towards purchase is made. If the bank account details mentioned are different from purchase pay-in bank, investors should attach a cancelled cheque off the said account with name and account number pre-printed. Should the investor fail to provide the documents, the Fund/AMC/RTA reserve the right to register the pay-in bank details as the redemption bank details and use such bank account for payment of any redemption proceeds.

The Mutual Fund offers its Unit holders, facility to register multiple bank accounts for pay-in & payout purposes and designate one of the registered 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 a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account is submitted by such investor.

Registered bank accounts may also be used for verification of payins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription.

Change of Bank

For investors holding Units in demat mode, the procedure for change in bank details would be as per the instructions given by their respective Depository Participant(s).

New bank accounts can only be registered using the designated “Bank Accounts Registration Form” / ‘Change of Bank Form’. If Unit holder(s) provide a new and unregistered bank mandate or a change of bank mandate request with specific redemption payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption proceeds, or the Mutual Fund withhold the payment for upto 10 calendar days to ensure validation of new bank mandate mentioned. Change of bank mandate would not be processed based on the request submitted along with the redemption request and the investor will have to submit a fresh request for change of bank mandate with supporting documents. Any request without the necessary documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be processed with the existing registered details only. Valid change of bank mandate requests with supporting documents will be processed within ten days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried based on the previously registered details.

Process for change of address

As units would be in demat mode, the procedure for change in address would be as determined by the depository participant.

Investors who wish to change their address have to get their new address updated in their KYC records. Investor will have to submit a KYC Change Request Form in case of individual investors and KYC form in case of non individual investors along with proof of address and submit to any of the AMC Offices or CAMS Investor Service Centers. Based on the new address updated in the KYC records, the same will be updated in the investor folio.

Non acceptance of third party payment

In case of subscriptions, the Mutual Fund shall verify the bank account from which the funds have been paid for the subscription. In case it is identified that the funds have not come from the investor’s bank account, the subscription will be rejected. Please refer SAI for Details.

Example of computation of Cash Component for Creation / Redemption of Units in Creation Unit Size

The Creation Unit is made up of 2 components i.e. Portfolio Deposit and Cash Component. The Portfolio Deposit will be determined by the Fund. The Portfolio Deposit will be physical Gold and will be for 1 kg and in multiples of 1 kg. *During buying or selling, for a concerned transaction, In case of any variation in the weight of the gold bar (away from 1 kg), same shall be adjusted in the cash component i.e. higher weight will reduce cash component and lower weight will increase cash component for the concerned investor.* The value of Portfolio Deposit will change due to changes in the prices during the day.

The Cash Component will be arrived in the following manner:

Subscription through portfolio deposit		Amounts
Number of Units subscribed in Creation Unit	A	1,00,000
Applicable NAV per Unit for subscription through portfolio deposit	B	Rs.52
Value of one Creation Unit (including cash component)	C	Rs. 52,00,000
Previous day closing price per 1/100 th of gram of Domestic price of Gold	D	Rs. 51
Portfolio deposit (weight of gold bars)	E	1 kg

Value of Portfolio Deposit (gold bar of 1 kg)	F	Rs. 51,00,000
Other charges applicable (including depository, transaction charges and taxes)	G	1,180
Cash Component receivable from investor (Applicable for this transaction) # (C-F+G)	H	Rs.1,01,180

<u>Redemption through portfolio deposit</u>		<u>Amounts</u>
Number of Units redeemed in Creation Unit	A	1,00,000
Applicable NAV per Unit for redemption through portfolio deposit	B	Rs.52
Value of one Creation Unit redeemed (including cash component)	C	Rs. 52,00,000
Previous day closing price per 1/100 th of gram of Domestic price of Gold	D	Rs. 51
Portfolio deposit transferred to investor (weight of gold bars)	E	1 kg
Value of Portfolio Deposit transferred (gold bars of 1 kg)	F	Rs. 51,00,000
Other charges applicable (including depository, transaction charges and taxes)	G	1,180
Cash Component payable to investor (Applicable for this transaction) # (C-F+G)	H	Rs.1,01,180

The above is just an example to illustrate the calculation of cash component.

Cash Component will vary depending upon the actual charges incurred like Custodial Charges and other incidental charges for creating units.

Nomination:

Since the units of the scheme will be issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme.

