

# DSP MUTUAL FUND

## KEY INFORMATION MEMORANDUM

### DSP S&P BSE LIQUID RATE ETF

An open ended scheme replicating/ tracking S&P BSE Liquid Rate Index. A relatively low interest rate risk and relatively low credit risk.

This Product is suitable for investor who are seeking\*

- Current income with high degree of liquidity
- Investment in Tri-Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments

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

| Riskometer#  |  |
|--|--|
| Scheme   | Benchmark<br>S&P BSE Liquid Rate Index   |
| <p><b>RISKOMETER</b><br/>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p> | <p><b>RISKOMETER</b><br/>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p> |

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

**Potential Risk Class Matrix:** The potential risk class matrix of DSP S&P BSE Liquid Rate ETF based on interest rate risk and credit risk is as follows:

| Potential Risk Class        |                          |                    |                           |
|-----------------------------|--------------------------|--------------------|---------------------------|
| Credit Risk →               | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk ↓        |                          |                    |                           |
| Relatively Low (Class I)    | A-I                      | -                  | -                         |
| Moderate (Class II)         | -                        | -                  | -                         |
| Relatively High (Class III) | -                        | -                  | -                         |

Offer of Units of Rs. 1000 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 S&P BSE Liquid Rate ETF Opens on: March 15, 2024 Closes on: March 20, 2024

**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 Asset Managers Private Limited                        |
| CIN of Asset Management Company  | U65990MH2021PTC362316                                     |
| Name of Trustee Company          | DSP Trustee Private Limited                               |
| CIN of Trustee Company           | U5991MH1996PTC100444                                      |
| Addresses of the entities        | Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021 |
| Website                          | <a href="http://www.dspim.com">www.dspim.com</a>          |

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.dspim.com](http://www.dspim.com).

The Scheme particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated February 29, 2024

**BSE Disclaimer:**

BSE Ltd. ("the Exchange") has given vide its letter LO/IPO/BS/MF/IP/89/2023-24 dated February 07, 2024 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 Nifty 1D Rate Liquid 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/5649 dated January 31, 2024 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.

| <b>Scheme Name</b>   | DSP S&P BSE Liquid Rate ETF   |         |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
|--|---|---------|--------------|-------------|--|--|--------------|---------|---------|--|-----|------|----------|----------------------------|----|----|----------|
| <b>Category of the Scheme</b>  | Exchange Traded Fund (ETF)  |         |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| <b>Type of the Scheme</b>  | An open ended scheme replicating / tracking S&P BSE Liquid Rate Index. A relatively low interest rate risk and relatively low credit risk.  |         |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| <b>Scheme Code</b>   | DSPM/O/O/DET/24/02/0073   |         |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| <b>BSE &amp; NSE Script Code/Symbol</b>  | (To be inserted after Scheme is listed)   |         |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| <b>Investment Objective</b>  | <p>The Scheme seeks to provide returns before expenses that correspond to the returns of S&amp;P BSE Liquid Rate Index, subject to tracking errors</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>  |         |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| <b>Asset Allocation Pattern of the Scheme</b>  | <p>Under normal circumstances, it is anticipated that the asset allocation of the Scheme shall be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>95%</td> <td>100%</td> <td>Low Risk</td> </tr> <tr> <td>Cash and Cash Equivalents@</td> <td>0%</td> <td>5%</td> <td>Low Risk</td> </tr> </tbody> </table> <p>@ As per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021, Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days:</p> <ol style="list-style-type: none"> <li>TREPS,</li> <li>Treasury Bills,</li> <li>Government securities, and</li> <li>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.</li> </ol> <p>The Scheme shall not invest in:</p> <ol style="list-style-type: none"> <li>Overseas securities/ADR/GDR</li> <li>Investment in our Own Mutual Fund Schemes or Other Mutual fund schemes</li> <li>Derivatives</li> <li>Securitized Debt</li> <li>Repo in corporate debt and corporate reverse repo</li> <li>Short selling</li> <li>Stock lending and Borrowing</li> <li>Unrated debt instruments</li> <li>Credit default swaps (CDS).</li> <li>Debt instruments having Structured Obligations / Credit Enhancements.</li> <li>Securities having special features as per clause 12.2 of SEBI Master Circular.</li> <li>Units of REITs and InvITs.</li> </ol> <p>The cumulative gross exposure through Debt (i.e Money Market securities (with maturity not exceeding 91 days), repo transactions and other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme. Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities, Repo on Government Securities and any other securities</p> |         |              | Instruments | Indicative allocations (% of total assets) |  | Risk Profile | Minimum | Maximum | 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% | Low Risk | Cash and Cash Equivalents@ | 0% | 5% | Low Risk |
| Instruments  | Indicative allocations (% of total assets)  |         | Risk Profile |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
|  | Minimum   | Maximum |              |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| 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%    | Low Risk     |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |
| Cash and Cash Equivalents@   | 0%  | 5%      | Low Risk     |             |  |  |              |         |         |  |     |      |          |                            |    |    |          |



|  |  |
|--|--|
|  | <p>as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any, having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.</p> <p>As per clause 4.5.2 of SEBI Master Circular, Liquid Funds and Overnight Funds shall not park funds pending deployment in short term deposits of scheduled commercial banks.</p> <p>The Scheme shall replicate duration of Index, in line with clause 3.5 and 3.6 of SEBI Master Circular, subject to maximum permissible deviation of +/- 10%.</p> <p><b>Rebalancing of deviation due to short term defensive consideration:</b></p> <p>Any alteration in the investment pattern will be for a short term on defensive considerations in line with clause 1.14.1.2 of SEBI Master Circular. 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.</p> <p>It may be noted that no prior intimation/indication will be given to investors when the composition/asset allocation pattern under the Scheme undergoes changes within the permitted band as indicated above.</p> <p><b>Portfolio rebalancing in case of passive breach:</b></p> <p>In line with clause 3.5.3.11 of SEBI Master Circular, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days.</p> <p>Further, any transactions undertaken in the portfolio of Index Schemes in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.</p> |
| <b>Investment Strategy</b>                                   | <p>The Scheme will track its Underlying Index and will use a “passive” or indexing approach to endeavor to achieve scheme’s investment objective. All investments of the Scheme would be in TRI PARTY REPO, Repo in Government Securities, Reverse Repos and similar other overnight instruments and other Money Market Instruments (with maturity not exceeding 91 days).</p>   |
| <b>Types of instruments in which the Scheme shall invest</b> | <p>The portfolio of the Scheme shall adhere to the following conditions:</p> <p>The Scheme will make investment in/purchase money market securities with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise), the residual maturity shall not be greater than 91 days.</p> <p><b>Explanation:</b></p> <p>In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity.</p> <p>In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.</p> <p>In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day</p> <p>Inter-scheme transfers of securities held in other schemes having maturity of upto 91 days only be permitted in the Scheme.</p> <p><b>TREPs (TREPs):</b></p> <p>"TREPs" means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in TREPs arrangement.</p>   |

