

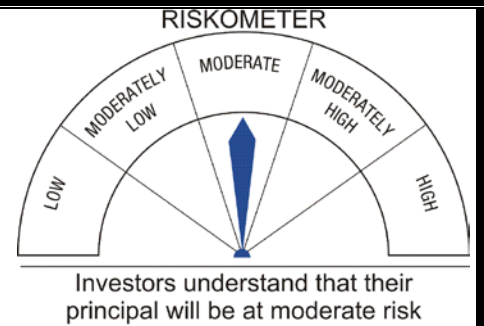
Scheme Information Document

DSP FMP - Series 247 to 255
Close Ended Income Schemes

This close ended income scheme is suitable for investor who are seeking*

- Income over an investment horizon of approximately 39 months term
- Investments in money market and debt securities with maturities on or before the maturity of the Scheme

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



Offer of Units of Rs. 10/- each during the New Fund Offer
New Fund Offer of:

DSP FMP - Series 250 - 39M

Opens on: February 07, 2019

Closes on: February 13, 2019

Name of Mutual Fund	:	DSP Mutual Fund
Name of Asset Management Company	:	DSP Investment Managers Private Limited (formerly known as DSP BlackRock Investment Managers Private Limited)
Name of Trustee Company	:	DSP Trustee Private Limited (formerly known as DSP Blackrock Trustee Company Private Limited)
Addresses of the entities	:	Mafatlal Centre, 10 th Floor, Nariman Point, Mumbai - 400021
Website	:	www.dspim.com

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

BSE Disclaimer: BSE Ltd. ("the Exchange") has given vide its letter no. DCS/IPO/LK/MF/IP/802/2018-19 dated August 21, 2018 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 FMP - Series 247 to 255 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.

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

For details of DSP Mutual Fund, tax and legal issues and general information investors are advised to refer to the Statement of Additional Information (SAI) available on www.dspim.com.

SAI is incorporated by reference (is legally a part of the SID). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website, www.dspim.com.

The SID should be read in conjunction with the SAI and not in isolation.

This SID is dated January 28, 2019

TABLE OF CONTENTS

SECTION I. HIGHLIGHTS/SUMMARY OF THE SCHEMES	4
SECTION II. DEFINITIONS	7
SECTION III - ABBREVIATIONS & INTERPRETATIONS	9
SECTION IV. INTRODUCTION	10
A. RISK FACTORS	10
B. RISK MANAGEMENT STRATEGIES	12
C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEMES	12
D. SPECIAL CONSIDERATIONS	12
E. DUE DILIGENCE BY THE AMC	15
SECTION V - INFORMATION ABOUT THE SCHEMES	16
A. TYPE OF THE SCHEMES	16
B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEMES?	16
C. HOW WILL THE SCHEMES ALLOCATE THEIR ASSETS?	16
D. WHERE WILL THE SCHEMS INVEST?	18
E. WHAT ARE THE INVESTMENT STRATEGIES?	20
F. FUNDAMENTAL ATTRIBUTES	20
G. HOW WILL THE SCHEMES BENCHMARK THEIR PERFORMANCE?	20
H. WHO WILL MANAGE THE SCHEME?	21
I. WHAT ARE THE INVESTMENT RESTRICTIONS?	22
J. HOW HAVE THE SCHEMES PERFORMED?	24
SECTION VI. UNITS AND OFFER	24
A. NEW FUND OFFER (NFO)	24
B. ONGOING OFFER DETAILS	33
C. PERIODIC DISCLOSURES	39
D. COMPUTATION OF NAV	42
SECTION VII. FEES AND EXPENSES	43
A. NFO EXPENSES	43
B. ANNUAL SCHEME RECURRING EXPENSES	43
C. LOAD STRUCTURE	45
D. TRANSACTION CHARGE	45
SECTION VIII. RIGHTS OF UNITHOLDERS	44
SECTION IX. PENALTIES AND PENDING LITIGATION	44

SECTION I. HIGHLIGHTS/SUMMARY OF THE SCHEMES																																					
Type of Scheme	Close ended income Schemes																																				
Tenure	The tenure of Scheme shall be approximately 39 months from the respective date of allotment.																																				
Investment Objective	The primary investment objective of the Scheme is to seek to generate returns and capital appreciation by investing in a portfolio of Debt and Money Market Securities. The Scheme will invest only in such securities which mature on or before the date of maturity of the Scheme. There is no assurance that the investment objective of the Scheme will be realized.																																				
Plans under the Schemes	<ul style="list-style-type: none"> • Regular Plan • Direct Plan <p>The Plans under the Scheme will have common portfolio.</p> <p>Processing of Application Form/Transaction Request: The below table summarizes the procedures which would be adopted while processing application form/transaction request by the AMC.</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Sr No.</th> <th>AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request</th> <th>Plan as selected in the application form/transaction request</th> <th>Transaction shall be processed and Units shall be allotted under</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Sr No.	AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/transaction request	Transaction shall be processed and Units shall be allotted under	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Options under each plans of the Schemes	<ul style="list-style-type: none"> • Growth (Option A)* • Dividend Payout (Option B) <ul style="list-style-type: none"> ○ Regular Payout ○ Quarterly Payout <p>*default Option</p> <p>All the Options under the Scheme will have common portfolio.</p>																																				
Minimum Application Amount (Applicable only during New Fund Offer Period)	Rs. 5,000/-																																				
Loads	<p>Entry Load - Nil</p> <p>Exit Load - Not Applicable (The Units under the Schemes cannot be directly redeemed with the Mutual Fund as the Units will be listed on the Stock Exchange/s.)</p>																																				
Benchmark Index	For Schemes having maturity of upto 3 months:	CRISIL Liquid Fund Index																																			
	For Schemes having maturity of more than 3 months and of upto 36 months:	CRISIL Short Term Bond Fund Index																																			
	For Schemes having maturity of more than 36 months:	CRISIL Composite Bond Fund Index																																			

Listing	<p>The Units are proposed to be listed on BSE Ltd or any other recognized Stock Exchange as may be approved by the Trustee, within 5 business days from allotment. For details, please refer provision for Listing under 'Section VI. Units and Offer'.</p>
Liquidity	<p>The Units of the Schemes cannot be redeemed by the investors directly with the Mutual Fund until the maturity of the Schemes and there will be redemption by the Mutual Fund on the maturity of the Schemes. However, investors who wish to exit/redeem before the maturity date may do so through stock exchange mode, if they have opted to hold Units in a demat form, by mentioning their demat details on the NFO application form.</p> <p>The Unit holders are given an option to hold Units by way of an account statement (physical form) or in dematerialized form (demat). The Units of the Schemes will be listed on the Mutual Fund Segment of BSE Limited (BSE) within 5 business days from the date of allotment. The Trustee may at its sole discretion list the Units under the Schemes on any other recognized Stock Exchange at a later date.</p> <p>The Units of the Schemes can be purchased/sold on a continuous basis (subject to suspension of trading) on BSE and/or any other Stock Exchange on which the Units are listed during the trading hours like any other publicly traded stock. The price of the Units in the market will depend on demand and supply at that point of time. There is no minimum investment, although the Units are purchased in round lots of 1.</p> <p>The record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity / Final Redemption date ("Maturity Record Date") will be one working day prior to the Maturity / Final Redemption date. The stock exchange(s) will suspend trading in Units one working day prior to the Maturity Record Date. No separate notice will be issued by the AMC informing about Maturity Record Date or Suspension of trading by the stock exchange. However, the Fund reserves the right to change the Maturity Record Date by issue of suitable notice.</p>
Maturity	<p>The Units of the Schemes shall be fully redeemed at the end of the respective tenure.</p> <p>DSP FMP - Series 250 - 39M will mature on April 21, 2022.</p> <p>If the maturity date is not a Business Day, the immediately succeeding Business Day will be considered as the maturity date. On the maturity date, all Units under the Schemes will be compulsorily, and without any further act by the Unit Holders, redeemed at the Applicable NAV of that day.</p> <p>For the units held in electronic form, the units will be extinguished with the Depository and the redemption amount will be paid to the Unit Holders on the maturity date, at the prevailing NAV on that date.</p>
Transparency/NAV Disclosure	<p>The first NAV will be calculated and declared within 5 business days from the date of allotment. The Mutual Fund shall declare the NAV of the Scheme on every Business Day, on AMFI's website www.amfiindia.com, by 9.00 p.m. and also on www.dspim.com. The AMC will declare separate NAV under Regular Plan and Direct Plan of Scheme. The NAV will be determined for every Business Day, except in special circumstances described under 'Suspension of Sale and Redemption of units' in the SAI.</p> <p>In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly/half yearly portfolio via email within 10 days from the end of each month/ half-year.</p> <p>The monthly/half yearly portfolio of the Schemes shall be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p> <p>The 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>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. NAV will be calculated and declared on every Business Day, except in special circumstances described under 'Suspension of Sale and Redemption of Units' in the SAI. The AMC will declare separate NAV under Regular Plan and Direct Plan of Scheme.</p> <p>Refer relevant disclosures mentioned in the Statement of Additional Information ('SAI') available on the AMC's website. i.e. www.dspim.com</p>
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SECTION II. DEFINITIONS

Applicable NAV	The NAV at which Units will be compulsorily redeemed on maturity of the Schemes.
Application Supported by Blocked Amount (ASBA)	ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to a New Fund Offer.
AMC or Investment Manager or DSPIM	DSP Investment Managers Pvt. Ltd.(formerly known as DSP BlackRock Investment Managers Private Limited), the asset management company, set up under the Companies Act 1956, and authorized by SEBI to act as the asset management company to the schemes of DSP Mutual Fund.
Beneficial owner	Beneficial Owner as defined in the Depositories Act, 1996 means a person whose name is recorded as such with a depository.
Business Day	A day other than (i) Saturday and Sunday, (ii) a day on which the Reserve Bank of India, banks in Mumbai or the BSE/ any other Stock Exchange, on which the Units of the Schemes are listed, remains closed.
BSE/ BSE Ltd	BSE Limited, a Stock Exchange recognized by the Securities and Exchange Board of India.
Custodian	Citibank N. A., Mumbai branch, acting as custodian to the Schemes, or any other Custodian who is approved by the Trustee.
Date/s of Allotment	The date/s on which Units subscribed to during the New Fund Offer Period will be allotted.
Depository	National Securities Depository Ltd.(NSDL)/Central Depository Services (India) Limited (CDSL) or such other depository as approved by the Trustee, being a body corporate as defined in the Depositories Act, 1996.
Depository Participant/DP	Depository Participant (DP) is an agent of the Depository who acts like an intermediary between the Depository and the investors. DP is an entity who is registered with SEBI to offer depository-related services.
Direct Plan	Direct plan is a separate plan for investors who purchase/subscribe units in Schemes directly i.e. investments not routed through a distributor.
DSPFMP - Series 247 to 255	DSP FMP - Series 247 to 255
Entry Load	Load on purchase of Units
Exit Load	Load on redemption of Units
First time mutual fund investor	An investor who invests for the first time ever in any mutual fund either by way of subscription or systematic investment plan.
FPI	Foreign Portfolio Investor, registered with SEBI under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014 as amended from time to time
Fund/Mutual Fund	DSP Mutual Fund, a trust set up under the provisions of the Indian Trust Act, 1882, and registered with SEBI vide Registration No. MF/036/97/7.
Investment Management Agreement	The Agreement dated December 16, 1996 entered into between DSP Trustee Private Limited and DSP Investment Managers Pvt. Ltd., as amended from time to time.
NAV	Net Asset Value of the Units of the Schemes (Plans and Options, if any, therein) calculated in the manner provided in this SID or as may be prescribed by the SEBI (MF) Regulations, from time to time.
Non Business Day	A day other than a Business Day.
NRI	Non Resident Indian.
NSE	National Stock Exchange of India Ltd., a Stock Exchange recognized by the Securities and Exchange Board of India.
Offer Document	This Scheme Information Document (SID) and the Statement of Additional Information (SAI) (collectively)
PIO	Person of Indian Origin.
Registrar and Transfer Agent/RTA	Computer Age Management Services Pvt. Ltd.(CAMS)
Self Certified Syndicate Banks	The list of banks that have been notified by SEBI to act as a SCSB for the ASBA process as provided on www.sebi.gov.in .
Scheme Information Document/SID	This document issued by DSP Mutual Fund, offering Units of DSPFMP - Series 247 to 255.
Statement of Additional Information/SAI	A document containing details of the Mutual Fund, its constitution, and certain tax, legal and general information, and legally forming a part of the SID.