C. PERIODIC DISCLOSURES

<p>Net Asset Value (This is the value per Unit of the Scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your Unit balance)</p>	<p>The first NAV will be calculated and declared within 5 Business days from the date of allotment. Thereafter, the Mutual Fund shall declare the NAV of the Scheme on every Business Day, on AMFI's website www.amfiindia.com, by 09.00 a.m. on the following calendar day and also on www.dspim.com. The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations.</p> <p>In case of delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs of the Scheme are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons for the delay and explaining when the Fund would be able to publish the NAVs.</p> <p>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com.</p>
<p>Half yearly Portfolio Disclosures: (This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)</p>	<p>In case of unit holders whose email address are registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>
<p>Half Yearly Financial Results</p>	<p>The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on www.dspim.com and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.</p>
<p>Annual Report</p>	<p>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p>

	<p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p>
Monthly Portfolio Disclosure	<p>The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. www.dspim.com on or before the tenth day of succeeding month.</p>
Risk-o-meter	<p>In accordance with SEBI circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/555 dated April 29, 2021 and SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/621 dated August 31, 2021, AMC shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. <p>Further, the portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and riskometer of benchmark</p>
Associate Transactions	<p>Please refer the SAI.</p>
Monthly Dashboard	<p>In accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme.</p>
Investor services	<p>Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-208-4499 or 1800-200-4499 (toll free), e-mail: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP Investment Managers Private Limited Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com for any service required or for resolution of their grievances for their transactions with MFUI.</p>
Tracking Error & Tracking Difference	<p>Tracking Error:</p> <p>Tracking Error means the extent to which the NAV of the Scheme moves in a manner inconsistent with the movements of the benchmark (price of Gold) on any given day or over any given period of time due to any cause or reason whatsoever including but not limited to expenditure incurred by the Scheme, dividend payouts if any, whole cash not invested at all times as it may keep a portion of funds in cash to meet redemption etc,</p> <p>The tracking error i.e. the annualised standard deviation of the difference in daily returns between physical gold and the NAV of Gold ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on monthly basis on the website of the AMC.</p> <p>In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, and shall be</p>

	<p>brought to the notice of Trustees with corrective actions taken by the AMC, if any.</p> <p>Further, Tracking error based on past one year rolling data, shall be disclosed on a daily basis, on the website of AMC (i.e. www.dspim.com) and AMFI.</p> <p>Tracking Difference:</p> <p>Along with the disclosure of tracking error, Gold ETF schemes shall also disclose the tracking difference i.e. the difference of returns between physical gold and the Gold ETF, on the website of the AMC on monthly basis for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p> <p>Tracking Difference (TD) is the annualized difference of daily returns between the Index and the NAV of the ETF (difference between fund return and the index return) i.e. Return of the Index Return of the mutual fund scheme Positive TD means the fund has outperformed the benchmark and negative TD means vice versa.</p>
Scheme Summary Document	<p>The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).</p>

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.)

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

As per Finance Act 2020, any distribution by mutual fund will be taxed in the hands of the Unit Holder.

Distribution by Mutual Fund						
Particulars	Tax Rates* under the Act			TDS Rates under the Act		
	Residents	NRI/PIOs & Other Non-resident other than FPI	FPIs	Residents	NRI/PIOs & Other Non-resident other than FPI	FPIs
Any distribution by equity/ non-equity fund	Taxable at normal rates of tax applicable to the assessee	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee (other than units purchased in foreign currency) In respect of non-resident (not being	20% (u/s 115AD)	10% @ (u/s 194K)	20%* (u/s 196A)	20%* (u/s 196D) or as per applicable DTAA whichever is lower

		company) or foreign corporates - 20%(for units purchased in foreign currency)				
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*plus surcharge and Health and Education cess^â. Surcharge as per the below table

As per the Finance Act 2021 TDS rate in case FPI deducted under section 196D to be deducted at 20% or DTAA rate whichever is lower.