|  | <p>Currently the borrowing/ lending is facilitated for tenors upto next 7 days and for three months end dates. A member can request for making available of a particular tenor up to a period of 365 days, by requesting in the format available in sub menu of Request forms under TREPS. The eligible securities that can be used as collateral for borrowing through TREPS are as per list prescribed by CCIL.</p> <p><b>Repos:</b></p> <p>Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds.</p> <p>The securities mentioned in, “Where will the Scheme(s) invest?”, could be listed, to be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. The securities may be acquired through secondary market operations, primary issues/offerings, other public offers, Private Placement and negotiated deals amongst other mechanisms.</p>  |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
|--|--|------|--------------------------------------|----------------------|---|-------------|---|----------------|---|-------------|---|--|--|-----------------------|---|
| <p><b>Risk Profile of the Scheme</b></p>     | <p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below:</p> <p>1) Market Risk 2) Market Trading Risk 3) Redemption Risk 4) Asset class risk 5) Risks Associated with Investing in Money Market Securities 6) Calculation of NAV 7) Risk of Changes in Borrowing Rates 8) Uncertain Tax positions 9) Tracking error &amp; Tracking Difference Risk</p> <p><b>Please read the SID carefully for details on risk factors before investment.</b></p> <table border="1" data-bbox="437 1003 1516 2080"> <thead> <tr> <th data-bbox="437 1003 746 1048">Risk</th> <th data-bbox="746 1003 1516 1048">Risk mitigants / management strategy</th> </tr> </thead> <tbody> <tr> <td data-bbox="437 1048 746 1193">Market Trading Risks</td> <td data-bbox="746 1048 1516 1193">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.</td> </tr> <tr> <td data-bbox="437 1193 746 1328">Market Risk</td> <td data-bbox="746 1193 1516 1328">The scheme is designed to invest in highly liquid short duration securities and thus this risk is minimal to the scheme</td> </tr> <tr> <td data-bbox="437 1328 746 1473">Liquidity Risk</td> <td data-bbox="746 1328 1516 1473">The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select securities, which have or are expected to have high secondary market liquidity.</td> </tr> <tr> <td data-bbox="437 1473 746 1832">Credit Risk</td> <td data-bbox="746 1473 1516 1832">Credit Risk associated with Money market securities will be managed by making investments in securities issued by borrowers, which have a very good credit profile, based on thorough due diligence and research done by the in-house credit research team. There are defined limits for each of the issuer (other than government of India); these limits are for the amount as well as maximum permissible tenor for each issuer. The credit process ensures that issuer level review is done at inception as well as periodically by taking into consideration the balance sheet and operating strength of the issuer.</td> </tr> <tr> <td data-bbox="437 1832 746 1977">Term Structure of Interest Rates (TSIR) Risk</td> <td data-bbox="746 1832 1516 1977">The Investment Manager will endeavor to actively manage the duration based on the ensuing market conditions. As the money market investments of the Scheme are generally of very short duration in nature, the risk can be expected to be minimal.</td> </tr> <tr> <td data-bbox="437 1977 746 2080">Rating Migration Risk</td> <td data-bbox="746 1977 1516 2080">The endeavor is to invest in high grade/quality securities. The due diligence performed before assigning credit limits should mitigate company-specific issues.</td> </tr> </tbody> </table> | Risk | Risk mitigants / management strategy | Market Trading Risks | 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. | Market Risk | The scheme is designed to invest in highly liquid short duration securities and thus this risk is minimal to the scheme | Liquidity Risk | The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select securities, which have or are expected to have high secondary market liquidity. | Credit Risk | Credit Risk associated with Money market securities will be managed by making investments in securities issued by borrowers, which have a very good credit profile, based on thorough due diligence and research done by the in-house credit research team. There are defined limits for each of the issuer (other than government of India); these limits are for the amount as well as maximum permissible tenor for each issuer. The credit process ensures that issuer level review is done at inception as well as periodically by taking into consideration the balance sheet and operating strength of the issuer. | Term Structure of Interest Rates (TSIR) Risk | The Investment Manager will endeavor to actively manage the duration based on the ensuing market conditions. As the money market investments of the Scheme are generally of very short duration in nature, the risk can be expected to be minimal. | Rating Migration Risk | The endeavor is to invest in high grade/quality securities. The due diligence performed before assigning credit limits should mitigate company-specific issues. |
| Risk   | Risk mitigants / management strategy   |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
| Market Trading Risks                         | 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.  |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
| Market Risk                                  | The scheme is designed to invest in highly liquid short duration securities and thus this risk is minimal to the scheme  |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
| Liquidity Risk                               | The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select securities, which have or are expected to have high secondary market liquidity.  |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
| Credit Risk                                  | Credit Risk associated with Money market securities will be managed by making investments in securities issued by borrowers, which have a very good credit profile, based on thorough due diligence and research done by the in-house credit research team. There are defined limits for each of the issuer (other than government of India); these limits are for the amount as well as maximum permissible tenor for each issuer. The credit process ensures that issuer level review is done at inception as well as periodically by taking into consideration the balance sheet and operating strength of the issuer.  |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
| Term Structure of Interest Rates (TSIR) Risk | The Investment Manager will endeavor to actively manage the duration based on the ensuing market conditions. As the money market investments of the Scheme are generally of very short duration in nature, the risk can be expected to be minimal.   |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |
| Rating Migration Risk                        | The endeavor is to invest in high grade/quality securities. The due diligence performed before assigning credit limits should mitigate company-specific issues.  |      |                                      |                      |   |             |   |                |   |             |   |  |  |                       |   |

|   | Re-investment Risk   | Re-investment Risk is prevalent for money market securities, but as the money market investments of the Scheme are generally short duration in nature, the impact can be expected to be small.   |             |                |   |  |   |  |   |   |
|---|--|--|-------------|----------------|---|--|---|--|---|---|
|   | Tracking error & Tracking Difference Risk  | The Investment Manager would monitor the tracking error and tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain low cash levels to minimize tracking error and tracking difference. |             |                |   |  |   |  |   |   |
| <b>Plans and Options available under the Scheme</b>   | <p>There are no plans under the Scheme. The scheme offers only Growth Option.</p> <p>The Trustees/ AMC reserves the right to introduce further Plan/ Options as and when deemed fit, subject to the SEBI (MF) Regulations.</p>   |  |             |                |   |  |   |  |   |   |
| <b>Applicable NAV (after the Scheme re-opens for sale and repurchase)</b>   | <p><b>Cut-off timing for Subscriptions/ Redemptions</b></p> <p>Investors / Unit holders to note that the below mentioned Cut-off time are not applicable to transactions undertaken on a recognised stock exchange and are only applicable to transactions undertaken at the Official Points of Acceptance.</p> <p><b>Cut off timing for Subscriptions:</b></p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>1. Where the application is received up to cut-off time of 1.30 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization before the cut-off time.</td> <td>NAV at the close of the day immediately preceding the day of receipt of application shall be applicable.</td> </tr> <tr> <td>2. Where the application is received at the official point(s) of acceptance on a Business Day, irrespective of the time of receipt of subscription/purchase application, and the funds are not available for utilization before the cut-off time of 1:30 p.m. on the same Business Day.</td> <td>NAV at the close of the day immediately preceding the Business Day on which the funds are available for utilization shall be applicable.</td> </tr> <tr> <td>3. where the application is received after 1.30 p.m. on a day at the Official Point(s) of Acceptance and the entire funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise</td> <td>Closing NAV of the day immediately preceding the next Working Day</td> </tr> </tbody> </table> <p>For allotment of Units in respect of Purchase, it shall be ensured that Application is received before the applicable Cut-off time.</p> <ol style="list-style-type: none"> <li>1. Funds for the entire amount of Subscription /Purchase as per the application are credited to the bank account of the respective liquid Scheme before the Cut-off time.</li> <li>2. The funds are available for utilization before the Cut-off time without availing any credit facility whether intra-day or otherwise, by the respective liquid Scheme.</li> </ol> <p>The above provisions of Cut-off timings for Subscriptions are applicable for Purchase of Units directly with the Fund. However, DSP S&amp;P BSE Liquid Rate ETF, being an Exchange Traded Fund (ETF), the above provisions will not be applicable for Purchase of Units on the stock exchanges in which case the timings of the stock exchanges will be applicable.</p> |  | Particulars | Applicable NAV | 1. Where the application is received up to cut-off time of 1.30 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization before the cut-off time. | NAV at the close of the day immediately preceding the day of receipt of application shall be applicable. | 2. Where the application is received at the official point(s) of acceptance on a Business Day, irrespective of the time of receipt of subscription/purchase application, and the funds are not available for utilization before the cut-off time of 1:30 p.m. on the same Business Day. | NAV at the close of the day immediately preceding the Business Day on which the funds are available for utilization shall be applicable. | 3. where the application is received after 1.30 p.m. on a day at the Official Point(s) of Acceptance and the entire funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise | Closing NAV of the day immediately preceding the next Working Day |
| Particulars   | Applicable NAV   |  |             |                |   |  |   |  |   |   |
| 1. Where the application is received up to cut-off time of 1.30 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization before the cut-off time.   | NAV at the close of the day immediately preceding the day of receipt of application shall be applicable.   |  |             |                |   |  |   |  |   |   |
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| 3. where the application is received after 1.30 p.m. on a day at the Official Point(s) of Acceptance and the entire funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise   | Closing NAV of the day immediately preceding the next Working Day  |  |             |                |   |  |   |  |   |   |