Scheme/Schemes	Any one or each DSP FMP - Series 247 to 255 and the singular shall be deemed to include plural, as the context permits.
SEBI	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
Sponsors	DSP ADIKO Holdings Pvt. Ltd. and DSP HMK Holdings Pvt. Ltd..
Stock Exchange/Exchange	BSE Ltd. or any other recognized stock exchange in India, as may be approved by the Trustee.
Trustee	DSP Trustee Private Ltd. (formerly known as DSP BlackRock Trustee Company Private Limited), a company set up under the Companies Act, 1956 and approved by SEBI to act as the Trustee to the schemes of DSP Mutual Fund.
Unit	The interest of an investor which consists of one undivided share in the Unit Capital of the relevant Option under the Schemes offered by this SID.
Unit Holder/Investor	A participant/holder of Units in the Schemes offered under this SID.

SECTION III - ABBREVIATIONS & INTERPRETATIONS

In this SID, the following abbreviations have been used:

AMC:	Asset Management Company	KYC:	Know Your Customer
AMFI:	Association of Mutual Funds in India	NAV:	Net Asset Value
AML:	Anti-Money Laundering	NEFT:	National Electronic Funds Transfer
ABS:	Asset Backed Securities	NFO:	New Fund Offer
ASBA:	Application Supported by Blocked Amount	NRI:	Non-Resident Indian
BRDS:	Bills Re-discounting Scheme	NSDL:	National Securities Depository Limited
BSE:	BSE Ltd	NSE:	National Stock Exchange of India
CAMS:	Computer Age Management Services Private Limited	OTC	Over the Counter
CDSL:	Central Depository Services (India) Limited	PIO:	Person of Indian Origin
CBLO:	Collateralised Borrowing and Lending Obligation	PMLA:	Prevention of Money Laundering Act, 2002
DP	Depository Participant	POS:	Points of Service
DFI:	Development Financial Institutions	PSU:	Public Sector Undertaking
ECS:	Electronic Clearing System	RBI:	Reserve Bank of India
EFT:	Electronic Funds Transfer	REPO:	Repurchase agreements
FII:	Foreign Institutional Investor	RTGS:	Real Time Gross Settlement
FD:	Fixed Deposit	SEBI:	Securities and Exchange Board of India established under the SEBI Act, 1992
FRA:	Forward Rate Agreement	STT:	Securities Transaction Tax
FOF:	Fund of Funds	SCSB:	Self Certified Syndicate Bank
HUF:	Hindu Undivided Family	T-Bills:	Treasury Bills
IMA:	Investment Management Agreement	SCSB:	Self Certified Syndicate Bank
ISC:	Investor Service Centre	T-Bills:	Treasury Bills

INTERPRETATION

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

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

SECTION IV. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors:

- Investment in mutual fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk, including the possible loss of principal.
- As the price/value/interest rates of the securities in which the Schemes invest fluctuates, the value of your investment in the Schemes may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Schemes.
- The names of the Schemes do not in any manner indicate either the quality of the Schemes or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Mutual Fund.
- The present Schemes are not guaranteed or assured return Schemes.

Additional Risk Factors for Foreign Investors:

1. Political Risk

Investments in mutual fund Units in India may be materially adversely impacted by Indian politics and changes in the political scenario in India either at the central, state or local level. Actions of the central government or respective state governments in the future could have a significant effect on the Indian economy, which could affect companies, general business and market conditions, prices and yields of securities in which the Schemes invest.

The occurrence of selective unrest or external tensions could adversely affect the political and economic stability of India and consequently have an impact on the securities in which the Schemes invest. Delays or changes in the development of conducive policy frameworks could also have an impact on the securities in which the Schemes invest.

2. Economic Risk

A slowdown in economic growth or macro-economic imbalances such as the increase in central and state level fiscal deficits may adversely affect investments in the country. The underlying growth in the economy is expected to have a direct impact on the volume of new investments in the country.

3. Foreign Currency Risk

The Schemes are denominated in Indian Rupees (INR) which is different from the home currency for Foreign Investors in the mutual fund Units. The INR value of investments when translated into home currency by Foreign Investors could be lower because of the currency movements. The AMC does not manage currency risk for foreign investors and it is the sole responsibility of the Foreign Investors to manage or reduce currency risk on their own. The Sponsor/Fund/Trustees/AMC are not liable for any loss to Foreign Investors arising from such changes in exchange rates.

4. Convertibility and Transferability Risk

In the event capital and exchange controls are imposed by the government authorities, it would prevent Foreign Investors' ability to convert INR into home currency and/or transfer funds outside India. The convertibility and transferability of INR proceeds into home currency is the responsibility of the Foreign Investors.

Scheme Specific Risk Factors

• Market Liquidity Risk:

The liquidity of investments made in the Scheme may be restricted by trading volumes, settlement periods and transfer procedures.

Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are un-invested and no return is earned thereon. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a well developed and liquid secondary market for debt securities, would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

However, in closed ended schemes, liquidity risk on account of underlying securities' market liquidity is mitigated as intermediate liquidity is not required. Liquidity access is done through contractual maturity of the security, which is in line with the term of the schemes.

- **Credit Risk**

Fixed income securities (debt and money market securities) are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations. The Investment Manager will endeavour to manage credit risk through in-house credit analysis.

Different types of securities in which the Scheme would invest as given in the SID carry different levels and types of credit risk. Accordingly the Scheme's risk may increase or decrease depending upon their investment patterns. E.g. corporate bonds carry a higher amount of credit risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated.

- **Reinvestment Risk:** Investments made by the Schemes are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Term Structure of Interest Rates (TSIR) Risk:** The NAV of the Schemes' Units, to the extent that the Scheme is invested in fixed income securities, will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline.
- **Rating Migration Risk:** Fixed income securities are exposed to rating migration risk, which could impact the price on account of change in the credit rating. For example: One notch downgrade of a AAA rated issuer to AA+ will have an adverse impact on the price of the security and vice-versa for an upgrade of a AA+ issuer.
- **Concentration Risk:** Concentration risk arises due to concentrated investment in single security or single issuer.
- **Event Risk:** Price risk due to company or sector specific event.
- Investments in the Schemes made in foreign currency by a Unit Holder are subject to the risk of fluctuation in the value of Indian Rupee.
- The underlying benchmark of a floating rate security might become less active or may cease to exist and thus may not be able to capture the exact interest rate movements, leading to loss of value of the security.

Risk Factor associated with Listing of Units

- Trading in the Units of the Schemes on the Exchange may be halted because of market conditions or for reasons in view of the Exchange Authorities or SEBI, rendering trading in the Units of the Schemes inadvisable. In addition, trading of the Units of the Schemes is subject to trading halts caused by extraordinary market volatility and pursuant to the Stock Exchange's/market regulator's 'circuit filter' rules. There can be no assurance that the requirements of the concerned Stock Exchange necessary to maintain the listing of the units of the Schemes will remain unchanged.
- Unit holders may find it difficult or uneconomical to liquidate their investments at any particular time. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. As a result, a Unit holder must be prepared to hold the units until the maturity of the Schemes.
- Although the Units of the Schemes will be listed on the Stock Exchange, there can be no assurance that an active secondary market will develop or be maintained.
- The Units of the Schemes may trade at a significant discount or premium on the Stock Exchange. The NAV of the Schemes will fluctuate in accordance with market supply and demand for the units of the Schemes as well as be affected by changes in NAV.
- **Regulatory Risk:** Any changes in trading regulations by the Stock Exchange or SEBI among other things may also result in a wider premium/ discount to the NAV of the Schemes. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Schemes on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- In case of investments by NRIs during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the Units on the Stock Exchange, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of Units to the Fund within two days before the maturity of the Scheme, so as to enable the Fund to

deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

- The Trustee reserves the right to list the Units of the Schemes on any other recognized Stock Exchange in India, as may be deemed fit, in which case the investors may face risks related to an undeveloped market, delay in settlements etc.
- There may be acts/omissions on the part of the Stock Exchange resulting in the cancellation of Unit Holder's orders or the execution of orders on erroneous terms.

Risk Factor associated with Close-ended Schemes

Investing in close-ended Schemes is more appropriate for seasoned investors. A close-ended Scheme endeavors to achieve the desired returns only at the scheduled maturity of the Scheme. Investors who wish to exit/redeem before the scheduled maturity date may do so through the stock exchange mode, if they have opted to hold Units in a demat form, by mentioning their demat details on the NFO application form. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. Hence, Unit Holders who sell their Units in a Scheme prior to maturity may not get the desired returns.

B. RISK MANAGEMENT STRATEGIES

(i) Interest Rate Risk: Fall in the value of the portfolio due to upward movement of interest rates - Although this risk exists in a fixed income portfolio, the closed ended nature of the Scheme mitigates the risk as portfolio construction at the time of inception leads to creation of a portfolio with securities whose maturity date is in line with the maturity date of the Scheme.

(ii) Credit Risk: Credit Risk associated with fixed income securities will be managed by making investments in securities issued by borrowers, which have a good credit profile. The credit research process includes a detailed in-house analysis and due diligence. Limits are assigned 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.

(iii) Rating Migration Risk: The endeavour is to invest in high grade/quality securities. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should address company-specific issues.

(iv) Liquidity Risk: High impact costs for liquidation of securities held in the portfolio - In a closed ended product, liquidity risk on account of underlying securities' market liquidity is mitigated as intermediate liquidity is not required. Liquidity access is done through contractual maturity of the security, which is in line with the term of the closed ended Scheme.

(v) Concentration Risk: Concentrated investment in a single security or a single issuer - we follow SEBI prescribed norms on maximum concentration to single issuers.

(vi) Event Risk: Price risk due to company or sector specific event - The endeavour is to invest in securities of issuers, which have high balance sheet strength in the investment horizon to eliminate single company risk.

C. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEMES

Each Series of Scheme under the Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of such Scheme(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, Scheme(s) concerned shall be wound up in accordance with Regulation 39 (2) (c) of the SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days from the closure of the NFO period.

D. SPECIAL CONSIDERATIONS

- Neither the SID and SAI, nor the Units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID and the SAI in such jurisdictions are required to inform themselves about, and

to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements.

- Investment decisions made by the Investment Manager may not always be profitable.
- The AMC offers non-binding investment advisory services to offshore funds /Investment Management Company (IMCs) for investment in Indian securities in terms of approval granted by SEBI. The AMC also offers investment advisory services to DSP Investment Managers (Mauritius) Limited, a wholly owned subsidiary of the AMC, which is an asset management company to an offshore fund based in Mauritius. The AMC also provides investment management and trade execution related services to offshore sovereign funds. The AMC also serves as Sponsor to DSP Pension Fund Managers Pvt. Ltd. (DSPPFMC) as per Pension Fund Regulatory & Development Authority of India (PFRDA) (Registration of Pension Funds for Private Sector) Guidelines 2012. The AMC shall, in accordance with SEBI approval, act as Investment Managers to DSP Alternative Investment Fund Category III (DSPAIF - C - III) (SEBI registration no. IN/AIF3/13-14/0059). Further, DSP Trustee Pvt. Ltd., act as Trustees to the DSPAIF - C - III. The AMC has systems in place to ensure that there is no conflict of interest between the aforesaid activities
- The Mutual Fund/AMC has not authorized any person to give any information or make any representations, either oral or written, not stated in this SID in connection with issue of Units under the Scheme. Prospective investors are advised not to rely upon any information or representations not incorporated in this SID as the same have not been authorized by the Mutual Fund or the AMC. Any subscription, purchase or sale made by any person on the basis of statements or representations which are not contained in this SID or which are inconsistent with the information contained herein shall be solely at the risk of the investor.
- Suspicious Transaction Reporting: If after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, the AMC shall report any such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder by SEBI and/or RBI without obtaining the prior approval of the investor/Unit Holder/any other person.
- The AMC and its Registrar reserve the right to disclose/share investors' personal information with the following third parties:
 1. Registrar, Banks and / or authorised external third parties who are involved in transaction processing, dispatches,etc., of investors' investment in the Scheme;
 2. Distributors or Sub-brokers or Registered Investment Advisors through whom applications of investors are received for the Scheme; or;
 3. Any other organisations for compliance with any legal or regulatory requirements or to verify the identity of investors for complying with anti-money laundering requirements.