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Status of Investor	Income > 50 lakhs and upto 1 crores(in Rs)	Income > 1 cr and upto 2 cr(in Rs)	Income > 2 cr and upto 5 cr(in Rs)	Income > 5 cr and upto 10 cr(in Rs)	Income exceeding 10 cr(in Rs)
Individuals/HUFs/BOIs/AOPs and Artificial juridical persons -Capital gains on Equity Oriented Funds & *Non-equity oriented fund	10%	15%	15%	15%	15%
Firms, Local authorities	-	12%	12%	12%	12%
Co-operative societies (The Finance Bill, 2022 has proposed surcharge to be levied at 7% &12%)		7%	7%	7%	12
Domestic Company	-	7%	7%	7%	12%
Foreign Company	-	2%	2%	2%	5%

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

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

*The Finance Bill, 2022 has proposed the surcharge to be levied at par with Equity Oriented Scheme.

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

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

\$ including in case of consolidation of options under any scheme of a mutual fund (in the absence of any specific exemption provision in the Income-tax Act, 1961)

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

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

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

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

(iii) a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;

(iv) Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.

The Finance Act 2021 has also introduced special provisions for higher rate of TDS applicable in case of non-filer of Income tax return.

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.

D.COMPUTATION OF NAV

NAV of Units under the Scheme will be calculated by following method shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under the Scheme on the valuation date}}$$

NAVs will be rounded off to four decimal places and will be computed and declared on every Business Day, as of the close of such Business Day. The valuation of the Schemes' assets and calculation of the Schemes' NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

The first NAV will be calculated and declared within 5 Business days from the date of allotment. Thereafter, the Mutual Fund shall declare the NAV of the Scheme on every Business Day, on AMFI's website www.amfiindia.com, by 09.00 a.m. on the following calendar day and also on www.dspim.com.

Valuation of Physical Gold:

Physical Gold will be valued basis the market price of gold in the domestic market and will be marked to market daily. The market price of gold in the domestic market on any Business Day would be derived as under:

1. The gold held shall be valued at the AM fixing price of LBMA in US dollars per troy ounce having a fineness of 995.0 parts per 1000, subject to the following:
 - a. it will be adjusted for conversion to metric measures as per standard conversion rate if required;
 - b. further adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
 - c. it will be further adjusted for the below additions -
 - I. transportation charges and other charges viz. Insurance, fixing charges, etc. that may be incurred in procuring such gold from London to the place where it is physically stored; &
 - II. notional customs duty and applicable taxes and levies that may be incurred to procure gold from London to the place where it is physically stored;

Provided that the additions under clause (c) may be made on the basis of a notional premium that is charged for delivery of gold to the place where it is physically stored.

Provided that the adjustment under above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the mutual fund

Provided further that where the gold held by a Scheme is of a greater fineness, the relevant LBMA prices of AM fixing shall be considered as the reference price under this sub-paragraph.

2. If the gold acquired by the gold exchange traded fund scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of sub-paragraph (1).

SECTION VII - FEES AND EXPENSES

This section outlines various expenses that will be borne by the Scheme. The information provided below would assist the investor in understanding the expense structure of the Scheme, types of different fees / expenses, their percentage the investor is likely to incur on purchasing and selling the Units of the Scheme.

A. NFO EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. The NFO expenses of floating the Scheme will be borne by the AMC.

The information provided under this Section seeks to assist the investor in understanding the expense structure of the Scheme and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Scheme.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses incurred for operating the Scheme. These expenses include and are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar's fee, Marketing and selling costs etc., as given in the Table 2 which summarizes estimated annualized recurring expenses as a % of daily net assets of the Scheme.

Operating & recurring expenses under regulation 52 (6) & 52 (6A):

The Scheme may charge expenses within overall limits as specified in the Regulations except those expenses which are specifically prohibited. The annual total of all charges and expenses of the Scheme shall be subject to the following limits, defined under Regulation 52 of SEBI MF regulations:

Table 1: Limit as prescribed under regulation 52 of SEBI MF regulations for exchange traded fund:

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

Notes to Table 1:

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

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

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

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

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

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

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

Note: Pursuant to the directions received from SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 read along with AMFI communication dated March 02, 2023, w.e.f March 01, 2023 no additional expense shall be charged on the new inflows received on or after March 01, 2023 from specified cities as per Regulation 52 (6A) (b) till any further guidance is received from SEBI in this regard.

GST on investment and advisory fees:

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

Others:

In accordance with SEBI circular dated October 22, 2018, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, or by the trustee or sponsors.

Provided that the expenses that are very small in value but high in volume (as provided by AMFI in consultation with SEBI) may be paid out of AMC’s books. Such expenses can be paid out of AMC’s books at actuals or not exceeding 2 bps of the Scheme AUM, whichever is lower.