|   |   |
|---|---|
|   | <p><b>Cut off timing for Redemptions:</b></p> <ol style="list-style-type: none"> <li>1. In respect of valid applications received upto 3.00 pm by the Fund, the closing NAV of the day immediately preceding the next Working Day.</li> <li>2. In respect of valid applications received after 3.00 pm by the Fund, closing NAV of the next Working Day shall be applicable.</li> </ol> <p>As the Units issued under the Scheme are listed, the provisions of the Cut-off time are not applicable for transactions on the stock exchange.</p> <p>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.</p>   |
| <p><b>Minimum Application Amount /Number of Units ( First purchase ,subsequent purchase &amp; repurchase)</b></p> | <p>During NFO period - Rs. 5,000 and in multiples of Re. 1/- thereof.</p> <p><b>On Continuous basis -</b></p> <p><b>Directly with Fund:</b></p> <p><b>a) Market Makers:</b><br/>Market Makers can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day.</p> <p><b>b) Large Investors:</b><br/>Large investors can directly purchase/redeem in blocks from the Fund in creation of unit size on any business day however, with effect from May 01, 2023, 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><b>On the Exchange :</b><br/>The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.</p> |
| <p><b>Dispatch of Repurchase (Redemption) Request</b></p>   | <p>Within 3 Working Days of the acceptance of the redemption request at any of the authorised centres of DSP Mutual Fund.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p>   |
| <p><b>Benchmark Index</b></p>   | <p>S&amp;P BSE Liquid Rate Index</p>  |
| <p><b>Income Distribution Cum Capital Withdrawal (IDCW) policy</b></p>  | <p>There is no IDCW Policy as the Scheme currently does not offer any IDCW Option.</p>  |
| <p><b>Name of the Fund Manager</b></p>  | <p>Mr. Anil Ghelani &amp; Mr. Diipesh Shah</p>  |
| <p><b>Name of the Trustee Company</b></p>   | <p>DSP Trustee Private Limited</p>  |
| <p><b>Performance of the Scheme</b></p>   | <p>This is a new scheme being launched and hence, there is no performance track record.</p>   |
| <p><b>Disclosure as per clause 5.8.1.2 of SEBI Master Circular</b></p>  | <p><b>SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)</b></p>  |

|  | <table border="1" data-bbox="464 174 1406 264"> <tr> <td><b>Top 10 Holdings issuer wise</b></td> <td><b>% of Scheme</b></td> </tr> <tr> <td>This being a new Scheme, this is not available.</td> <td>-</td> </tr> </table> <p data-bbox="448 293 1406 353"> <b>Link to the scheme's latest monthly portfolio holding:</b><br/> <a href="https://www.dspim.com/about-us/mandatory-disclosure/portfolio-disclosures">https://www.dspim.com/about-us/mandatory-disclosure/portfolio-disclosures</a> </p> <p data-bbox="448 392 1406 421"> <b>Note:</b> The portfolio shall be available, once the portfolio has been constructed. </p> <p data-bbox="448 454 997 483"> <b>SECTOR ALLOCATION- Sector wise break up</b> </p> <table border="1" data-bbox="464 517 1342 600"> <tr> <td><b>Sector</b></td> <td><b>% of Scheme</b></td> </tr> <tr> <td colspan="2">This being a new Scheme, this is not available.</td> </tr> </table> <p data-bbox="448 663 826 692"> <b>Portfolio Turnover Ratio: N.A.</b> </p>   | <b>Top 10 Holdings issuer wise</b>            | <b>% of Scheme</b>                                     | This being a new Scheme, this is not available. | -               | <b>Sector</b> | <b>% of Scheme</b> | This being a new Scheme, this is not available. |  |
|--|---|---|--|---|-----------------|---------------|--------------------|---|--|
| <b>Top 10 Holdings issuer wise</b>                         | <b>% of Scheme</b>  |   |  |   |                 |               |                    |   |  |
| This being a new Scheme, this is not available.            | -   |   |  |   |                 |               |                    |   |  |
| <b>Sector</b>  | <b>% of Scheme</b>  |   |  |   |                 |               |                    |   |  |
| This being a new Scheme, this is not available.            |   |   |  |   |                 |               |                    |   |  |
| <b>Expenses of the Scheme</b><br><b>(i) Load Structure</b> | <table border="1" data-bbox="448 730 1497 898"> <tr> <td>Entry Load</td> <td>Not Applicable</td> </tr> <tr> <td>Exit Load (as a % of Applicable NAV)</td> <td>Nil</td> </tr> </table>   | Entry Load                                    | Not Applicable   | Exit Load (as a % of Applicable NAV)            | Nil             |               |                    |   |  |
| Entry Load   | Not Applicable  |   |  |   |                 |               |                    |   |  |
| Exit Load (as a % of Applicable NAV)                       | Nil   |   |  |   |                 |               |                    |   |  |
| <b>(ii) Actual Expenses for 2022-2023</b>                  | N.A being new scheme  |   |  |   |                 |               |                    |   |  |
| <b>(iii) Recurring Expenses</b>                            | <p data-bbox="448 1025 1305 1055"> Maximum limit of recurring expenses under Regulation 52 are as under: </p> <table border="1" data-bbox="464 1088 1414 1256"> <thead> <tr> <th>Particulars</th> <th>As a % of daily net assets as per Regulation 52(6) (b)</th> <th>Additional TER as per Regulation 52 (6A) (b)^</th> </tr> </thead> <tbody> <tr> <td>On total assets</td> <td>1.00%</td> <td>0.30%</td> </tr> </tbody> </table> <p data-bbox="448 1285 663 1314"> <b>Notes to Table 1:</b> </p> <p data-bbox="448 1317 1481 1377"> ^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may also charge the following to the Scheme of the Fund under Regulation 52 (6A): </p> <ol data-bbox="496 1406 1513 1933" style="list-style-type: none"> <li>a. Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions.. <p data-bbox="544 1532 1513 1682"> It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade over and above the said 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. </p> </li> <li>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: <ol data-bbox="496 1809 1513 1933" style="list-style-type: none"> <li>i. 30 per cent of gross new inflows from retail investors* in the concerned Scheme, or;</li> <li>ii. 15 per cent of the average assets under management (year to date) of the concerned Scheme, whichever is higher.</li> </ol> </li> </ol> <p data-bbox="448 1966 1513 2056"> 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. </p> | Particulars                                   | As a % of daily net assets as per Regulation 52(6) (b) | Additional TER as per Regulation 52 (6A) (b)^   | On total assets | 1.00%         | 0.30%              |   |  |
| Particulars  | As a % of daily net assets as per Regulation 52(6) (b)  | Additional TER as per Regulation 52 (6A) (b)^ |  |   |                 |               |                    |   |  |
| On total assets  | 1.00%   | 0.30%   |  |   |                 |               |                    |   |  |