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

- Non-Individual Investors should note the following :
 1. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form
 2. In case of application for any transaction, the authorized signatories/officials should sign such application under their official designation and as per the authority granted to them under their constitutional documents/board resolutions etc.
 3. In case a generic board resolution authoring investment has been submitted, the AMC/Fund reserves the right to consider such generic resolution as a valid authorisation for all other financial and non-financial transactions including but not limited to redemption/switches etc. Accordingly all transactions executed by the officials named in such generic resolution would be processed by the AMC/Fund.
- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advise received by the AMC regarding the law and practice currently in force in India and the Unit holders should be aware that the relevant fiscal rules or their

interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unit holder is advised to consult his/her own professional tax advisor.

- Investors should study this Scheme Information Document and the Statement of Additional Information carefully in its entirety and should not construe the contents as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest / redeem Units.
- Any dispute arising out of the Scheme(s) shall be subject to the exclusive jurisdiction of the Courts in India. Statements in this Scheme Information Document are, except where otherwise stated, based on the law, practice currently in force in India, and are subject to changes therein.
- The Mutual Fund may disclose details of the investor's account and transactions there under to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law.
- This SID is not an offer of units of the Scheme for sale or solicitation of an offer to purchase the units of the Scheme in the United States or in any other jurisdiction where such offer may be restricted. Offers to sell or solicitations of offers to purchase units of any Scheme referred herein may be made only by means of a prospectus and in accordance with applicable securities laws. Securities may not be offered or sold in the United States absent registration under the US Securities Act of 1933, as amended or an exemption there from. The Schemes referred herein have not and do not intend to register any securities under the US Securities Act of 1933, as amended, and do not intend to offer any securities in the United States. The Schemes referred herein have not been and will not be registered under the US Investment Company Act of 1940, and investors therein will not be entitled to the benefits thereof.

Investors are urged to study the terms of the offer carefully before investing in the Schemes and retain this SID and the SAI for future reference.

E. DUE DILIGENCE BY THE AMC

It is confirmed that:

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

Place: Mumbai
Date : August 27, 2018

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

SECTION V - INFORMATION ABOUT THE SCHEMES

A. TYPE OF THE SCHEMES

Close ended income Schemes.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEMES?

The primary investment objective of the Schemes is to generate returns and seek capital appreciation by investing in a portfolio of Debt and Money Market Instruments. The Schemes will invest only in securities which mature on or before the date of maturity of the Schemes. **There is no assurance that the investment objective of the Schemes will be realized.**

C. HOW WILL THE SCHEMES ALLOCATE ITS ASSETS?

The asset allocation of each of the Schemes will be as follows:

(i) Schemes with Tenure greater than 36 months and less than or equal to 60 months

Instruments	Indicative Allocation (% of Net Assets)	Risk Profile
Debt Securities	80% to 100%	Low to Medium
Money Market Securities/Instruments	0% to 20%	Low to Medium

The cumulative gross exposure through Debt and Money Market securities will not exceed 100% of the net assets of each Scheme.

The Schemes will not participate in repos in corporate debt securities

The Schemes will not engage in short selling of securities and securities lending and borrowing.

The Schemes will not participate in credit default swaps.

The Schemes shall not invest in fixed income derivatives instruments and in foreign debt securities.

The Schemes shall not invest in securitized debt.

The Scheme will participate in repo / reverse repos in securities only issued by Government of India

Each Scheme shall have a separate portfolio.

Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the intended portfolio allocation table and subject to the notes mentioned hereinabove, a review of the asset allocation will be called by the Investment Manager and rebalancing of the portfolio will be done as specified in the table mentioned below:

Tenure of the Scheme	Rebalancing period from the date of deviation
More than 30 days upto 3 months	5 days
More than 3 months upto 6 months	15 days
More than 6 months	30 days

Where the portfolio is not rebalanced within the period as mentioned in the above table, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders and may be caused due to reason such as non - availability of the appropriate assets as mentioned in the above asset allocation matrix or due to perceived weakness in the credit worthiness of the issuer of the assets which are held in the portfolio during the tenor of the Scheme.

Pending deployment of funds of the Schemes, the AMC may invest funds of the Schemes in short-term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide its circular SEBI/IMD/CIR No. 1/91171 /07 dated April 16, 2007:

- a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.

- b. Such deposits shall be held in the name of each Scheme.
- c. Each Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- d. Each Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
- e. The Trustee shall ensure that the funds of each Scheme are not parked in the short term deposits of a bank which has invested in that Scheme.
- f. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

Further, the Schemes may, pending deployment of funds invest in units of money market/liquid schemes of DSP Mutual Fund and/or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations.

The Schemes shall invest in various securities/ instruments as mentioned below with the ratings mentioned against the type of instrument. As per the regulations, the Scheme(s) is allowed to invest within a range of 5% of the intended allocation (floor and cap) against each sub asset class/credit rating. The intended allocation shall be provided at the time of launch of the respective Scheme.

Intended Portfolio Allocation for DSPFMP - Series 250 - 39M

	Credit rating (%) AAA*	Credit rating (%) A1+**	Credit rating (%) Not Applicable
Non - Convertible Debentures (NCDs) /Bonds	95 - 100	-	-
Commercial Paper	-	0-5	-
Cash & Cash Equivalent (CBLO/Reverse Repo)	-	-	0-5

* for long term debt instruments
**for short term debt instruments

Notes:

- a. All investments shall be made based on rating prevalent at the time of investment. Further, in case of an instrument which has dual rating, the most conservative publicly available rating would be considered.
- b. The total exposure of Schemes towards BRDS shall not exceed 10% of the net assets of the Scheme.
- c. Further, the Schemes shall not invest more than 10% of its NAV in any unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of Asset Management Company.
- d. Securities with Rating AA will include AA+ and AA-, Securities with Ratings A1+ will include A1.

There would be no variation between the intended portfolio and the final portfolio, subject to the following:

- (i) Positive variation in investment towards higher credit rating in the same instrument may be allowed.
- (ii) The order of risk-reward in instrument categories could be considered as Certificate of Deposits (CD) being of lower risk compared to Commercial Papers (CPs)/ Non - Convertible Debentures (NCDs). The Investment Manager may deploy funds in CDs (with highest rating category i.e. A1+) and/or Collateralized Borrowing and Lending Obligation (CBLO) and/or Reverse Repurchase (RREPO), in case CPs/ NCDs/Bonds, are not available or the Investment Manager is of the view that the risk-reward is not in favor of the Unit holders. Such deviation will exist till suitable NCDs/CPs/Bonds of desired credit quality are not available.

Similarly, the Investment Manager may deploy funds in CBLO and/or RREPO, in case CDs are not available or the Investment Manager is of the view that the risk-reward is not in favor of the Unit holders. Such deviation will exist till suitable CDs of desired credit quality is not available.

- (iii) At the time of building up the portfolio post NFO and towards the maturity of the Scheme, the Investment Manager may deploy (upto 100%) the funds in cash/cash equivalents/in units of money market/liquid schemes of DSP Mutual Fund and/any other mutual Fund in terms of applicable regulations, for temporary period.
- (iv) Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the intended portfolio allocation table and subject to the notes mentioned hereinabove, a review of the asset allocation will be called by the Investment Manager and rebalancing of the portfolio will be done as specified in the table mentioned below:

Tenure of the Scheme	Rebalancing period from the date of deviation
More than 30 days upto 3 months	5 days
More than 3 months upto 6 months	15 days
More than 6 months	30 days

Where the portfolio is not rebalanced within the period as mentioned in the above table, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Such changes in the investment pattern will be for a short term and for defensive considerations and the intention being at all times to seek to protect the interests of the Unit Holders and may be caused due to reason such as non - availability of the appropriate assets as mentioned in the above asset allocation matrix or due to perceived weakness in the credit worthiness of the issuer of the assets which are held in the portfolio during the tenor of the Scheme.

D. WHERE WILL THE SCHEMES INVEST?

Subject to the asset allocation table as shown on page 16 under Section V Part C of this document, the Scheme shall invest in securities including, but not limit to:

- Debt instruments of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking finance companies, development financial institutions and corporate entities.
- Debt and Money Market securities and such other securities as may be permitted by SEBI/ RBI / other regulatory authority, if any, from time to time.
- Money market instruments including but not limited to, treasury bills, commercial paper of public sector undertakings and private sector corporate entities, reverse repurchase agreements with respect to government securities and treasury bill, CBLOs (Collateralised Borrowing and Lending Obligation), certificates of deposit of scheduled commercial banks and development financial institutions, BRDS issued by public sector, private sector and foreign banks, government securities with unexpired maturity of one year or less and other money market securities as may be permitted by SEBI/RBI Regulations.
- The debt securities could be listed, unlisted, privately placed.
- The non-convertible part of partially convertible securities.
- Units of money market/liquid schemes of DSP Mutual Fund or any other mutual fund. Such investments will be within the limits specified under SEBI (MF) Regulations. AMC shall not charge any investment management fees with respect to such investment.
- Any other like instrument as may be permitted by RBI/SEBI from time to time.

Credit Evaluation Policy Credit Risk associated with fixed income securities will be managed by making investments in securities issued by borrowers, which have a good credit profile. The credit research process includes a detailed in-house analysis and due diligence. Limits are assigned 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.

Credit evaluation process: The credit evaluation process includes a thorough analysis of the operating and financial strength of the issuer as well as management and industry risk evaluation. Typically, an interaction with the company management is also sought prior to setting up of issuer limits.

For structured obligations, in addition to the above, the evaluation also covers originator analysis, collateral analysis, structure analysis and embedded risk analysis.

Sectors in which the Schemes shall not invest

The Schemes shall not invest in debt issued by furniture, floriculture, Glass and Ferro & Silica Manganese Companies.

The Schemes shall not invest in securitized debt, fixed income derivatives instruments, foreign debt securities and repos in corporate debt securities.

Overview of Debt Market in India

The Indian bond market comprises mainly of Government securities; bonds issued by Public Sector Undertakings (PSU), Development Financial Institutions (DFI) and Infrastructure-related agencies; debentures and money market instruments issued by corporate sectors and banks. The Government of India routinely issues Government securities and Treasury bills for liquidity and fiscal management. While the Government issues Treasury bills for 91 days, 182 days and 364 days in a discounted form, coupon-bearing Government securities are issued for maturity ranging from 1 year to as high as 30 years. Both Treasury bills and coupon-bearing securities are auctioned by the RBI on behalf of the Government of India. The Indian bond market has also witnessed increased issuance of bonds from Government-sponsored institutions, DFIs, and infrastructure-related agencies since 1995. These bonds are rated by credit rating agencies like CRISIL, ICRA, CARE and India Ratings. They are widely held by market participants because of their liquidity and reduced risk perception due to the government stake in some of them.

The Indian corporate sector has also been frequently raising capital through issuance of non-convertible debentures and commercial papers. Most of the money is raised through the "Private placement" route. These debentures are mostly rated by rating agencies. While some of them trade very actively, most of them are not very liquid. Because of this, they normally trade at a marginally higher yield than bonds issued by PSU and other government-sponsored agencies.

As the schemes are close ended scheme with fixed maturity dates, they will not use fixed income derivatives.