Further with regards to the cost of borrowings in terms of Regulation 44(2), the same shall be adjusted against the portfolio yield of the Scheme and borrowing costs in excess of portfolio yield, if any, shall be borne by the AMC.

C. Disclosure relating to changes in TER:

In accordance with SEBI circulars viz. SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 5, 2018 and SEBI/HO/IMD/DF2/CIR/P/2018/91 dated June 5, 2018, the AMC shall prominently disclose TER on daily basis on the website www.dspim.com. Further, changes in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

The notices of change in base TER shall be updated on the website at least three working days prior to effecting such change Provided that any decrease in TER in a mutual fund scheme due to various regulatory requirements, would not require issuance of any prior notice to the investors.

The prior intimation/notice shall not be required for any increase or decrease in base TER due to change in AUM and any decrease in base TER due to various regulatory requirements.

A. Illustrative example for estimating expenses for a scheme with corpus of 100 crores:

The AMC in good faith has estimated and summarized in the below table for each Scheme, the expenses on a corpus size of Rs. 100 crores. The actual total expenses may be more or less than as specified in the table below. The below expenses are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations.

Table 2: The estimated total expenses as a % of daily net assets of the Scheme are as follows:

Sr No.	Indicative Expense Heads	% of daily net assets
(i)	Investment Management and Advisory Fees	Upto 1.00%
(ii)	Fees and expenses of trustees*	
(iii)	Audit fees	
(iv)	Custodian fees	
(v)	RTA Fees	
(vi)	Marketing & Selling expense incl. agent commission	
(vii)	Cost related to investor communications	
(viii)	Cost of fund transfer from location to location	
(ix)	Cost of providing account statements and IDCW redemption cheques and warrants	
(x)	Costs of statutory Advertisements	
(xi)	Cost towards investor education & awareness (at least 0.01 percent)	
(xii)	Brokerage & transaction cost over and above 0.12 percent and 0.05 percent for cash and derivative market trades, respectively.	
(xiii)	GST on expenses other than investment and advisory fees	
(xiv)	GST on brokerage and transaction cost	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6)	Upto 1.00%
(b)	Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)	Up to 0.30%

*The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. Trustee shall charge the Trusteeship Fees in proportion to the net assets of each of the Scheme of the Mutual Fund.

The goods and service tax on Investment Management and Advisory fees will depend on the total amount charged as Investment Management and Advisory fees. Currently it is chargeable at 18% on Investment Management and Advisory Fees.

The above expense structures are indicative in nature. Actual expenses could be lower than mentioned above.

The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly.

For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.

B. Illustration of impact of expense ratio on scheme's returns:

Particulars	NAV p.u. in Rs.	%
(A) Opening NAV at the beginning of the year	100.00	
(B) Annual income accrued to the scheme	15	15%

(C) Annual expense charged by the scheme	1.75	1.75%
(D) Closing NAV at the end of the year (D=A+B-C)	113.25	
(E) Net annual return to investors (E=D-A)	13.25	13.25%

Link for TER disclosure: <https://www.dspim.com/mandatory-disclosures>

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the Units or to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, investors may refer the website of the AMC www.dspim.com or call at 1800-200-44-99 (toll free) or may contact their distributor.

Entry Load: Nil

Exit Load: Nil

The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread or brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market

Investors may note that the Trustee has the right to modify the existing load structure, subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall consider the following measures to avoid complaints from investors about investment in the schemes without knowing the loads:

- (i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum shall be circulated to all the distributors/brokers so that the same can be attached to SID and KIM already in stock.
- (ii) Arrangements will be made to display the addendum to the SID in the form of a notice in all the ISCs/offices of the AMC/Registrar.

Investors are advised to contact any of the Investor Service Centers or the AMC to know the latest position on Exit Load structure prior to investing in the Scheme.

D. TRANSACTION CHARGE

Transaction Charges on purchase/subscription received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted to receive the transaction charges) shall be deducted by the AMC from the subscription amount and paid to the distributor and balance shall be invested as under:

(i) First Time Mutual Fund Investor (across Mutual Funds):

Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent (provided the distributor has Opt-In for this charge cum facility) of the first time investor and the balance shall be invested.

(ii) Investor other than First Time Mutual Fund Investor:

Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent (provided the distributor has Opt-In for this charge cum facility) of the investor and the balance shall be invested.