|  |  |
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|  | <p>* Inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from “retail investors.</p> <p>The additional expenses charged shall be utilized for distribution expenses incurred for bringing inflows from such cities. The additional expense charged to the Scheme on account of inflows from such cities shall be credited back to the concerned Scheme in case such inflows are redeemed within a period of one year from the date of investment.</p> <p>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.</p> <p><b>GST on investment and advisory fees:</b></p> <p>a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).</p> <p>b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).</p> <p>c) GST on brokerage &amp; transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).</p> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section FEES and EXPENSES” in the SID.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.</p> |
| <p><b>Tax treatment for the Investors (Unit Holders)</b></p> | <p>Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax implications, each investor is advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the Scheme.</p>  |
| <p><b>Waiver of load for direct applications</b></p>         | <p>Pursuant to clause 10.4.1 of SEBI Master Circular no entry load shall be charged for all mutual fund schemes.</p> <p>Therefore, the procedure for waiver of load for direct applications is no longer applicable.</p>   |
| <p><b>Daily Net Asset Value (NAV) Publication</b></p>        | <p>The first NAV will be calculated and declared within 5 Business days from the date of allotment. Thereafter, the NAV will be calculated on every calendar day and disclosed at the close of every Business Day, on AMFI’s website <a href="http://www.amfiindia.com">www.amfiindia.com</a>, by 11.00 p.m. and also on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>In case of delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual 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. <a href="http://www.dspim.com">www.dspim.com</a></p> <p><b>Indicative NAV (iNAV):</b></p>  |

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|   | <p>The AMC shall also calculate indicative NAV and will be updated during the market hours on its website <a href="http://www.dspim.com">www.dspim.com</a>. Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors.</p> <p>Indicative NAV shall be disclosed on Stock exchange(s), where the units are listed, on continuous basis at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures or any such other time as may have prescribed by SEBI from time to time.</p> <p>For transactions by Market Makers / large investors directly with the AMCs, intra-day NAV based on the executed price at which the securities representing the underlying index are purchased / sold will be applicable.</p> <p>In case of unit holders whose email addresses are registered with the Fund, the AMC shall send fortnightly/half yearly portfolio via email within 5 days from the end of each fortnight/10 days from the end of each half year.</p> <p>The fortnightly/half yearly portfolio of the Scheme shall be available in a user-friendly and downloadable spreadsheet format on the AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and website of the AMC viz. <a href="http://www.dspim.com">www.dspim.com</a> on or before the 5th day of subsequent fortnight/10th day of succeeding half year.</p> <p>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.</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>Refer relevant disclosures mentioned in the Statement of Additional Information ('SAI') available on the AMC's website. i.e. <a href="http://www.dspim.com">www.dspim.com</a>.</p> |
| <b>Listing</b>                                | The Units are listed on National Stock Exchange of India Limited and Bombay Stock Exchange Limited and/or any other recognized Stock Exchange as may be approved by the Trustee.   |
| <b>For Investor Grievances please contact</b> | <p>Investors may contact any of the Investor Service Centers (ISCs) of the AMC for any queries / clarifications, may call on 1800-200-4499 (toll free), e-mail: <a href="mailto:service@dspim.com">service@dspim.com</a>. Mr. Prakash Pujari has been appointed as the Investor Relations Officer. He can be contacted at DSP Asset Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a> for any service required or for resolution of their grievances for their transactions with MFUI.</p>  |
| <b>Unit Holders Information</b>               | <b>Account Statements:</b> 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  |

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|                                  | <p>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. Further, SEBI vide clause 14.3.3.4 of SEBI Master Circular has prescribed additional disclosures in the Consolidated account statement issued to the investors.</p> <p><b>Half yearly portfolio disclosure:</b> 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 <a href="http://www.amfiindia.com">www.amfiindia.com</a> and website of AMC viz. <a href="http://www.dspim.com">www.dspim.com</a> 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><b>Annual Financial results:</b> Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website <a href="http://www.dspim.com">www.dspim.com</a> and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. 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. <a href="http://www.dspim.com">www.dspim.com</a></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> |
| <p><b>Creation Unit Size</b></p> | <p>Creation Unit is a fixed number of Units of the Scheme, which can be Purchased from/ Redeemed directly with the Fund.</p> <p>For purchase: Minimum 2,500 Units and in multiples of 1(one) unit thereafter</p> <p>For redemption: 2,500 Units and in multiples of 1(one) Units thereafter</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>   |
| <p><b>Payment Details</b></p>    | <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>  |



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|   | 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.  |
| <b>Tracking Error &amp; Tracking Difference</b> | <p><b>Tracking Error:</b> Tracking Error of the Scheme 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><b>Tracking Difference:</b> Tracking Difference 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.</p>   |
| <b>Liquidity Window</b>                         | <p>In terms of clause 3.6.2.2 of SEBI Master circular , investors can also directly approach AMC for redemption of units for transaction of more than Rs. 25 Crore subject to creation of 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> <ul style="list-style-type: none"> <li>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</li> <li>ii) No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>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.</li> </ul> <p>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.</p>  |
| <b>Stamp Duty</b>                               | <p>Investors / Unit Holders of all the scheme(s) of DSP Mutual Fund are advised to take note that, pursuant to notification no. S.O. 4419(E) dated December 10, 2019 read with notification no. S.O. 115(E) dated January 08, 2020 and notification no. S.O. 1226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, applicable stamp duty would be levied on mutual fund investment transactions with effect from July 1, 2020.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchases /switch, to the unit holders would be reduced to that extent.</p>   |
| <b>Risk-o-Meter</b>                             | <p>In accordance with clause 5.16.1 of SEBI Master Circular, AMC based on internal assessment shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ul style="list-style-type: none"> <li>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</li> <li>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</li> </ul> <p>The portfolio disclosure shall also include the scheme risk-o- meter, name of benchmark and risk-o-meter of benchmark.</p> <p>Further, as per Clause 17.4.1.i and 17.4.1.j of the Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p> <p>Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.</p> |

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|--------------------------------|---|
| <b>Nomination</b>              | 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.  |
| <b>Scheme Document Summary</b> | 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). |

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

| Scheme Name                  | Investment Objective  | Allocation  | Number of Folios (January 31, 2024) | AUM as on January 31, 2024 (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> | 10133                               | 1,171.68                                   |

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

Date: February 29, 2024

**List of Official Points of Acceptance of Transactions\***  
**DSP Asset 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  |
| Gurgaon      | Vipul Agora Mall, Office No 227 & 228, Near Sahara Mall, Mehrauli-Gurgaon Rd, Near MG Metro Station, Sector 28, Gurugram, Haryana 122 001            |
| 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        | Amritha 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    | 14-6-674/15(1), SHOP NO -UG11-2, Maximus Complex, Light House Hill Road 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        | Hari Ram Heritage, Office 404, 4th Floor, S.P Verma 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, Shop No.4250, Near B D Senior, Secondary School, Ambala Cantt, Ambala Haryana – 133001                               |
| 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,AnandGujarat388001  |
| 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 <sup>th</sup> Floor,Western Express Highway,Andheri East,Mumbai-400069                                     |
| Ankleshwar               | Shop No - F -56, First Floor,Omkar ComplexOpp 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     |
| Balasure                 | B C Sen Road,Balasure,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 Floor45, 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 <sup>st</sup> 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,MadhyaPradesh462011  |
| Bhubaneswar              | Plot No -111,Varaha Complex Building3rd 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                   | 1st Floor, Plot No. HE-7, City Centre, Sector 4, Bokaro Steel City, Bokaro-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,CalicutKerala-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,MadhyaPradesh 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 BankCantonment Road,Mata Math,Cuttack,Orissa,753001  |
| Darbhanga                | Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga- 846001.                               |
| Davangere                | 13, 1st Floor,Akkamahadevi Samaj ComplexChurch 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 RoadGround floorOpp. 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,Jamnala 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,9/1/51, Rishi Tola, Fatehganj, Ayodhya( Faizabad) – 224001  |