Overview of Money Market in India

Money market assets comprise Treasury Bills, Cash Management Bills, Call Money, Triparty Repo (TREPS), Clearcorp Repo Order Matching System (CROMS), Fixed Deposits, Commercial Papers, Certificate of Deposits, BRDS and any other assets approved by the Reserve Bank of India from time to time. Money market assets are liquid and actively traded segment of fixed income markets.

Treasury bills are issued by the Government of India through regular weekly auctions, while Cash Management Bills are issued on an ad-hoc basis. They are mostly subscribed by banks, state governments and other entities. As on 11 Jan 2019, total outstanding treasury bills (including cash management bills) are Rs. 5,16,560 crore.

Certificate of Deposits are issued by scheduled banks for their short-term funding needs. They are normally available for up to 365 days tenor. Certificate of deposits issued by public sector banks are normally rated A1+ (highest short-term rating) by various rating agencies. As on 21 Dec 2018, outstanding Certificate of Deposits are Rs. 1,80,660 crore*. Certificate of deposits currently trade at a spread of around 111 basis points** over comparable treasury bills as on 24 Jan 2019, for a one year tenor.

Commercial Papers are issued by corporate entities for their short-term cash requirements. Commercial Papers are normally rated A1+ (highest short-term rating). As on 31 Dec 2018, total outstanding Commercial Papers are Rs. 4,98,730 crore*. Commercial papers trade at around 174 basis points** over comparable treasury bills as on 24 Jan 2019, for a one year tenor.

Call Money, TREPS and CROMS are mainly used by the borrowers to borrow a large sum of money on an over-night basis. While Call Money is an unsecured mode of borrowing, TREPS and CROMS are secured borrowing backed by collaterals approved by the Clearing Corporation of India.

*Source: Reserve Bank of India Bulletin, Weekly Statistical Supplement, 18 Jan 2019

** Source: Internal

E. WHAT ARE THE INVESTMENT STRATEGIES?

The Investment Manager will invest in those debt securities that are rated investment grade by a domestic credit rating agency authorised to carry out such activity, such as CRISIL, ICRA, CARE etc. Where investment in unrated debt securities is sought to be made, specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to the investment. In-house research by the Investment Manager will emphasize on credit analysis, in order to determine credit risk. The Scheme will invest only in such securities which mature on or before the scheduled maturity date.

F. FUNDAMENTAL ATTRIBUTES

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

(i) Type of Scheme

- Close ended
- Income Scheme

(ii) Investment Objective

- Main Objective - Income and capital appreciation.
- Investment pattern - Please refer to Section V - C. "How will the scheme allocate its assets?" in this document.

(iii) Terms of Issue

- Liquidity provisions: Listing - The Units of the Schemes are proposed to be listed on the BSE or any other recognized Stock Exchange(s) in India, as may be approved by the Trustee. For details, please refer provision on 'Listing'.
- Aggregate fees and expenses charged to the Scheme - For details, please refer Section VII - Fees and Expenses
- Any safety net or guarantee provided - Not applicable.

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

- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit Holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEMES BENCHMARK THEIR PERFORMANCE?

CRISIL Composite Bond Fund Index.

The composition of the aforesaid benchmark is such that they are most suited for comparing performance of the respective Schemes. The Trustee may change the benchmark for any of the Schemes in future, if a benchmark better suited to the investment objective of that Scheme is available at such time.

H. WHO WILL MANAGE THE SCHEME?

The following are the details of the fund managers within the AMC who will manage the investments of the Scheme under the supervision of the Chief Investment Officer (CIO):

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other schemes managed
Laukik Bagwe	40 years	--	B.Com., PGDBA (Finance)	Over 15 years of experience in Fixed Income Market as detailed	Co-Fund Manager - DSP Credit Risk Fund, DSP Short Term Fund, DSP Fixed Maturity Plans and Fixed Term Plans.

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other schemes managed
(Fixed Income Portion)				under : From November 2007 to Current: Vice President - DSPIM From November 2003 to October 2007 - Derivium Capital & Securities Pvt. Ltd. - Head Fixed Income Trading - SLR & NONSLR Broking. From June 2000 to October 2003 - Birla Sunlife Securities Ltd. - Manager - SLR & NONSLR Broking.	Fixed income portion for: DSP 3 Years Close Ended Equity Fund, DSP US Flexible* Equity Fund, DSP Global Allocation Fund
Pankaj Sharma (Fixed Income Portion)	47 years	--	B.E. (Comp. Engg.), PGDBM (XLRI, Jamshedpur	Over 24 years of experience as detailed under: Jun 15, 2016 onwards: DSP as Head of Fixed Income Jan-07 till Jun 14, 2016: DSP as Head Risk Management & Business Development Jan-05 to Dec-06: DSP as Head Risk Management & New Products Jun-03 to Dec-04: DSP as Risk Manager Jun-02 to May-03: Infosys Technologies as Head of Pre-Sales and Product Evangelist for Treasury Product Apr-93 to Apr-02: Citibank as Division Market Risk and Treasury Products Manager for Latin America	Co-Fund Manager - DSP Credit Risk Fund, DSP Bond Fund, DSP Fixed Maturity Plans and Fixed Term Plans

*The term "Flexible" in the name of the Scheme signifies that the Investment Manager of the Underlying Fund can invest either in growth or value investment characteristic securities placing an emphasis as the market outlook warrants.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

Subject to the asset allocation table as shown on page 16 under Section V Part C of this document, the Scheme shall invest in securities as mentioned in the table.

- The Schemes shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorized to carry out such activity under the SEBI Act 1992. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of AMC.

Provided that such limit shall not be applicable for investments in Government securities, T-Bills and CBLO.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.

2. The Schemes shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Board of Trustees and the Board of asset management company.
3. Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed only if:
 - a. such transfer is done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a stock exchange for spot transactions); and transfer of unquoted securities will be made as per the policy laid down by the Trustee from time to time; and
 - b. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
4. The Schemes may invest in another scheme (except fund of funds Schemes) under the AMC or any other mutual fund without charging any fees, provided that the aggregate inter-scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund. However, the aforesaid provision shall not apply to fund of funds Schemes.
5. The Trustee/Schemes shall take delivery of scrips purchased and give delivery in the case of scrips sold and in no case shall engage in option trading, short selling or carry forward transactions or badla finance.
6. The Schemes shall not invest in securitized debt.
7. The Schemes shall not invest in fixed income derivatives instruments and in foreign debt securities.
8. The Schemes will not participate in repos in corporate debt securities
9. The Schemes will not engage in securities lending and borrowing.
10. The Schemes will not participate in credit default swaps.
11. The Mutual Fund shall get the securities purchased/transferred in the name of the Mutual Fund on account of the Schemes, wherever the instruments are intended to be of a long term nature.
12. Pending deployment of funds of the Schemes in terms of the investment objective of the Schemes, the Mutual Fund may invest them in short term deposits of scheduled commercial banks, subject to the following conditions issued by SEBI vide its circular SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007:
 - a. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
 - b. Such deposits shall be held in the name of the Scheme.
 - c. The Schemes shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - d. The Schemes shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
 - e. The Trustee shall ensure that the funds of the Schemes are not parked in the short term deposits of a bank which has invested in the Schemes.
 - f. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
13. The Schemes shall not make any investment in:
 - a. any unlisted security of any associate or group company of the Sponsors; or
 - b. any security issued by way of private placement by an associate or group company of the Sponsors; or
 - c. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets.
14. The Scheme shall not invest in a fund of funds scheme.
15. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Schemes for the purpose of payment of interest or dividends to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Schemes and the duration of such borrowing shall not exceed a period of six months.
16. If any company invests more than 5 percent of the NAV of any of the Schemes, investment made by that Scheme or any other Scheme of the Mutual Fund in that company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations.
17. In terms of SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016, SEBI/HO/IMD/DF2/CIR/P/2016/68 dated August 10, 2016 and SEBI/HO/IMD/DF2/CIR/P/2017/14 dated February 22, 2017, the total exposure of all Fixed Income Schemes of Funds in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the scheme and an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the scheme shall be allowed only by way of increase in exposure to HFCs. The additional exposure to such securities issued by HFCs should be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the Scheme.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the scheme.

At the time of investment, the AMC would use Association of Mutual Funds in India (AMFI) defined sector category.

18. No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have -
 - a. 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or
 - b. representation on the board of the asset management company or the trustee company of any other mutual fund.
19. The list of sector/category of investment including rating and limits are subject to regulatory changes. The total exposure of the Scheme in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.
For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

The list of sector/category of investment including rating and limits are subject to regulatory changes.

The Schemes will comply with any other Regulation applicable to the investments of mutual funds from time to time.

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

These investment limitations/parameters as expressed (linked to the Net Asset/Net Asset Value/capital) shall, in the ordinary course, apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Mutual Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, the AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unit Holders.

Further, in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the intended portfolio allocation table and subject to the notes mentioned on page no. 16, a review of the asset allocation will be called by the Investment Manager and rebalancing of the portfolio will be done as specified in the table mentioned below:

Tenure of the Scheme	Rebalancing period from the date of deviation
More than 30 days upto 3 months	5 days
More than 3 months upto 6 months	15 days
More than 6 months	30 days

Where the portfolio is not rebalanced within the period as mentioned in the above table, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.

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

J. HOW HAVE THE SCHEMES PERFORMED?

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

Investors are informed that the Mutual Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Schemes.

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

SCHEME PORTFOLIO HOLDING (TOP 10 HOLDINGS)

Top 10 Holdings issuer wise (As on December 31, 2018)	% of Scheme
This is a new Scheme, hence, this is not applicable.	

Link to the scheme's latest monthly portfolio holding:

<https://dspim.com/about-us/mandatory-disclosure/top-10-and-sector-allocation>

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

SECTOR ALLOCATION

Sector wise break up (As on December 31, 2018)

Sector	% of Scheme
This is a new Scheme, hence, this is not applicable.	

Portfolio Turnover Ratio: Not Applicable

SECTION VI. UNITS AND OFFER

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

A. NEW FUND OFFER (NFO)

New Fund Offer Period (This is the period during which a new scheme sells its units to the investors.)	NFO for: DSPFMP - Series 250 - 39M Opens on: February 07, 2019 and Closes on: February 13, 2019 Extension or Termination of NFO Period The Trustee reserves the right to extend the closing date of the NFO period, subject to the condition that the subscription list shall not be kept open for more than 15 days or close the subscription list earlier by giving prior notice to the investors in one daily newspaper.
NFO Price (This is the price per unit that the investors have to pay to invest during the NFO.)	The corpus of the Schemes will be divided into Units having an initial value of Rs. 10/- each. The Units can be purchased at this price during the NFO period of each Scheme.
Minimum Amount for Application in the NFO	Rs. 5,000/-
Minimum Target amount (This is the minimum amount required to operate each Scheme and if this is not collected during the NFO period, all investors would be refunded the amount invested without any return. However, if the AMC fails to refund the amount within 5 business days from the closure of the NFO, interest as specified by SEBI (currently 15% p.a.) will be paid to	The Mutual Fund seeks to collect a minimum subscription amount of Rs. 20 crore in each of the Schemes during the NFO period. In the event this amount is not raised during the NFO period, the amount collected under the Schemes will be refunded to the applicants as mentioned in the section, 'Refund'.