(iii) Transaction charges shall not be deducted/applicable for:

- (a) purchases /subscriptions for an amount less than Rs. 10,000/-;
- (b) transaction other than purchases/subscriptions relating to new inflows such as Switch, etc.

- (c) purchases/subscriptions made directly with the Mutual Fund without any ARN code (i.e. not routed through any distributor/agent);
- (d) transactions carried out through the stock exchange mode.

The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

As per SEBI circular no. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

The AMC shall deduct the Transaction charges on purchase/subscription of Rs, 10, 000/- and above received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor/agent based on the type of product opted-in by the distributor to receive transaction charges.

E. STAMP DUTY

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

Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases /switch, to the unit holders would be reduced to that extent.

F. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Not Applicable

G. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS

AMC does not intent to provide any performance based incentive to its Market Maker. However, performance based incentives structure as and when provided to Market Makers shall be charged to the Scheme within the maximum permissible limit of TER and the appropriately disclosure in this regard shall be made.

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

Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases /switch, to the unit holders would be reduced to that extent.

SECTION VIII. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

SECTION IX. PENALTIES AND PENDING LITIGATION

Penalties and pending litigation or proceedings, findings of inspections or investigations for which action may have been taken or is in the process of being taken by any regulatory authority

1. Details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to shareholders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years:

NONE.

2. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party:

- An Adjudication Order dated December 29, 2022 has been issued in the matter of practice of charging total expense ratio to AMC books by DSP Mutual Fund in case of DSP Nifty 50 ETF. Pursuant to said order, a monetary penalty of Rs. One lakh each has been imposed on DSP Investment Managers Private Limited and DSP Trustee Private Limited which was paid on January 30, 2023 and January 27, 2023, respectively.

3. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party:

- On January 21, 2020, the AMC filed a plaint in the Honorable High Court of Judicature at Bombay, Ordinary Original Civil Jurisdiction in its Commercial Division a suit for infringement of trademark and passing off (Category Code no.1017 Act Code No.87) against DSP Realty, a proprietary concern of Shrikant Bhausahub Pawar ('Defendant'). The mentioned suit was filed inter-alia for the acts of infringement, passing off and damages by the Defendant, whose trade mark is deceptively similar to the AMC's registered DSP marks. On February 04, 2020, the Honorable High Court granted ad-interim relief restraining the Defendant from using of trademark.
- AMC holds non-convertible debentures issued by Accelerating Education and Development Private limited (AEDPL), a Resonance group entity vide Debenture Trust Deed dated November 10, 2016. AEDPL defaulted in repayment of redemption amount. AMC filed a petition under section 9 of the Arbitration and Conciliation Act, 1996 before the Delhi High Court seeking interim reliefs inter alia in the nature of non-alienation of assets for securing the entire amount of Rs. 144,76,82,011/- due and payable by Resonance Group to AMC. The Delhi High Court was pleased to issue notice to the petition under section 9. AEDPL and other Resonance group entities have undertaken not to alienate their assets. The pleadings stand completed and the matter is ripe for arguments. The matter is listed for hearing on 18th July 2023.

4. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency:

NONE.

Undertaking from Trustees

The Trustees have ensured that DSP Gold ETF, approved by them, is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product. DSP Gold ETF has been approved by the Trustees vide Resolution dated December 15, 2021.

Notwithstanding anything contained in this SID, the provisions of the SEBI (MF) Regulations, 1996 and the guidelines there under shall be applicable.

For DSP Trustee Company Pvt. Ltd.