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| Faridabad                 | LG 3 SCO 12 SECTOR 16, BEHIND CANARA BANK ,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  |
| Himatnagar                | 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,1 <sup>st</sup> Floor Above IDBI Bank,Beside V-Mart,Near RAKSHAN,Gwalior Road,Jhansi-284001  |
| Jodhpur                   | 1/5, Nirmal Tower,1 <sup>st</sup> 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                | HNNo.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 Channbers(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-1/4,1 <sup>st</sup> 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,39 <sup>th</sup> 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,Westbangal 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  |

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| Mehsana                  | 1st Floor,Subhadra ComplexUrban Bank RoadMehsana,Gujarat,384002  |
| Moga                     | Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001.   |
| 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 Toi,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 Firayal,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 Surakasa 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               | TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM,SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram,Trivandrum-695010.                           |
| 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   |

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| 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, Suvidha 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, Door No 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line) 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](http://www.dspim.com) and MFUI at [www.mfuiindia.com](http://www.mfuiindia.com) and will be updated from time to time.

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|------------|--|
| 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   |

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| 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   |



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| 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 Ist Floor Nehru Ground NIT Faridabad 121001   |
| FEROZEPUR   | The Mall Road Chawla Bulding Ist Floor, Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002  |
| GANDHIDHAM  | Shop No: 12 Shree Ambica Arcade Plot No: 300 Ward 12. Opp. CG High School Near HDFC Bank Gandhidham 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 Gorakhpur 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 Nanakramguda, Serlingampally Mandal Hyderabad 500032 |
| INDORE      | 101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001   |

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| 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 | Tee Kay Corporate Towers, 3rd Floor,S B Shop Area, Main 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 Mattha 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  |

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| 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      | Rajabhadur 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. Shankheswar Complex Kaliawadi Navsari 396445  |
| NAVSARI     | 103 , 1st Floor Landmark Mall Near Sayaji Library Navsari 396445   |
| NELLORE     | Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, 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 Buliding 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 Kakkalai 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 Vekkaiiamman 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 Vishvavidyalaya 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](http://www.dspim.com) and [www.camsonline.com](http://www.camsonline.com).

**For more information on DSP Mutual Fund Visit [www.dspim.com](http://www.dspim.com)  
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**

|  |  |
|--|--|
| <p><b>PRODUCT LABELLING &amp; SUITABILITY</b></p> <p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>Current income with high degree of liquidity</li> <li>Investment in Tri-Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments</li> </ul> <p>* Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p> | <p style="text-align: center;"><b>Riskometer</b></p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;"> <p><b>Scheme</b></p> <p><b>RISKOMETER</b><br/>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p> </div> <div style="text-align: center;"> <p><b>S&amp;P BSE Liquid Rate Index</b></p> <p><b>RISKOMETER</b><br/>INVESTORS UNDERSTAND THAT THEIR PRINCIPAL WILL BE AT LOW RISK</p> </div> </div> |
|--|--|

|  |                       |                                    |                         |                            |
|--|-----------------------|------------------------------------|-------------------------|----------------------------|
| Distributor / RIA / PMRN Name and ARN / Code | Sub Broker ARN & Name | Sub Broker/Branch/RM Internal Code | EUIN (Refer note below) | <b>For Office use only</b> |
|--|-----------------------|------------------------------------|-------------------------|----------------------------|

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

**1. DEMAT ACCOUNT DETAILS (Demat a/c is mandatory as units will be allotted only in demat mode)**

|                               |    |                               |
|-------------------------------|----|-------------------------------|
| <input type="checkbox"/> NSDL | OR | <input type="checkbox"/> CDSL |
| DP Name: _____                |    | DP Name: _____                |
| DP ID No.: _____              |    | Beneficiary A/c No. _____     |
| Beneficiary A/c No. _____     |    | _____                         |

Enclosed  Client Master List  Transaction Statement Copy  DIS Copy (Mandatory to provide either one of the document)  
(The order of names in the folio number should exactly match with the order of names in the Demat account provided.)

**2. PURCHASE (Cheque/DD to be drawn in favour of DSP ETF Collection A/c)**

|   |  |
|---|--|
| <p>Scheme <b>DSP S&amp;P BSE Liquid Rate ETF</b></p> <p>Payment Mode: <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS/NEFT <input type="checkbox"/> Funds Transfer <input type="checkbox"/> OTM</p> <p>Amount in Words _____</p> <p>Amount in Figures (i) _____ Cheque / DD / RTGS / NEFT No. _____</p> <p>Rs. _____</p> <p>Cheque / Payment Date _____ / _____ / _____</p> <p>Payment from Bank A/c No. _____</p> <p>Pay In A/c No. (Mandatory) _____</p> <p>Cheque / DD Drawn on / Payment from Bank &amp; Branch _____</p> <p>Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Other _____</p> <p>Documents Attached to avoid Third Party Payment Rejection, where applicable :<br/><input type="checkbox"/> Bank Certificate for DD <input type="checkbox"/> Third Party Declaration</p> | <p><b>SWITCH (Switch out units should be in physical/non demat mode)</b></p> <p>Switch-out from Scheme / Plan / Option* / Sub Option* _____</p> <p>DSP _____ Plan _____ Option / Sub Option _____</p> <p>Amount in Figures Rs. _____</p> <p>Amount in Words _____</p> <p>OR (Please note that the Switch can be done either in Units or in Amount and not in both)</p> <p>Units in Figures _____</p> <p>Units in Words _____</p> <p>Switch-in To Scheme _____</p> <p>DSP S&amp;P BSE Liquid Rate ETF</p> |
|---|--|

**3. BANK ACCOUNT DETAILS (Mandatory)**

|                             |  |
|-----------------------------|--|
| Bank Name _____             | A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others |
| Bank A/C No. _____          |  |
| City _____                  | Pin _____  |
| IFSC code: (11 digit) _____ |  |

**4. FIRST APPLICANT'S DETAILS**

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

**5. CONTACT DETAILS AND CORRESPONDENCE ADDRESS (As per KYC records) NRI Investors should mention their Overseas address (Refer instructions).**

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

**ACKNOWLEDGEMENT SLIP (To be filled in by the investor) DSP MUTUAL FUND**

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

From \_\_\_\_\_

|                             |            |        |
|-----------------------------|------------|--------|
| Scheme                      | Cheque no. | Amount |
| DSP S&P BSE Liquid Rate ETF |            |        |

Application No. \_\_\_\_\_

**6. KYC DETAILS (Mandatory)**

**3a. Status of Sole/1st Applicant** (Please tick ✓)  Indian Resident Individual  Minor (Resident)  Minor (Repatriable)  Minor (Non Repatriable)  
 NRI (Repatriable)  NRI (Non Repatriable)  Sole Proprietorship  HUF - Indian  HUF - NR  Partnership Firm  Limited Partnership (LLP)  
 Public Ltd. Co.  Private Ltd. Co.  Body Corporate  Bank  FIs  Insurance Companies  Government Body  AOP/BOI  NPS Trust  Provident Fund  
 Superannuation/Pension Fund  Gratuity Fund  Mutual Fund  FII  FPI-Category I/II/III  Others \_\_\_\_\_  
 Trust } Are you a Non-Profit Organization constituted and registered as a Trust or Society under  Yes, our NPO Reg. No is \_\_\_\_\_ } (Mandatory)  
 Society } Societies Registration Act, 1860 for religious or charitable purpose as referred to in Clause (15) of Section 2 of the Income Tax Act, 1961, or a company registered under Section 8 of the Companies Act. 2013.  No }