the investors from the expiry of fifth business day from the date of closure of the subscription period.)																																					
Maximum Amount to be raised (This is the maximum amount which can be collected during the NFO period, as decided by the AMC.)	There is no maximum subscription amount for the Schemes to be raised and therefore, subject to the applications being in accordance with the terms of this offer, full allotment will be made to the applicants. However, the Trustee/AMC retains the sole and absolute discretion to reject any application.																																				
Plans available under the Schemes	<ul style="list-style-type: none"> • Regular Plan • Direct Plan <p>The Plans under the Scheme will have common portfolio.</p> <p>Processing of Application Form/Transaction Request: The below table summarizes the procedures which would be adopted while processing application form/transaction request by the AMC.</p> <table border="1" data-bbox="651 621 1541 968"> <thead> <tr> <th>Sr No.</th> <th>AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request</th> <th>Plan as selected in the application form/transaction request</th> <th>Transaction shall be processed and Units shall be allotted under</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Sr No.	AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/transaction request	Transaction shall be processed and Units shall be allotted under	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
Sr No.	AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request	Plan as selected in the application form/transaction request	Transaction shall be processed and Units shall be allotted under																																		
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5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		
Options offered under each Scheme	<p>Option A - Growth The Mutual Fund will not declare any dividends under this option. The income earned under this Option will remain invested in the option and will be reflected in the NAV. This option is suitable for investors who are not looking for current income but who have invested with the intention of capital appreciation. Moreover, if Units under this option are held as capital asset for a period of at least thirty six months from the date of acquisition, Unit Holders will get the benefit of long term capital gains tax.</p> <p>Option B - Dividend Payout - Regular Payout & Quarterly Payout This option is suited for investors seeking income through dividend declared. Dividends will be paid, net of taxes, as may be applicable to those Unit holders whose names appear in the register of Unit holders on the record date. In case of Units held in demat mode, the Depositories (NSDL/CDSL) will give the list of demat account holders and the number of Units held by them in electronic form on the Record date to the Registrar of the Mutual Fund.</p> <p>Investors should indicate the Option, wherever applicable, for which the subscription is made, by indicating the choice in the appropriate box provided for this purpose in the Application Form. In case of valid applications received without indicating any choice of Option, it will be considered as Option for Growth and processed accordingly.</p> <p>All Units will rank pari passu, among Units within the same Option in each Scheme, as to assets, earnings and the receipt of dividend distributions, if any, as may be declared by the Trustee.</p> <p>All the Options under the Scheme will have common portfolio.</p>																																				

Default Plan/Option under the Schemes	In case an investor/Unit Holder fails to mention the plan and broker details in the application form, then the application shall be processed under respective option/sub-option under Direct Plan.	
	If no indication is given under the following	Default
	Option - Growth/Dividend	Growth
	Sub-option - Dividend Payout - Regular Payout/Quarterly Payout	Regular Payout
Dividend Policy	<p>The Trustee intends to declare dividends comprising substantially of net income and net capital gains. It should be noted that the actual distribution of dividends and frequency of distribution will be entirely at the discretion of the Trustee. To the extent the entire net income and realised gains are not distributed, it will remain invested in the Option and reflected in the NAV.</p> <p>Effect of Dividend: Post declaration of dividend, the NAV of the Units under the Dividend Payout Option (Option B) will stand reduced by the amount of dividend declared and applicable dividend distribution tax/surcharge/cess/any other statutory levy.</p>	
Dematerialisation	<p>The Unit holders are given an option to hold the Units by way of an account statement (physical form) or in dematerialized form (Demat).</p> <p>Unit holders opting to hold the Units in demat form must provide their Demat account details in the specified section of the application form. Unit holders intending to hold the Units in Demat form are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the application form, the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP.</p> <p>The Units of the Schemes will be traded compulsorily in dematerialized form.</p> <p>In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per Depository(ies), an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form.</p> <p>Unit holder who so desires to hold the Units in demat form at a later date, will be required to have a beneficiary account with a DP of NSDL/CDSL and will have to submit the account statement alongwith a request form asking for the conversion into demat form. This request is called a Demat Request Form (DRF).</p> <p>Unit holder will be required to fill in a DRF in triplicate alongwith the relevant details and submit the same to the Registrar alongwith the account statement to be dematerialized. The sequence of names in the account statement must be same as that in the demat account.</p> <p>Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time.</p>	
Allotment	<ul style="list-style-type: none"> Allotment: Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details. As the Stock Exchange(s) do not allow trading of fractional units, Units will be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount will be refunded to the investor. Allotment Conformation: Allotment information specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request. 	

	<ul style="list-style-type: none"> • For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details and only after the funds are credited into the Mutual Fund's scheme(s) account to the satisfaction of the AMC. Statement for such Units shall be provided by the respective DP and no further confirmation/statement shall be issued by the AMC/Registrar. • Normally no Unit certificates will be issued. However, if the applicant so desires, the AMC shall issue a non-transferable Unit certificate to the applicant within 5 working days of the receipt of request for the certificate. • The Mutual Fund reserves the right to recover from an investor any loss caused to the Schemes on account of dishonour of cheques issued by him/her/it for purchase of Units.
Maturity	<ul style="list-style-type: none"> • The Schemes shall be fully redeemed/wound up at the end of the Term, i.e. on the Maturity Date. • No redemption/repurchase of units shall be allowed prior to the maturity of the Schemes. However, for Units held in electronic/demat form, investors wishing to exit may do so through the stock exchange mode. • For the Units held in electronic form, at maturity, the Units will be extinguished with the Depository and the redemption amount will be paid to the Unit Holders at the applicable NAV of that date. • The maturity proceeds will be paid to the investors whose names appear in the Register of Unit holders on the respective date of maturity of the Schemes within 10 working days from the date of Maturity. • However, the Schemes may be wound up at any time prior to the Maturity Date under the following circumstances: <ol style="list-style-type: none"> 1) On the happening of any event, which, in the opinion of the Trustee, requires that the Scheme concerned be wound up; 2) If seventy five per cent of the Unit Holders of the Scheme concerned pass a resolution that the Scheme be wound up; 3) If SEBI so directs in the interest of the Unit Holders.
Refund	<ul style="list-style-type: none"> • If the Schemes fail to collect the minimum subscription amount of Rs. 20 Crore each, the Mutual Fund shall be liable to refund the money to the applicants. • Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will commence immediately after the closure of the NFO. • Refunds will be completed within 5 Business Days from the closure of the New Fund Offer Period. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the AMC. Refund orders will be marked "A/c. Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. All refund cheques will be mailed by Registered Post or as per the applicable Rules. As per the directives issued by SEBI, it is mandatory for Applicants to mention their bank account numbers in their applications for purchase of Units.
Who can invest? (This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.)	<p>The following persons (subject to, wherever relevant, purchase of units of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Schemes:</p> <ul style="list-style-type: none"> • Resident Adult Individuals either singly or jointly (not exceeding three) • Minors through parent/legal guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions) • Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required) • Trustee of private trusts authorised to invest in mutual fund Schemes under the Trust Deed

	<ul style="list-style-type: none"> • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions • NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis • Foreign Portfolio Investors (FPIs) • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organisations • International Multilateral Agencies approved by the Government of India • Non-Government Provident/Pension/Gratuity funds as and when permitted to invest • Others who are permitted to invest in the Schemes as per their respective constitutions • The scheme of the Mutual Fund, subject to the conditions and limits prescribed in SEBI (MF) Regulations and/or by the Trustee, AMC or Sponsors (The AMC shall not charge any fees on such investments). • The AMC (No fees shall be charged on such investments). <p>All category of investors (whether existing or new) as permitted above are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various mode offered by the Fund for investing directly in the Fund.</p> <p>Note: For Investments ‘On behalf of Minor’: Where the investment is on behalf of minor by the guardian, please note the following important points.</p> <ol style="list-style-type: none"> a. The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/ folios on behalf of a minor. Joint holders’ details and nomination details, even if mentioned and signed will not be considered. b. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. c. Details like minor’s date of birth, Guardian’s relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like <ol style="list-style-type: none"> 1. Birth certificate of the minor, or 2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or 3. Passport of the minor, or 4. any other suitable proof should be attached with the application form. d. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided. e. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant. <p>A minor Unit Holder, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card, KYC details and such other details as may be asked by AMC from time to time to enable the Registrar to update records and allow the minor turned major to operate the account in his own right.</p> <p><u>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Schemes</u></p> <p>United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:</p> <ol style="list-style-type: none"> a. No fresh purchases (including Systematic Investment Plans and Systematic Transfer Plans) /additional purchases/switches in any Schemes of the Fund
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	<p>would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.</p> <p>However, lump sum subscription and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee Company from time to time shall be accepted.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to reject the transaction request or redeem with applicable exit load and TDS or reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <p>b. All existing registered Systematic Investment Plans and Systematic Transfer Plans would be ceased.</p> <p>c. For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected.</p> <p>d. In case the AMC/Fund subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value</p> <ul style="list-style-type: none"> • Applicability and provisions of Foreign Account Compliance Act (FATCA) The AMC shall comply with FATCA as an when it becomes applicable. For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. www.dspim.com.
<p>Where can you submit filled up applications for purchase?</p>	<p>Applications can be submitted at any of the official points of acceptance of transactions, the addresses of which are given at the end of this SID. For details on the offices/ISCs of Registrar, please log on to www.camsonline.com.</p> <p>ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in).</p>
<p>How to Apply?</p>	<ul style="list-style-type: none"> • Please refer to the SAI and application form for instructions. • Investors intending to trade in Units of the Schemes, will be required to provide demat account details in the application form, as mentioned under 'Dematerialisation'. <p>Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. For details on ASBA process please refer the ASBA application form.</p>
<p>Payment details</p>	<p>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.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>
<p>Special facilities available during the NFO</p>	<p>Switching</p> <p>Investors are requested to note that they can submit a switch in request (switch request will be accepted upto 3.00 p.m. on the last day of the NFO) into this</p>

	<p>scheme only during the NFO period by switching out from any of the existing Fixed Maturity Plans or any other Close Ended Scheme of the Fund. The switch out transaction will be processed based on the applicable Net Asset Value (NAV) on the date of maturity of such Fixed Maturity Plan or any other Close ended Scheme. The maturity date of such Fixed Maturity Plan or close ended schemes should fall during the New Fund Offer period of the Scheme.</p> <p>Investor can also submit switch-in requests (switch request will be accepted upto 3.00 p.m. on the last day of the NFO) from any of the open ended schemes of the Fund during the New Fund Offer Period (NFO) under the Scheme, the switch-out requests from such Scheme will be effected based on the applicable NAV of such Scheme, as on the day of receipt of the switch request, subject to applicable cut-off timing provisions. However, the switch-in requests under the Scheme will be processed on the date of the allotment of the Units.</p> <p>Further, the Stock Exchanges(s) do not allow trading in fractional units, a switch request must be compulsorily made by specifying the amount in multiples of Re. 1/-. In case of ambiguity, or where switch request has been made specifying the number of Units, the request will not be processed.</p> <p>Unit holders are requested to note that application for switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other words, switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process.</p> <p>Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.</p> <p>Applications Supported by Blocked Amount (ASBA) facility ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Please refer ASBA application form for detailed instructions.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</p>	<p>Not Applicable.</p>
<p>Restrictions, if any, on the right to freely retain or dispose off units being offered.</p>	<p>Investors who do not provide their demat account details will not be allowed to trade their Units on the Exchange till the time the holdings are converted into demat form.</p> <p>Also, in the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units at the time of maturity will be restricted in due compliance of such order.</p>
<p>Bank Mandate</p>	<p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>Investor/s or /Unit Holder/s are requested to note that any one of the following documents shall be submitted by the investor/s or /Unit Holder/s, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <ol style="list-style-type: none"> 1. Original cancelled cheque having the First Holder Name printed on the cheque [or] 2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or]

