

Background:

Unclaimed Redemptions or Unclaimed dividends are those amounts which are not encashed by / credited to / claimed by the investors.

SEBI vide its circular no. SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016 allowed investment of unclaimed redemption or dividend amount in Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.

Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.

In light of the circular, DSP Mutual Fund ('Fund') has introduced additional plan viz. Unclaimed Plan under DSP Overnight Fund, an open ended money market mutual fund scheme in Income category on 22nd April 2016. The unclaimed amount (redemption / dividend) under all the Schemes has been invested under this Plan. At regular intervals and when the AMC gets additional cases on unclaimed redemptions and dividends from the banks, the same will be invested in Unclaimed plan.

Frequently Asked Questions:

1. How can an investor ascertain whether he has any unclaimed money lying with any scheme of the Fund?

Answer: The data on unclaimed amount is available on the website of Computer Age Management Services (CAMS), who are the Registrars and Transfer Agents of the Fund. Investors can visit www.camsonline.com or http://www.camsonline.com/InvestorServices/COL_ISUnclaimedStatus.aspx.

Investors can search for any potential unclaimed redemption or dividend details by entering few details like PAN, Folio Number, Bank Account Number, Date of Birth, Email id, Mobile Number, as mentioned on the website page.

If there is any unclaimed amount lying in the name of the investor in any scheme of the Fund, the same shall be displayed.

2. How can I claim my unclaimed amount/s?

Answer: The investor can claim the unclaimed amount in the following ways:

The investor can submit a redemption request to redeem the units from the Unclaimed plan,
or

Submit '[Redemption Dividend Payment Unclaimed or Reissuance Form.pdf](#)' duly filled and signed, available in Downloads section of www.dspim.com.

Call the contact centre in 1800 200 4499 or send a mail to service@dspim.com and request for redemption / claim the unclaimed amounts, with due authentication as may be required by the AMC or the Registrar.

The AMC reserves the right to ask the investor to submit a claim form which is available on the website or for further documentation from the investor to satisfy itself about the rightful owner of unclaimed amount.

3. What are the additional documents which need to be submitted along with the Cheque Reissuance (Unclaimed/Misplaced) Form/redemption request?

Answer: If there is any change in bank account registered in the folio, the investor has to submit any one of the following documents of the new bank account, along with the request:

- >> Cancelled Cheque of new bank account, or
- >> Certified copy Bank statement
- >> Certified Copy of Pass book

The AMC reserves the right to ask the investor to ask for further documentation from the investor to satisfy itself about the rightful owner of unclaimed amount.