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

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

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

**7. JOINT APPLICANTS (IF ANY) DETAILS**

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

**2nd Applicant** \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 (Should match with PAN)

**PAN** \_\_\_\_\_ **CKYC - KIN** \_\_\_\_\_

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

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

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

**3rd Applicant** \_\_\_\_\_ Date of Birth \_\_\_\_\_  
 (Should match with PAN)

**PAN** \_\_\_\_\_ **CKYC - KIN** \_\_\_\_\_

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

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

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

**8. FATCA and CRS DETAILS**

| Sole/First Applicant/Guardian  |       |         | 2nd Applicant  |       |         | <input type="checkbox"/> 3rd Applicant <input type="checkbox"/> POA  |       |         |
|--|-------|---------|--|-------|---------|--|-------|---------|
| Place & Country of Birth   | PLACE | COUNTRY | Place & Country of Birth   | PLACE | COUNTRY | Place & Country of Birth   | PLACE | COUNTRY |
| Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____ |       |         | Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____ |       |         | Nationality <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Other _____ |       |         |

# Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and its Identification type eg. TIN etc.  
 \*If TIN is not available or mentioned, please mention reason as: 'A' if the country does not issue TINs to its residents; 'B' & mention why you are unable to obtain a TIN; 'C' if the authorities of the country of tax residence entered above do not require the TIN to be disclosed.

| Country # | Tax Identification Number | Identification Type/Reason* | Country # | Tax Identification Number | Identification Type/Reason* | Country # | Tax Identification Number | Identification Type/Reason* |
|-----------|---------------------------|-----------------------------|-----------|---------------------------|-----------------------------|-----------|---------------------------|-----------------------------|
| 1         |                           |                             | 1         |                           |                             | 1         |                           |                             |
| 2         |                           |                             | 2         |                           |                             | 2         |                           |                             |
| 3         |                           |                             | 3         |                           |                             | 3         |                           |                             |

**9. NOMINATION (PREFERABLE) OR OPT OUT (AVOIDABLE)** Nominee Details or Opt-Out Declaration (by way of tick) is mandatory to process the application.

Nomination OPT-IN \*Mandatory

| Nominee Name/s & PAN  | Relationship with applicant* | If Nominee is a Minor* |                      | Guardian Relation | Allocation (%)* | Nominee/Guardian Signature |
|---|------------------------------|------------------------|----------------------|-------------------|-----------------|----------------------------|
|   |                              | Date of Birth          | Guardian Name* & PAN |                   |                 |                            |
| 1   |                              |                        |                      |                   |                 |                            |
| 2   |                              |                        |                      |                   |                 |                            |
| 3   |                              |                        |                      |                   |                 |                            |
| <b>Address</b>  |                              |                        |                      |                   | Total 100%      |                            |
| In case of each Minor as Nominee, please mention Guardian's relationship with Minor as Mother/Father/Legal Guardian. Kindly attach proof like Birth Certificate/School Leaving Certificate/Passport/Others. |                              |                        |                      |                   |                 |                            |

**OPT-OUT declaration:** I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

**10. DECLARATION & SIGNATURES**

Having read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum, Instructions and addenda issued by DSP Mutual Fund form time to time, I / We, hereby apply to the Trustee of DSP Mutual Fund for Units of the relevant Scheme/Plan/Option and agree to abide by the terms and conditions, rules and regulations. I / We have understood the information requirements of the application form, including FATCA and CRS requirements, terms and conditions (read along with instructions and scheme related documents) and hereby accept the same and further confirm that the information provided by me/us on this form is true, correct, and complete. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority.

Sole / First Applicant / Guardian \_\_\_\_\_  
 Second Applicant \_\_\_\_\_  
 Third Applicant \_\_\_\_\_  
 POA holder, if any \_\_\_\_\_

Email: [service@dspim.com](mailto:service@dspim.com) Website: [www.dspim.com](http://www.dspim.com) Contact Center: 1800-208-4499 / 1800-200-4499

**Quick Checklist**

|  |   |  |
|--|---|--|
| <input type="checkbox"/> Demat account details                       | <input type="checkbox"/> FATCA/CRS details provided for each applicant    | <input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. |
| <input type="checkbox"/> Name, Address are correctly mentioned       | <input type="checkbox"/> Full scheme name, option is mentioned            | <input type="checkbox"/> Non Individual investors should attach  |
| <input type="checkbox"/> Email ID / Mobile number are mentioned      | <input type="checkbox"/> Pay-In bank details and supportings are attached | <input type="checkbox"/> FATCA Details and Declaration Form  |
| <input type="checkbox"/> KYC information provided for each applicant | <input type="checkbox"/> Form is signed by all applicants                 | <input type="checkbox"/> UBO Declaration Form  |





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

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

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

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

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

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

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

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

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

|    |   |
|----|---|
| 07 | Any NFE is a 'non for profit' organization which meets all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul> |
|----|---|

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

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

E. **Other definitions**

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

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



## Instructions on controlling persons / Ultimate beneficial owner

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

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

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
  - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
  - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership;
  - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

### 2. For Investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

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

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

4. Ultimate Beneficial Owner(s) are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s). In case of Foreign Nationals, who are not KYC complied, please attach the ID proof, Nationality proof and Address proof. All proofs are to be in English language, else, it should be translated in English and must be attested by Indian Embassy of that country.

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

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

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

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



## INSTRUCTIONS/TERMS & CONDITIONS

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

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

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

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

### General Instructions

- a. These application forms may be used by both resident and non-resident investors. However, Residents of Canada are not permitted to invest and should not invest in any of the Schemes of the Fund. Foreign Portfolio Investors (FPIs), QFIs and US Person should approach the AMC to know the eligibility, the list of documents required and complete account opening formalities prior to investing.
- b. The application form should be filled in English in BLOCK LETTERS and the applicants' names and address should be provided in full (P.O. Box No. alone is not sufficient). Please tick (ü) in the appropriate boxes (□), where provided.
- c. Application forms that fall under any of the following categories are liable to be rejected and will not be returned to the customers. If applicable, the money paid will be refunded/ returned without interest or redeemed at applicable NAV.
  - i. Application forms incomplete in any respect or having a whitenor or where there is any over writing on the form without the applicants' counter signature.
  - ii. Application forms from ineligible applicant's or are invalid or incomplete or ambiguous or without any of supporting documents or any of the mandatory details in any respect.
  - iii. Application forms that are not accompanied by a payment instrument/instruction for the amount payable on the same day.
  - iv. Applications forms where the Applicant's Name does not exactly match with name/s mentioned in the PAN Card or Income Tax database.
  - v. Application forms that the Trustee chooses to reject for any other reason determined at its sole discretion.
- d. No separate receipt will be issued for the application. The Investor Service Centre / Collection Centre / Official point of acceptance of transactions will stamp and return the acknowledgement slip in the application form, subject to verification. The acknowledgement receipt should be retained by investors till the receipt of confirmation of transaction acceptance or rejection.
- e. All allotments will be provisional, subject to realisation of payment instrument/mode and subject to the AMC having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.
- f. **Switching during NFO**
  - i. 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 price of the scheme from which switch-out is done and the proceeds will be invested into the Scheme at the NFO Price.
  - ii. 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.
  - iii. 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.
  - iv. During the NFO period, switch requests will be accepted upto 3.00 p.m. as per the timelines stated below.
    - a) For switch out from schemes which have pay out cycle on T+1 or T+3, the switch request should be submitted till 3.00 pm on the last day of the NFO.
    - b) For switch out from schemes which have pay out cycle on T+5, the switch request should be submitted till 3.00 pm two business days prior to the last day of the NFO.
  - v. Any switch request submitted later than timelines mentioned above will be rejected without any recourse to the investor.
  - vi. 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 10 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 period.
- g. Any subsequent changes in static information like address, bank details, IDCW sub option, nomination etc. will be based on written communication from investors. These changes will be effected only for units held in non-demat mode, within 5 days of the valid signed request reaching the office of the Registrar at Chennai, and any interim financial transactions will be effected with last available/registered details only. In case of units held in demat mode, the static details as recorded in DP records and available to the Fund as part of Benpos file will prevail for all purposes, including redemption and IDCW payments.
- h. While PAN shall be the sole identification number and is mandatory for KYC, for certain set of customers, PAN requirement is exempted. Such set of customers, however need to complete the necessary KYC requirements, get a unique reference number from KRA's