	<p>3. Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]</p> <p>4. Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or]</p> <p>5. Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.</p> <p>Where such additional documents are not provided for the verification of bank account for redemption or dividend payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and dividend payments.</p>
Process for Change of Address	<p>The self attested copies of the following documents shall be submitted along with duly filled in 'Change of address' or 'KYC Change Details' form:</p> <p>(i) Proof of new address ('POA'); and</p> <p>(ii) Proof of identity ('POI'): Only PAN card copy (for investments requiring PAN) or Other Photo Identity Proof (for PAN exempt cases).</p> <p>The AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address. The self attested copies of above stated documents shall be submitted along with original for verification at any of the AMC's branches /Investor Service Center's of CAMS. In case, the original of any documents are not produced for verification, then the copies should be properly attested/verified by entities authorized for attesting / verification of the documents. List of admissible documents for POA & POI mentioned in SEBI Circular MIRSD/SE/Cir - 21 / 2011 dated October 05, 2011 shall be considered.</p>
Static details	<ul style="list-style-type: none"> • The details provided by investors in the application form for subscribing to Units should be same as the details registered with the DP. • In the event of any conflict, the details registered with the DP will prevail. • In case any particular detail is not registered with the DP, the details in the application form will be considered. • In the event of mismatch in the mode of holding as mentioned in the application form vis-à-vis details with the DP, the application is liable to be rejected.
Multiple Bank Account Registration	<p>In compliance to AMFI Best Practice Guidelines, AMFI circular No. 17/10-11 dated October 22, 2010. The Mutual Fund offers its investors facility to register multiple bank accounts for pay-in & payout purposes and designate one of the registered bank account as "Default Bank Account". Individuals, HUFs, Sole proprietor firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. This facility can be availed by using a designated "Bank Accounts Registration Form" available at Investor Service Centers and Registrar and Transfer Agent's offices. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividends and redemptions payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. However, in case a Unit holder does not specify the default account, the Mutual Fund reserves the right to designate any of the registered bank accounts as default bank account.</p> <p>Consequent to introduction of "Multiple Bank Accounts Facility", the existing facility of redemption with change of bank mandate is discontinued by the Mutual Fund. New bank accounts can only be registered using the designated "Bank Accounts Registration Form". A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered.</p>

Third Party Payment Avoidance and 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. Please refer SAI for Details.
Cash Investments in mutual funds	<p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs. 50,000/- per investor, per financial year shall be allowed subject to:</p> <ul style="list-style-type: none"> i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and ii. sufficient systems and procedures in place. <p>However, payment towards redemptions, dividend, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>The Fund/AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.</p>
Facility to transact in units of the Schemes through MF Utility portal & MFUI Points of Services pursuant to appointment of MF Utilities India Pvt. Ltd.	<p>The AMC has entered into an Agreement with MF Utilities India Pvt. Ltd. (MFUI), for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Investors can execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MFU portal i.e. www.mfuonline.com as and when such a facility is made available by MFUI. The MFU portal i.e. www.mfuonline.com will be considered as Official Point of Acceptance for such transactions.</p> <p>The Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website i.e. www.mfuindia.com against the POS locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in schemes of the Fund will be accepted on an ongoing basis. Further, investors can also submit their non-financial transaction requests at the POS.</p> <p>The salient features of the facility to transact in units of the Schemes through MFU are given below:</p> <ol style="list-style-type: none"> 1. Common Account Number (“CAN”): Investors are required to submit duly filled in CAN Registration Form (“CRF”) and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. www.mfuindia.com or can be obtained from MFUI POS. <p>CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple schemes of various Mutual Funds through MFU and to map existing investments, if any.</p> <p>MFU will map the existing folios of investors in various schemes of Mutual Funds to the CAN to enable transacting across schemes of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU.</p> <p>CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI.</p>

	<p>2. CAN registered investors can transact through electronic mode through MFU portal i.e. www.mfuonline.com as and when such a facility is made available to them by MFUI. The time of transaction submission done through MFU portal i.e. www.mfuonline.com and the successful receipt of the same in the servers of MFUI would be the time-stamp for the transaction.</p> <p>3. Investors not registered with MFUI can also submit their financial & non-financial transactions request at MFUI POS by giving reference of their existing folio number allotted by the Fund.</p> <p>4. The transactions on the MFU portal shall be subject to the terms & conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time.</p> <p>All other terms and conditions of offering of the Scheme as specified in the SID, KIM and SAI shall be applicable to transaction through MFUI.</p>
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B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period* (This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period)</p>	<p>Not applicable. Being close ended Schemes, investors can subscribe to Units of the Schemes through the Mutual Fund/AMC only during the NFO period. However, once the Units are listed, an investor can buy/sell Units of the Schemes on a continuous basis on the BSE and/or any other Stock Exchange like any other publicly traded stock.</p>
<p>Ongoing price for subscription (Purchase Price)* (This is the price you need to pay for purchase/switch-in)</p>	<p>Being close ended Schemes, investors can subscribe to Units of the Schemes through the AMC/Fund at Rs. 10/- per Unit only during the NFO period of each Scheme. However, once the Units are listed, an investor can buy Units of the Schemes from the exchange at prices which may be above or below the actual NAV of the Schemes, depending upon the supply and demand of the Units at that point of time.</p> <p>A separate ISIN (International Security Identification Number) will be allotted for each Option under the Schemes.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund)/intra-Plan switching by investors (Redemption Price)*(This is the price you will receive for redemptions/switch outs)</p> <p><i>* Investors can only trade in the Units of the Schemes on the Stock Exchange, if they have provided complete demat account details in the application form at the time of NFO, or post allotment, have dematerialized their units.</i></p>	<p>Redemption/Switch-out is not permitted by the Mutual Fund during the term of the Schemes. However, once the Units are listed, an investor can sell Units of the Schemes through the Exchange at prices which may be above or below the actual NAV of the Schemes, depending upon the supply and demand of the Units at that point of time. No request for redemption or switch will be accepted by the Mutual Fund/Registrar.</p>
<p>Cut off timing for subscription/redemption/ switch out (This is the time before which your redemption request (complete in all respects) should reach the official points of acceptance)</p>	<p>For purchases and switch-ins The Units of the Schemes will not be available for subscriptions/switch-in after the closure of the NFO period.</p> <p>For redemptions and switch-outs Redemption/switch-out through the Fund/AMC is not permitted during the term of the Schemes. Therefore, the provisions of cut-off timing for redemption/switch-out will not be applicable. However, once the Units are listed, an investor can buy/sell the units on a continuous basis on the Exchange during the trading hours, like any other publicly traded stock.</p> <p>Switch-out request to other Schemes of the Mutual Fund will be accepted upto 3.00 p.m. on the Maturity Date.</p>
<p>Where can the applications for purchase/redemption/ switch-out be submitted?</p>	<p>The Units will not be available for subscription/switch-in after the closure of the NFO period.</p>

	<p>Redemption/Switch-out is not permitted during the term of the Schemes. However, once the Units are listed, the Units can be sold by making such request in the prescribed form to the DP.</p> <p>Switch-out applications from the Schemes to any other scheme(s) of the Mutual Fund on the Maturity Date may be submitted at any of the official points of acceptance of transactions, the addresses of which are given at the end of this SID.</p>
<p>Listing</p>	<p>The Units of the Schemes will be listed on the Mutual Fund Segment of BSE within 5 business days of allotment. BSE has vide its letter no. DCS/IPO/LK/MF/IP/802/2018-19 dated August 21, 2018 provided in-principle approval to the Mutual Fund for listing of the Units of the Schemes on BSE.</p> <p>The Mutual Fund may at its sole discretion list the Units under the respective Schemes on any other recognized Stock Exchange(s) at a later date. The Trustee shall issue an addendum for listing of Units on any other recognised Stock Exchange in India, and a public notice to this effect will be given in two newspapers and also displayed at the Investor Service Centres. All regulatory procedures will be followed in this regard.</p> <p>An investor can buy/sell Units on a continuous basis on BSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock. The Mutual Fund reserves the right to suspend/deactivate/freeze trading of the Schemes and do all such matters with respect to closure of the Scheme at any time upto 10 days prior to the maturity. The proceeds of the maturity will be payable to the persons/beneficial owners/lien holders whose names appear in the beneficiary position as on the record date for maturity, as per the information available from the depositories.</p> <p>The record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity / Final Redemption date ("Maturity Record Date") will be one working day prior to the Maturity / Final Redemption date. The stock exchange(s) will suspend trading in Units one working day prior to the Maturity Record Date. No separate notice will be issued by the AMC informing about Maturity Record Date or Suspension of trading by the stock exchange. However, the Fund reserves the right to change the Maturity Record Date by issue of suitable notice.</p> <p>The price of the Units in the market will depend on demand and supply at that point of time. There is no minimum investment, although Units are purchased in round lots of 1.</p> <p>As the Stock Exchange(s) do not allow trading of fractional units, Units may be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount may be refunded to the investor.</p> <p>Transaction Cost: Though there will be no entry/exit load for buying/selling the Units from/to the secondary market, the investors will have to bear the other costs related to transacting in the secondary market, e.g. brokerage, Goods and Service Tax (GST), etc.</p> <p>The Schemes will be de-listed after their respective tenures. The AMC/Trustee will initiate the delisting procedure prior to the date of maturity. The Unit holders will not be able to trade on the stock exchange once the Schemes are delisted.</p>
<p>Settlement of Purchase / Sale of the Units of Scheme on the BSE</p>	<p>Buying / Selling of units of the Schemes on the BSE is just like buying/selling any other normal listed security.</p> <p>If an investor has bought units, he has to pay the purchase amount to the trading member/sub-broker, such that the amount paid is realised by the trading member who has bought the units before the funds pay-in day of the settlement cycle on the BSE. If an investor has sold units, he has to deliver the units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the BSE. The units (in the case of units bought) and the funds (in the case of units sold) are paid</p>

	<p>out to the trading member on the payout day of the settlement cycle on the BSE. The Exchange regulations stipulate that the trading member should pay the money or units to the investor within 24 hours of the payout.</p> <p>If an investor has bought units, he should give standing instructions for '<i>Delivery-In</i>' to his DP for accepting units in his beneficiary account. An investor should give the details of his beneficiary account and the DP-ID of his DP to his trading member/sub-broker. The trading member will transfer the units directly to the investor's beneficiary account on receipt of the same from Exchanges' Clearing Corporation.</p> <p>An investor who has sold units should instruct his (DP) to give '<i>Delivery Out</i>' instructions to transfer the units from his beneficiary account to the Pool Account of his trading member through whom he has sold the units. The details of the Pool A/c of his trading member to which the units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him to the DP.</p> <p>The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p>
Rolling Settlement	The Pay-in and Pay-out of funds and the securities/units takes place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle of the Exchange.
Minimum amount for purchase/redemption/switch out	Not applicable, as purchase/redemption/switch-out is not permitted during the term of the Schemes. The listed units will have to be sold in lots of 1(one) Unit or such other marketable lots as prescribed by the Exchange, from time to time.
Minimum balance to be maintained and consequences of non maintenance.	Not applicable.
Special facilities available	<ul style="list-style-type: none"> • Personal Identification Number (PIN) <p>For the convenience of investors/Unit Holders, the Fund provides the facility of transacting in various electronic modes like through telephone and internet. The Fund may start facility of transacting through any other electronic mode as may be suitable and available in due course of time. To use these facilities, a Unit Holder needs to have a secured PIN.</p> <p>For PIN related terms and conditions, investors are requested to refer www.dspim.com. Investors are requested to note that the AMC reserves the right to amend the terms and conditions, or modify, or discontinue the Facility for eligible as well as prospective investors at anytime in future.</p> <ul style="list-style-type: none"> • OTM - One Time Mandate ('Facility'): <p>This Facility enables the Unit Holder/s of DSP Mutual Fund ('Fund') to transact with in a simple, convenient and paperless manner by submitting OTM - One Time Mandate registration form to the Fund which authorizes his/her bank to debit their account up to a certain specified limit per day, as and when they wish to transact with the Fund, without the need of submitting cheque or fund transfer letter with every transaction thereafter.</p> <p>This Facility enables Unit holder(s) of the Fund to start Systematic Investment Plan (SIP) or invest lump sum amounts in any Scheme of the Fund by sending instructions through Transaction forms, online facility, Short Messaging Service ('SMS')/call from their registered mobile phone number on a dedicated number specified by the AMC. This Facility is only available to Unit holder(s) of the Fund who have been assigned a folio number by the AMC.</p> <p>Further, Unit Holder/s who are currently registered under m-Invest facility will automatically get registered under this Facility. Unit Holders are requested to note that from the Effective Date the m-Invest facility will be discontinued by the AMC.</p>