Trustee: DSP Mutual Fund

Sd/-
Shitin D. Desai
Chairman

Sd/-
S.S.N.Moorthy
Director

Place: Mumbai
Date: March 29, 2023

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

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

CAMS Investor Service Centres and Transaction Points

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

Faridabad	B-49, 1st Floor,Nehru Ground,Behind Anupam Sweet House NIT, Faridabad,Haryana,121001
Gandhidham	CAMS SERVICE CENTER,Shyam Sadan,First Floor,Plot No.120,Sector 1/A,Gandhidham-370201
Gaya	CAMS SERVICE CENTER,North Bisar Tank,Upper Ground Floor,Near-I.M.A. Hall,Gaya-823001
Ghatkopar	CAMS SERVICE CENTRE,Platinum Mall,Office No.307,3rd Floor,Jawahar Road,Ghatkopar East,Mumbai-400077
Ghaziabad	CAMS SERVICE CENTER,1st Floor,C-10 RDC Rajnagar, Opp Kacheri Gate No.2,Ghaziabad-201002
Goa	CAMS SERVICE CENTER,Office No.103,1st Floor,Unitech City Centre,M.G.Road,Panaji Goa,Goa-403001
Gondal (Parent Rajkot)	A/177, Kailash Complex Opp. Khedut Decor Gondal,Gujarat,360311
Gorakhpur	CAMS SERVICE CENTRE,Shop No 5 & 6,3Rd Floor,Cross Road The mall,A D Tiraha.bank Road,Gorakhpur-273001
Gulbarga	Pal Complex, 1st Floor,Opp. City Bus Stop,SuperMarket,Gulbarga,Karnataka 585101
Guntur	CAMS SERVICE CENTER,Door No.31-13-1158,1st floor,13/1,Arundelpet,Ward No.6,Guntur-522002
Gurgaon	SCO - 16, Sector - 14, First floor,Gurgaon,Haryana,122001
Guwahati	CAMS SERVICE CENTRE,Piyali Phukan Road,K.C.Path,House No.1,Rehabari,Guwahati-781008
Gwalior	G-6 Global Apartment,Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior Madhya Pradesh-474002
Haldia	MOUZA-BASUDEVPUR, J.L. NO. 126, Haldia Municipality, Ward No 10, Durgachak, Haldia – 721602
Haldwani	Durga City Centre, Nainital Road, Haldwani, Uttarakhand-263139
Haridwar	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand – 249408
Hazaribag	Municipal MarketAnnanda Chowk,Hazaribag,Jharkhand,825301
Himmatnagar	D-78, First Floor,New Durga Bazar,Near Railway Crossing,Himmatnagar,Gujarat 383001
Hisar	CAMS SERVICE CENTRE,No-12, Opp. HDFC Bank,Red Square Market,Hisar,Haryana,125001
Hoshiarpur	Near Archies Gallery,Shimla Pahari Chowk,Hoshiarpur ,Punjab 146001
Hosur	CAMS SERVICE CENTER,Survey No.25/204,Attibele Road,HCF Post,Mathigiri,Above Time Kids School,Oppsite To Kuttys Frozen Foods,Hosur-635110
Hubli	No.204 - 205,1st Floor' B ' Block, Kundagol ComplexOpp. Court, Club Road,Hubli,Karnataka,580029
Indore	101, Shalimar Corporate Centre, 8-B, South Tukogunj,Opp.Greenpark, Indore,MadhyaPradesh,452001
Jabalpur	8, Ground Floor, Datt Towers,Behind Commercial Automobiles,Napier Town,Jabalpur,MadhyaPradesh,482001
Jaipur	R-7, Yudhisthir Marg C-SchemeBehind Ashok Nagar Police Station,Jaipur,Rajasthan,302001
Jalandhar	CAMS SERVICE CENTER, 144,Vijay Nagar,Near Capital Small Finance Bank,Football Chowk,Jalandar City-144001
Jalgaon	Rustomji Infotech Services70, NavipethOpp. Old Bus StandJalgaon,Maharashtra,425001
Jalna	Shop No 6, Ground Floor,Anand Plaza Complex,Bharat Nagar,Shivaji Putla Road,Jalna,Maharashtra,431203
Jammu	JRDS Heights Sector 14 Nanak Nagar Near Peaks Auto Showroom Jammu Jammu & Kashmir, 180004
Jamnagar	207,Manek Centre,P N Marg,Jamnagar,Gujarat,361001
Jamshedpur	Millennium Tower, "R" Road, Room No.15 First Floor, Bistupur,Jamshedpur,Jharkhand,831001
Janakpuri	Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058
Jaunpur	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh-222001
Jhansi	No.372/18D,1st Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001
Jodhpur	1/5, Nirmal Tower,1st Chopasani Road,Jodhpur,Rajasthan,342003
Junagadh	"Aastha Plus", 202-A, 2nd FloorSardarbag Road, Nr. AlkapuriOpp. Zansi Rani Statue, Junagadh Gujarat-362001
Kadapa	Bandi Subbaramaiah Complex,D.No:3/1718, Shop No: 8, Raja Reddy Street,Kadapa,AndhraPradesh,516001