system. A copy of the KRA issuance letter containing the unique reference number should also be attached with each application/transaction. The PAN exempt entities/ transactions are a) Investors residing in the state of Sikkim; b) SIP of upto Rs 50, 000/- per financial year; c) Micro investment i.e fresh purchase, additional purchase & SIP installments for amount not more than Rs 50,000/- per financial year d) Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.

- i. If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, 'Direct' should be mentioned in the space provided for ARN Number. Any subsequent change / updation / removal of broker code will be based on the written request from the unitholders and will be on a prospective basis only from the date when the Registrar executes such written instruction.
  - j. Investors should mandatorily use the Application forms & SIP/SWP/STP forms in the KIM, and other standard forms available at the ISCs/www.dspim.com, for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
  - k. Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/instruction provided at a non designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.
  - l. Investor/s should be aware and agrees that the AMC and its Registrar reserve the right to disclose the investor and transactions details to third parties viz. Distributors registered with AMFI, SEBI Registered Investment Advisors (RIA), SEBI Registered Portfolio Managers, Stock Brokers and any other entity (from whom applications / transactions of investors are received), banks, payment aggregators, printers, mailing agencies and any other entity for the purpose of compliance with legal and regulatory requirements or for complying with anti-money laundering requirements. In case of any specific consent request received from the investor to provide data feed to the Registered Investment Advisor, SEBI Registered Portfolio Managers, Stock Brokers, AMC will overwrite the existing RIA/PMRN/Stock Broker code in the folio, if the code mentioned in the request is different from the code registered in the folio..
  - m. Process for change of address If the investor wishes to change the address in their folio, they shall submit change of address form, proof of address, and any other document/ form that the AMC may require additionally to complete KYC details, if not done earlier. AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address.
  - n. Applicants / Unitholders applying through a distributor (AMFI registered ARN holder) certify that:
    - i. Applicants / Unitholders have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment, ii. The ARN holder has disclosed to the Applicants / Unitholders all the commissions (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the scheme is being recommended to the Applicants / Unitholders, iii. Where the EUIN box is left blank being an execution only transaction, I/we confirm that the transaction is notwithstanding the advice of in-appropriateness, if any, provided by the distributor's employee/relationship manager/sales person and the distributor has not charged any advisory fees on this transaction.
  - o. EUIN: EUIN stands for Distributor's Employee's Unique Identification Number. Apart from ARN codes of the distributor/sub distributor, applicants should also ask and mention the EUIN of the sales personnel of the distributor / sub distributor, who is advising the scheme to the applicant. In case of no such advice or interaction, the applicant should tick on the 'Execution-Only' tick box.
  - p. The investor agrees that the allotment information, account statement, proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of despatch like courier, post, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) using reasonable and available means, entirely and solely at the risk of the investor. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.
  - q. In case of Individual, the Investor confirms that he is not a US person in terms of Regulation S of Securities Act, 1933 as amended from time to time. Further, he does not intend to return to US and his stay in India is of permanent nature.
  - r. In case of Non-Individual, the Investor confirms that it is not a US person in terms of Regulation S of Securities Act, 1933 as amended from time to time. Further, it is registered/ incorporated under the laws of India and not formed for the specific purpose of investing in Indian securities including units of SEBI Registered Mutual Funds.
1. **First Applicant's Details**
    - a. Applicants / Guardian should fill in all details as requested in the relevant section. Name of the Applicant/Guardian should exactly match with name mentioned in the PAN Card or Income Tax database. In case of any mismatch in the name as mentioned in the form and as available in the PAN Card or Income Tax database, the Fund/AMC reserves the right to update the name as available in the PAN Card or Income Tax database or the Fund/AMC reserves the right to reject the application without any prior intimation and the subscription amount would be refunded after realization and reconciliation of the funds.
    - b. Existing Investors, having a folio number and who wish to get units allotted in non-demat mode, in the existing folio number, should mention their folio number. If existing folio number is mentioned, investors should only fill the section on Investment Details. Investors should skip and should not mention joint applicants, bank account, nomination and unit holding option. If an existing folio is mentioned, the investment will be in same folio, even if the joint holders are different. Further, other details like bank account, nomination etc will not be considered, even if mentioned differently from existing folio details. Investors should use Investors should use separate designated forms for updating bank account details, nomination etc.

- c. Investors are requested to note that there can be only tax status, either Resident (RI) or Non Resident (NRI) against a single PAN. There cannot be different tax status for different folios for the same investor, same PAN. In case the existing tax status in a folio is NRI and the investor makes a new investment with tax status as RI, the new investment will be processed with tax status as NRI. Similarly if the existing status in a folio is RI and the investor makes a new purchase with tax status as NRI, the tax status of the existing RI folio will be changed to NRI. In case of any change in tax status, Investors should submit a request for change of tax status request before submitting the new investment to avoid any inconvenience. The AMC reserves the right to reject or reverse & reprocess the transactions at a later date in case of any error.
- d. New Investors who do not have a folio or existing investors intending to get units allotted in demat mode or who wish to open a new folio should fill up the form without quoting existing folio number and should provide details in all sections as mentioned in the form.
- e. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund must be accompanied by the original Power of Attorney (or a duly certified true copy thereof) duly notarized, or the relevant resolution or authority to make the application (or duly certified copy thereof) as the case may be. All documents should be in English language or notarized translated copy in English language.
- f. For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.
  - i. The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.
  - ii. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. ● Photo copy of the document evidencing the date of birth of minor like i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
  - iii. On the date of minor attaining majority, such minor turned major will have to complete all formalities as required by the fund to change the status on the folio. Further, from such date of minor turned major, the existing registered guardian will not be able to

## 2. Contact Details and Correspondence Address

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

## 3. Demat Account Details

- a. Being an ETF scheme and as the units will be listed and traded on the Stock Exchange, the units will be issued only in demat mode.
- b. Applicants should clearly mention the demat account details in the application form. Application will be rejected in case the demat account details are not provided or are incomplete or do not match with the records as per the depositories.
- c. Order of names in the demat account provided should mandatorily match with the order of names mentioned in the application form or in the folio.
- d. Applicants should attach a copy of the client master or demat account statement in support and for verification of the demat account provided in the application form

## Individual Investors:-

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

## 4. KYC Requirements and Details

- a. Basic KYC: Applicants are required to provide basic KYC details like photograph, proof of identity, proof of address, a KYC form and other details as per KYC form, to update their KYC with the fund and update on SEBI designated KYC Registration Authority (KRA) systems. If applicants' have already complied with basic KYC through some other intermediary, they may just provide a KYC acknowledgement of valid KYC status available through the KRA. Basic KYC is applicable for all applicants, Guardian and Power of Attorney Holders as well.
- b. Additional Details: Additional details like status, occupation details, gross annual income, net worth and other details as mentioned in the relevant sections of the application form are mandatory for all applicants as applicable, including joint holders. Details of net worth are mandatory for Non Individual applicants and optional for Individual applicants in lieu of gross annual income. While providing details of net worth, the same should be of a date which is within one year of the application.