	<p>Unit Holder(s) are requested to note that the AMC reserves the right to amend the terms and conditions, or modify, or discontinue the Facility for existing as well as prospective investors at anytime in future.</p> <p>The AMC has introduced the SMS based transaction facility for investors who have not registered under the One Time Mandate ('OTM') facility. Currently transactions such as switches, redemptions and systematic transactions (except lumpsum purchase, new SIP registration) are allowed through SMS. This facility shall be available for those investors who transact through their distributors using the web enabled IFAXpress platform of AMC.</p> <p>For general terms and conditions and more information, Unit holder(s) are requested to read Terms and Conditions, OTM - One Time Mandate registration form available at the Official Point of Acceptance of Transactions of AMC/ CAMS and also available on www.dspim.com.</p> <ul style="list-style-type: none"> • Pledge of Units for Loans <ul style="list-style-type: none"> • Units can be pledged by the Unit Holders as security for raising loans, subject to any rules/restrictions that the Trustee may prescribe from time to time. • For Units held in demat form, the rules of the DP will be applicable for pledge of the Units. Units held in electronic form can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledge gets created in favour of the pledgee only when the pledgee's DP confirms the creation of pledge in the system. • In case of Units held in physical form, the Registrar will note and record such pledge. A standard form for this purpose is available on request with the Registrar. • The Pledgor will continue to receive dividend on the pledged securities. The Pledgee will get the benefits only if a pledge is invoked and on the record date the shares are in the pledgee's account. On invocation of pledge, the Fund will on the Maturity Date, pay the proceeds to the pledgee based on data from his DP.
<p>Transfer of Units</p>	<p>The Units of the Schemes held by way of account statement are not transferable. Units held in dematerialized form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time. The intended transferee should be eligible to hold Units under the Schemes and have a beneficiary account with a DP of NSDL/CDSL. The AMC shall not be bound to recognise any other transfer.</p> <p>For effecting the transfer of Units held in electronic form, the delivery instructions for such transfer will have to be lodged by the investor with his DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.</p>
<p>Account Statements/Allotment Advice</p>	<p>Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts.</p> <p>In view of the said requirements the account statements for transactions in units of the Fund by investors will be dispatched to investors in following manner:</p> <p>I. Investors who do not hold Demat Account</p> <p>Consolidated account statement[^], based on PAN of the holders, shall be sent by AMC/ RTA to investors not holding demat account, for each calendar month within</p>

	<p>10th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent by AMC/RTA every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.</p> <p>^Consolidated account statement sent by AMC/RTA is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and holding at the end of the month.</p> <p>II. Investors who hold Demat Account</p> <p>Consolidated account statement^^, based on PAN of the holders, shall be sent by Depositories to investors holding demat account, for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month.</p> <p>Consolidated account statement shall be sent by Depositories every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios and demat accounts there have been no transactions during that period.</p> <p>In case of demat accounts with nil balance and no transactions in securities and in mutual fund folios, the depository shall send account statement in terms of regulations applicable to the depositories.</p> <p>^^Consolidated account statement sent by Depositories is a statement containing details relating to all financial transactions made by an investor across all mutual funds viz. purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan, bonus etc. (including transaction charges paid to the distributor) and transaction in dematerialised securities across demat accounts of the investors and holding at the end of the month.</p> <p>Following provisions shall be applicable to CAS sent through AMC/ RTA and CAS sent through depositories:</p> <p>a. Investors are requested to note that for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before tenth day of succeeding month. Such statements shall be sent in physical form if no email id is provided in the folio.</p> <p>b. The statement sent within the time frame mentioned above is provisional and is subject to realisation of payment instrument and/or verification of documents, including the application form, by the RTA/AMC.</p> <p>c. In the event the folio/demat account has more than one registered holder, the first named Unit holder/Account holder shall receive the CAS (AMC/RTA or Depository). For the purpose of CAS (AMC/RTA or Depository), common investors across mutual funds/depositories shall be identified on the basis of PAN. Consolidation shall be based on the common sequence/order of investors in various folios/demat accounts across mutual funds / demat accounts across depository participants.</p> <p>d. Investors whose folio(s)/demat account(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s)/demat account(s) are updated with PAN. For folios not included in the CAS (due to non-availability of PAN), the AMC shall issue monthly account statement to such Unit holder(s), for any financial transaction undertaken during the month on or before 10th of succeeding month by mail or email.</p>
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	<p>For folios not eligible to receive CAS (due to non-availability of PAN), the AMC shall issue an account statement detailing holding across all schemes at the end of every six months (i.e. September/March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.</p> <p>e. For Unit Holders who have provided an e-mail address in KYC records, the CAS will be sent by e-mail.</p> <p>f. The Unit Holder may request for a physical account statement by writing to/calling the AMC/RTA. In case of a specific request received from the unit holders, the AMC/RTA shall provide the account statement to the unit holders within 5 business days from the receipt of such request.</p> <p>g. Account Statements shall not be construed as proof of title and are only computer printed statements indicating the details of transactions under the Schemes during the current financial year and giving the closing balance of Units for the information of the Unit Holder.</p> <p>h. Non-transferable Unit Certificates will be sent, if an applicant so desires, within 5 Business Days of the receipt of a request for the certificate. Unit Certificates will not be issued for any fractional Units entitlement.</p> <p>i. Units held, either in the form of Account Statement or Unit Certificates, are non-transferable. The Trustee reserves the right to make the Units transferable at a later date subject to SEBI (MF) Regulations issued from time to time.</p>
Dividend	<p>Dividend warrants shall be dispatched to the Unit Holders as on Record Date, within 30 days of the date of declaration of the dividend. In the event of delay/failure to despatch the dividend warrants within the aforesaid 30 days, the AMC will be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI for the period of such delay (currently @ 15% per annum).</p>
Redemption	<p>Redemption by the Mutual Fund is not permitted during the term of the Schemes. However, once the Units are listed, an investor holding Units in demat form can sell the Units on a continuous basis on the exchange during the trading hours, like any other publicly traded stock.</p> <p>The maturity redemption proceeds will be dispatched to Unit holders within 10 working days of the Maturity Date. The cheque will be issued in favour of the sole/first Unit Holder's registered name and bank account number, if provided, and will be sent to the registered address of the sole/first holder as indicated in the original application form. The redemption cheque/demand draft will be payable at par at all the places where the official points of acceptance of transaction are located. Bank charges for collection of cheques at all other places will be borne by the Unit Holder. The proceeds towards redemptions and dividends will be dispatched by a reasonable mode of despatch like courier, post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor), entirely and solely at the risk of the investor. The Mutual Fund will endeavour to remit redemption proceeds via electronic means, as made available by RBI. Where such electronic means are not available or feasible under any circumstances, the Mutual Fund will remit the redemption proceeds by way of cheques. The investor will not hold the Mutual Fund or the AMC responsible for any non-receipt or delay of receipt of redemption & dividend proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits, or due to incorrect bank account details provided by the investor.</p> <p>Switch upon Maturity: Unit holder may note that an additional option of switch upon maturity is provided by the Mutual Fund, whereby Unit holder can switch the entire proceeds (other than dividend) upon maturity to any other scheme of the Mutual Fund by filling in the relevant portion of the KIM at the time of investment. In this case, on maturity the entire proceeds will be invested in the switch-in</p>

	scheme as notified by the Unit holder, at the applicable NAV for switch-in scheme. Unit holders are requested to carefully read the Scheme Information Document of the relevant switch-in scheme before exercising this option. This option/facility shall not be applicable for Units held in demat form.
Delay in payment of redemption / repurchase proceeds	The AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI (presently @ 15% per annum) in case the redemption proceeds are not made within 10 working days of the Maturity Date.

C. PERIODIC DISCLOSURES

Net Asset Value (This is the value per Unit of the Schemes on a particular day. You can ascertain the value of your investments by multiplying the NAV with your Unit balance)	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 9 p.m. of the same Business Day.</p> <p>The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website www.amfiindia.com and on www.dspim.com.</p> <p>In case of delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs of the Scheme are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons for the delay and explaining when the Fund would be able to publish the NAVs.</p> <p>If the NAVs of the Scheme for a business day (Day T) is not published till 3.00 p.m. on the following business day (T+1) due to any reason, the Investment Manager shall temporary suspend all transactions (subscription/redemption) from T+2 business day onwards, till NAVs of the Scheme for Day T and Day T+1 are published.</p> <p>Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com.</p>
Half yearly Disclosures: Portfolio (This is a list of securities where the corpus of each Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)	<p>In case of unit holders whose email address are registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of AMC viz. www.dspim.com on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>
Half Yearly Financial Results	The Mutual Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on www.dspim.com , the advertisement in this reference will be published by the Fund in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.
Annual Report	<p>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their</p>

	<p>option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p>
Associate Transactions	Please refer the SAI.
Dashboard	In accordance with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016, the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme.
Monthly Portfolio Disclosure	<p>The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. www.dspim.com on or before the tenth day of succeeding month. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly portfolio via email within 10 days from the end of each month.</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>
Investor services	<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: service@dspim.com. Mr. Gaurav Nagori has been appointed as the Investor Relations Officer. He can be contacted at DSP Investment Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri - East, Mumbai - 400069, Tel.: 022 - 67178000. For any grievances with respect to transactions through stock exchange mechanism, Unit Holders must approach either stock broker or the investor grievances cell of the respective stock exchange.</p> <p>Investors may contact the customer care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfindia.com for any service required or for resolution of their grievances for their transactions with MFUI.</p>

Taxation

(The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes.)

I. Income Tax Rates and Withholding Rates (TDS)

Category of units	Tax Rates* under the Act			TDS Rates* under the Act		
	Residents	NRI/PIOs & Other Non-resident other than FII/FPI	FII/FPIs	Residents	NRI/PIOs & Other Non-resident other than FII/FPI	FII/FPIs
Short -Term Capital Gains						
Units of a non-equity oriented ETF / Scheme (listed and unlisted)	Taxable at normal rates of tax applicable to the assessee	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee. In respect non-resident corporate -40%.	30% (u/s 115AD)	Nil	30% for non-residents non corporates, 40% for non-resident corporate (u/s 195)	Nil
Units of an equity oriented ETF / Scheme	15% on redemption of Units where STT is payable on redemption (u/s 111A)			Nil	15%	Nil

(listed and unlisted)						
Long -Term Capital Gain						
Listed units of a non-equity oriented ETF / Scheme	20% with indexation, (u/s 112) **	20% with indexation, (u/s 112)**	10% (u/s 115AD) **	Nil	20% with indexation for non residents (u/s 195) **	Nil
Unlisted units of a non-equity oriented ETF / Scheme	20% with indexation, (u/s 112) **	10% with no indexation and no exchange fluctuation**	10% (u/s 115AD) **	Nil	10% without indexation & exchange fluctuation for non residents (u/s 112) **	Nil
Units of an equity oriented ETF / Scheme***	10% without indexation on redemption of Units where STT is payable on redemption (u/s 112A) §			Nil	10% without indexation & exchange fluctuation for non residents §	Nil

§ As per the Finance Act, 2018, with effect from 1st April, 2018, tax at the rate of 10% shall be levied on long term capital gains exceeding INR 1 lakh without indexation.

*plus surcharge and Health and Education cess&. Surcharge as per the below table

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

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

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

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

Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIIB (hereafter referred to as deductee) on or after 1st April 2010, shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:

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

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

- (i) name, e-mail id, contact number;
- (ii) address in the country or specified territory outside India of which the non-resident is a resident;
- (iii) a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;
- (iv) Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.

In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post

listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

For further details on taxation please refer to the clause on Taxation in the SAI.

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

As per section 10(35) of the Act, income received in respect of the units of a Mutual Fund specified under section 10(23D) of the Act, is exempt in the hands of the unit holders. However, The Fund would be required to pay a distribution tax on income distributions as at the following rate as under :

Category of Scheme/Investors	Rate [#]
<u>Equity Oriented Fund (For Individual/ HUF and any other person):</u>	10.00% ^^
<u>Non-Equity Oriented Fund:</u>	
- Unit holder is individual / HUF	25.00%
- Unit holder is any other person	30.00%
<u>Infrastructure Debt Fund</u>	
- Non- Resident Unit holder other than foreign company	5%
- Unit holder is foreign company	5%

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

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

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

D. COMPUTATION OF NAV

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

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

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

The first NAV will be calculated and announced within five business days from the date of allotment.