Kakinada	CAMS SERVICE CENTRE,D No.25-4-29,1St floor,Kommireddy vari street,Beside Warf Road,Opp swathi medicals,Kakinada-533001
Kalyani	A – 1/50, Block A Kalyani, Dt - Nadia, West Bengal, PIN- 741235
Kannur	Room No.PP.14/435Casa Marina Shopping CentreTalap,Kannur,Kerala,670004
Kanpur	First Floor 106 to 108City Centre Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208001
Karimnagar	HN0.7-1-257, Upstairs S B H mangammathota,Karimnagar,Telangana,505001
Karnal	No.29,Avtar Colony,Behind vishal mega mart,Karnal-132001
Karur	126 G, V.P.Towers, Kovai Road,Basement of Axis BankKarur,Tamilnadu,639002
Katni	1st Floor,Gurunanak dharmakanta,Jabalpur Road,Bargawan,Katni,MadhyaPradesh 483501
Khammam	Shop No: 11 - 2 - 31/3, 1st floor,Philips Complex,Balajinagar, Wyra Road,Near Baburao Petrol Bunk,Khammam,Telangana 507001
Kharagpur	CAMS SERVICE CENTRE,"Silver Palace" OT Road,Inda-Kharagpur,G-P-Barakola,P.S.Kharagpur Local,Dist West Midnapore-721305
Kolhapur	2 B, 3rd Floor,Ayodhya Towers,Station Road,Kolhapur,Maharashtra,416001
Kolkata	CAMS SERVICE CENTER,2/1,Russell Street,2nd Floor,Kankaria Centre,Kolkata-700071
Kolkata-CC (Central)	Cams Collection Centre, 3/1,R.N. Mukherjee Road, 3rd Floor, Office space -3C, "Shreeram Chambers", Kolkata -700 001
Kollam	CAMS SERVICE CENTRE,Uthram Chanmbers(Ground Floor),Thamarakulam,Kollam-691006
Kota	B-33 'Kalyan Bhawan, Near Triangle Park,Vallabh Nagar,Kota,Rajasthan,324007
Kottayam	CAMS SERVICE CENTER,1307 B,Puthenparambil Building,KSACS Road,Opp.ESIC Office,Behind Malayala Manorama Muttambalam P O,Kottayam-686501
Kukatpally	CAMS SERVICE CENTRE,No.15-31-2M-1/4,1st floor,14-A,MIG,KPHB colony,Kukatpally,Hyderabad-500072
Kumbakonam	No.28/8 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001
Kurnool	CAMS SERVICE CENTRE,Shop No.26 and 27,Door No.39/265A and 39/265B,Second Floor,Skanda Shopping Mall,Old Chad Talkies,Vaddageri,39th Ward,Kurnool-518001
Lucknow	CAMS SERVICE CENTER,Office No.107,1St Floor,Vaisali Arcade Building,Plot No 11, 6 Park Road,Lucknow-226001
Ludhiana	U/ GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana,Punjab,141002
Madurai	Shop No 3 2nd Floor Surya Towers,No 272/273 Goodshed Street, Madurai – 625001
Malda	Daxhinapan Abasan,Opp Lane of Hotel Kalinga,SM Pally,Malda,Westbngal 732101
Mangalore	No. G 4 & G 5,Inland Monarch Opp. Karnataka Bank Kadri Main Road, Kadri,Mangalore,Karnataka,575003
Manipal	CAMS SERVICE CENTER,Shop No-A2,Basement floor, Academy Tower,Opposite Corporation Bank,Manipal,Karnataka 576104
Mapusa (Parent ISC : Goa)	CAMS COLLECTION CENTRE,Office No.503,Buildmore Business Park,New Canca By pass Road,Ximer,Mapusa Goa-403507
Margao	CAMS SERVICE CENTRE,F4-Classic Heritage,Near Axis Bank,Opp.BPS Club,Pajifond,Margao,Goa-403601
Mathura	159/160 Vikas Bazar Mathura Uttarpradesh-281001
Meerut	108 1st Floor Shivam Plaza,Opp: Eves Cinema, Hapur Road,Meerut,Uttarpradesh,250002

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

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

Point of Services ("POS") of MF Utilities India Private Limited ("MFUI")

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

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

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

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

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

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

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

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

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

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

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