- c. Individual Investors investing as Sole Proprietor will have to additionally complete & submit KYC for the Sole Proprietor firm in addition to the KYC of the individual investor. Investments in Sole Proprietor name will be rejected in case the KYC of the Sole Proprietor is not completed.
- d. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants, KYC acknowledgement is not enclosed or any of the additional details are not mentioned for any of the applicant at the time of purchase. In case where the KYC application is given along with the purchase and where the purchase is processed based on KYC application or based on KYC status as In Process, the purchase may be rejected in case the KYC is subsequently rejected or is on Hold.
- e. Non update of PAN and/or KYC will lead to restriction of all future financial and non-financial transaction, including redemptions. Redemption of existing investments are liable to be rejected if KYC requirements are not complied with.
- f. Investors should further note that KYC applicability for various investor categories may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their application or future transactions to avoid rejections. For any other further information related to KYC, applicants should mention the same in a separate sheet, duly signed and attach to the application.

## 5. Joint Applicants, if any and their details

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

## 6. FATCA and CRS related details

- a. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
- b. Applicants/Unit holders are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details. In case of any change in any information provided, Unit holders should ensure to advise the Fund/RTA promptly i.e within a period of 30 days.
- c. All Applicants/Unit holders, individuals and non individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the Applicants/Unit holders.
- d. Applicants like Individuals (including in the name of sole proprietorship firm), joint applicants, HUF, are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.
- e. All Non Individuals should fill and submit a separate form for FATCA and CRS declaration. Non-Individual entities, including partnerships, (other than those listed on a recognized stock exchange in India or is a subsidiary or related or controlled by such listed company) should also fill and submit a form for Ultimate Beneficial Ownership (UBO) details.
- f. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.
- g. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to the form.
- h. Applicant/unit holder should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
- i. Applicant/unit holder also undertakes to keep the Mutual Fund informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required.
- j. Please note that applicants/unit holders may receive more than one request for information if you have multiple relationships/accounts/folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.
- k. In case any of the specified information provided by the applicant/unit holder is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the Mutual Fund, its Sponsor, Asset Management Company, Trustees, their employees / associated parties and the RTAs.
- l. In case applicant/unit holder has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant details as may be asked for.

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

- a. It is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected. Investors should ideally mention account details of the same bank account from where the payment towards purchases is made. If the bank account details mentioned are different from purchase pay-in

bank, investors should attach additional documents validating the bank account like cancelled cheque with name & account number pre-printed, latest bank statement, latest pass book, bank letter in original or attested. Should the investor fail to provide the documents, the Fund/AMC/RTA reserves the right to register the pay-in bank details as the redemption bank details and use such bank account for payment of any redemption/IDCW proceeds

- b. The investor agrees that the allotment information, account statement, proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of despatch like courier, post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) in case of using direct credit facility, RTGS or NEFT, entirely and solely at the risk of the investor. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.
- c. Multiple Bank Accounts Registration Facility The fund offers its investors facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as Default Bank Account. This facility can be availed by using a designated 'Bank Accounts Registration Form'. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all IDCW and redemptions payouts including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
- d. In case of investment in the name of minor, it is mandatory that the bank account provided is of the minor and not of the guardian. The funds for the investment has to be mandatorily from the minor's bank account and redemption proceeds will also be paid only to the minor's bank account. In case of existing folios, the bank account of the minor has to be updated in the folio before submitting the redemption request. Redemption will be rejected if the minor's bank account is not updated in the folio.
- e. Consequent to introduction of 'Multiple Bank Accounts Facility', the facility of redemption with change of bank mandate is discontinued by the fund. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered. Please note the following important points related to payment of redemption proceeds
  - i. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
  - ii. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
  - iii. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.
  - iv. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten working days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.

#### 8. Investment and Payment Details

- a. Investors should fill in the desired Plan / Option / Sub Option clearly in the space provided in the application form. In case the investor does not fill in the desired Plan / Option / Sub Option properly and clearly or in the case of incomplete details, lack of clarity or ambiguity, the default option will be considered and applied. The Fund will not entertain any request from Unit Holders for a change in Plan / Option / Sub Option after the application is accepted.
- b. Any change in IDCW sub option due to additional investment or investor's request will be applicable to all existing Units in the IDCW option of the scheme concerned.
- c. There is a change in the nomenclature for the word "IDCW" used as part of scheme details. The word "IDCW" has been replaced with the words "Income Distribution Cum Withdrawal" or "IDCW". Accordingly investors should mention the word "IDCW" instead of IDCW while mentioning the scheme details in the transaction request. For example: "DSP Top 100 Fund - Regular Plan - IDCW Reinvestment" will be "DSP Top 100 Fund - Regular Plan - IDCW Reinvestment". The Account statements, Consolidated Account Statement will have the word IDCW instead of IDCW.
- d. Payments by cash, stock invests, credit cards, post-dated cheques (except through SIP), and post-dated account-to-account transfer instructions to credit the Designated Account will not be accepted.
- e. Investors residing in locations where Investor Service Centres or Collection Centres are not located are requested to make payment by demand drafts. Demand draft charges for such investors will be borne by the AMC, subject to the standard demand draft charges, as charged by the State Bank of India, and the investors attaching proof of the charges.
- f. The cheque or demand draft should confirm to CTS 2010 standards in banking industry and be payable locally at the centre where the application is deposited, and should be drawn on any bank that is a member of the Bankers' Clearing House.
- g. The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.
- h. A separate cheque should be given for each separate investment in a different scheme or plan or option.
- i. It is mandatory for NRIs to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.
- j. Third Party Payment Avoidance & additional documents/declaration required To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, the mutual fund does not accept Third Party Payments. A payment towards mutual fund subscription by cheque/DD/RTGS/NEFT or any mode whatsoever is deemed as a Third Party payment, if payment is issued from a bank account other than that of the beneficiary investor.

The first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made via cheque/Demand Draft (DD)/Funds transfer/RTGS/NEFT. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/document (where applicable).

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

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

Investors are advised to visit [www.dspim.com](http://www.dspim.com) for more details, including declaration formats or approach any of the offices of the fund.

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

#### 9. Nomination Details

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

#### 10 Unit Holding Option

- a. Applicants' are provided two options to hold their Units viz. Account Statement mode and Demat mode. For units in Account Statement mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement.
- b. It is mandatory to tick on the required option in the designated space in the application form. If no option has been ticked by the investor, Units shall be allotted in non-demat mode i.e in Account Statement mode.
- c. For credit of Units in demat account, applicants are advised to mention clearly their demat account details with depositories and in block letters in the designated space. The demat account details, as provided by the investor will be considered for credit of units in dematerialized form after validation with relevant depository(ies).
- d. Applicants' are also advised to attach a copy of a document like demat statement / client

identification master / delivery instruction slip, that provides the applicants' name and demat account details, in support and verification of the mentioned demat account.

- e. In case Demat account details are not provided or are incomplete or the details do not match with the records as per depository(ies), units will be allotted in non-demat form and an account statement will be issued.
- f. In case details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and credit of units.
- g. Where the units are held in demat accounts with the Depository Participants, the investor shall be serviced directly by their stock brokers/Depository Participant. The Fund will not be in a position to accept any request for transactions or service requests directly from investors in respect of Units bought under this facility in demat mode.

#### **11. Annual report/Abridged summary**

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

#### **12. Declaration & Signatures**

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

- 13. Investors are requested to read Product Labelling & Suitability (Including Risk-o-Meter of Benchmark) and PRC Matrix For Debt Schemes available on cover pages.