Note: There will be more than one NAV, one for each option, after the declaration of the first dividend.

SECTION VII. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Schemes.

A. NFO EXPENSES

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

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar's fee, marketing and selling costs etc., as given in the table related to estimated annualized recurring expenses as a % of daily net assets of the Schemes.

The Schemes may be charged with the approval of the Trustee within overall limits as specified in the SEBI (MF) Regulations except those expenses which are specifically prohibited. The annual total of all charges and expenses of the scheme shall be subject to the following limits, which under Regulation 52:

Maximum limit of recurring expenses under Regulation 52 are as under:

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

^In addition to expenses as permissible under Regulation 52 (6) (c), the AMC may charge the following to the Schemes under Regulation 52 (6A):

- a. Additional expenses upto 0.30 per cent of daily net assets of the Schemes, if new inflows from such cities as may be specified by SEBI (MF) Regulations from time to time are at least:
 - (i) 30 per cent of gross new inflows in the Scheme, or;
 - (ii) 15 per cent of the average assets under management (year to date) of the Schemes,

whichever is higher.

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

The additional expenses charged shall be utilised 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 Scheme in case such inflows are redeemed within a period of one year from the date of investment.

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

In addition to expenses under Regulation 52 (6) and (6A), AMC may charge GST on investment and advisory fees, expenses other investment and advisory fees and brokerage and transaction cost as below:

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

Further, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 percent for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 0.12 percent for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.

The AMC has estimated following recurring expenses, as summarized in the below table for each scheme. The expenses are estimated on a corpus size of Rs. 100 crores and have been made in good faith as per the information available to the AMC. The total expenses may be more or less than as specified in the table below. Expenses over and above the presently permitted regulatory limit will be borne by the AMC. The below expenses are subject to inter-se change and may increase/decrease as per actuals, and/or any change in the Regulations.

The estimated total expenses as a % of daily net assets of the Schemes are as follows:

Sr No.	Expense Head	% of daily Net Assets
		Regular Plan
(i)	Investment Management and Advisory Fees	Upto 2.25%
(ii)	Trustee fee *	
(iii)	Audit fees	
(iv)	Custodian fees	
(v)	RTA Fees	
(vi)	Marketing & Selling expense incl. agent commission [^]	
(vii)	Cost related to investor communications	
(viii)	Cost of fund transfer from location to location	
(ix)	Cost of providing account statements and dividend redemption cheques and warrants	
(x)	Costs of statutory Advertisements	
(xi)	Cost towards investor education & awareness (at least 0.02 percent)	
(xii)	Brokerage & transaction cost over and above 0.12 percent for cash market trades	
(xiii)	GST on expenses other than investment and advisory fees	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
(b)	GST on investment management and advisory fees	@
(c)	Additional expenses for gross new inflows from specified cities	Upto 0.30%

* The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. It has been decided by the Trustee to charge the Trusteeship Fees in proportion to the net assets of each of the Schemes of the Mutual Fund. The Trustee reserves the right to change the method of allocation of Trusteeship fees among various Schemes, from time to time.

[^] The expense under Direct Plan shall not include the distributor and commission expenses including Agent Commission which is charged under Regular Plan.

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

Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996.

However, Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall at least exclude the distribution and commission expenses. The Total Expense Ratio of Direct Plan will be lower by at least 10% of the Total Expense Ratio {Mentioned in row (a) of the aforesaid table} charged to Regular Plan of the Schemes.

The above expense structures are indicative in nature. The purpose of the above table is to assist the investor in understanding the various costs & expenses that the investor in the Scheme will bear directly or indirectly. Actual expenses could be lower than mentioned above.

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

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

Illustration of impact of expense ratio on scheme's returns

Scheme	NAV P.U. in Rs.	%
(A) Opening NAV at the beginning of the year	100.00	
(B) Annual income accrued to the scheme	7.75	7.75%
(C) Annual expense charged by the scheme	0.75	0.75%
(D) Closing NAV at the end of the year (D=A+B-C)	107.00	
(E) Net annual return to investors (E=D-A)	7.00	7.00%

In case of change in the current expense ratios the same would be updated on the website at least three working days prior the effective date of the change.

Link for TER disclosure: <https://dspim.com/quick-links/total-expense-ratio-of-mutual-fund-schemes>

C. LOAD STRUCTURE

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

There will be no Entry Load or Exit Load in the Schemes.

Investors may note that the Trustee has the right to modify the existing load structure, subject to a maximum as prescribed under the SEBI (MF) Regulations.

D. TRANSACTION CHARGE

In accordance to SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, transaction Charges on purchase/subscription received from first time mutual fund investors and investor other than first time mutual fund investors through the distributor/agent (who have opted to receive the transaction charges) shall be deducted by the AMC from the subscription amount and paid to the distributor and balance shall be invested, as under:

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

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

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

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

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

- a. purchases /subscriptions for an amount less than Rs. 10,000/-;
- b. transaction other than purchases/subscriptions relating to new inflows such as Switch, etc.
- c. purchases/subscriptions made directly with the Fund without any ARN code (i.e. not routed through any distributor/agent);
- d. transactions carried out through the stock exchange mode.

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

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

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

SECTION VIII. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

SECTION IX. PENALTIES AND PENDING LITIGATION

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

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

NONE.

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

NONE.

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

NONE.

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

NONE.

Notwithstanding anything contained in this SID, the provisions of the SEBI (MF) Regulations, 1996 and the circulars/guidelines issued from time to time there under shall be applicable

For DSP Trustee Pvt. Ltd.
Trustee: DSP Mutual Fund

Sd/-
Shitin D.Desai
Chairman

Sd/-
S.S.N. Moorthy
Director

Place: Mumbai
Date: January 28, 2019

List of Official Points of Acceptance of Transactions

DSP Investment Managers Private Limited - Investor Service Centres

HEAD OFFICE - Mumbai:	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021.
Agra:	Shanta Tower, Office No. 12, 1st Floor, Sanjay Place, Agra - 282003.
Ahmedabad:	3rd EYE ONE, Office No 301, 3rd Floor, Opposite Hovmor Restaurant, C.G Road, Panchavati, Ahmedabad - 380006.
Bengaluru:	HM Geneva House, Office No 104 - 107, 1st Floor, Plot # 14, Cunningham Road, Bangalore - 560052.
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, Bhubneshwar - 751001.
Chandigarh:	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
Chennai:	Alamelu Terraces, Office No. 163, 3rd Floor, Anna Salai, Chennai - 600002.
Coimbatore:	Tristar Towers, 657, 1st Floor, Avinashi Road, Coimbatore - 641037.
Dehradun:	NCR Plaza, Ground floor, No. 24-A (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Dehradun - 248001.
Goa:	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, MG Road, Panaji, Goa - 403001
Guwahati:	Mayur Gardens, Office No. 5, Upper Ground floor, G.S Road, Near ABC Bus Stand, Guwahati - 781005.
Hyderabad:	RVR Towers, Office No 1-B, 1st Floor, Door No. 6-3-1089/F, Above Reliance Footprint, Rajbhavan Road, Somajiguda, Hyderabad - 500082.
Indore:	Starlit Towers, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B Ind. Head Office, Indore - 452001.
Jaipur:	Green House, Office No. 201 and 202, 2nd Floor, O-15, Ashok Marg, C - Scheme, Jaipur - 302001.
Jamshedpur:	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001.
Jodhpur:	Keshav Bhawan, Ground Floor, Office No. 2, Chopasni Road, Near HDFC Bank, Jodhpur - 342003.
Kanpur:	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi:	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, M.G Road, Kochi - 682001.
Kolkata:	Shagun Mall Building, 10-A, 4th Floor, Shakespeare Sarani, Kolkata-700071.
Lucknow:	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow-226001.
Ludhiana:	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141001.
Mangalore:	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
Mumbai - Andheri:	NATRAJ, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
Nagpur:	Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.
Nasik:	Bedmutha's Navkar Heights, Office No. 1 & 2, 3rd Floor, New Pandit Colony, Saharanpur Road, Nasik - 422022.
New Delhi:	C/o Avanta Business Centre Pvt. Ltd., 13th Floor, Statesman House, Barakhamba Road, New Delhi-110001.
Patna:	Office No L309 & L310, Third Floor, Dumraon Place, Frazer Road, Patna 800 001.
Pune:	City Mall, 1st Floor, Office No. 109 (A, B, C), University Square, University Road, Pune - 411016.
Rajkot:	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
Raipur:	Office No Sf-18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur - 492001.
Ranchi:	Shrilok Complex, Office No. 106 & 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001
Surat:	International Trade Centre (ITC), Office No. G - 28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
Thiruvananthapuram:	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004
Vadodara:	Naman House, Ground 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 - 396191.
Varanasi:	Arihant Complex, 7th Floor, D-64/127, C-H, Sibra, Varanasi - 221010.
Vishakapatnam:	Eswar Arcade, Cabin No.1, 1st Floor, 47-11-1/5, Dwarka Nagar, 1 Lane, Vishakapatnam - 530016.

Point of Services ("POS") of MF Utilities India Pvt. Ltd.

Agartala	Krishna Nagar, Advisor Chowmuhani (Ground Floor), Agartala - 799001.
Agartala	Bidurkarta Chowmuhani, J N Bari Road, Tripura (West), Agartala -799001.
Agra	No. 8, 2nd Floor, Maruti Tower, Sanjay Place, Agra - 282002.
Agra	1st Floor, Deepak Wasan Plaza, behind Holiday Inn, Opp. Megdoot Furnitures Sanjay Place, Agra - 282002.
Ahmedabad	201/202, Shail Complex, Opp Madhusudan House, Behind Girish Cold Drink, Off C. G. Road, Navrangpura, Ahmedabad -380006.
Ahmedabad	111- 113, 1st Floor, Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006.
Ahmedabad	104, 1st Floor, Shivam Complex, Near Silicon Tower Opp. National Handloom, Law Garden, Ellisbridge, Ahmedabad - 380006.
Ajmer	No. 423/30, Near Church Brahampuri, Opp. T B Hospital, Jaipur Road, Ajme -305001
Ajmer	302, 3rd Floor, Ajmer Auto Building, Opp. City Power House, Jaipur Road, Ajmer - 305001.
Akola	Opp. R L T Science College Civil Lines, Akola - 444001.
Akola	Yamuna Tarang Complex, Shop No. 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp. Radhakrishna Talkies, Akola - 444004.
Aligarh	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001.
Aligarh	1st Floor, Kumar Plaza, Aligarh - 202001.
Allahabad	30/2, A&B Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001
Allahabad	RSA Towers, 2nd Floor, above Sony TV Showroom, 57 S P Marg Civil Lines, Allahabad - 211001.
Alleppey	Doctor's Tower Building, door No. 14/2562, 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688001.
Alleppey	X1V 172, JP Towers, Mullackal, KSRTC Bus Stand, Alleppey - 688011.
Alwar	256 A, Scheme 1, Arya Nagar, Alwar - 301001.
Alwar	101, Saurabh Tower, Opp. UIT, Near Bhagat Singh Circle, road no.2, Alwar - 301001.
Amaravati	81, Gulsham Tower, Near Panchsheel, Amaravati - 444601.
Amaravati	Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravati - 444601.
Ambala	Opp. Peer, Bal Bhawan Road, Ambala - 134003.
Ambala	6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala - 133001.
Amritsar	SCO, 18J, 'C' Block, Ranjit Avenue, Amritsar - 140001.
Amritsar	72-A, Taylor's Road, Opp. Aga Heritage Club, Amritsar - 143001.
Anand	101, A. P. Towers, B/H. Sardar Gunj, Next To Nathwani Chambers, Anand - 388001.
Anand	B-42, Vaibhav Commercial Center, Nr. TVS Down Town Show Room, Grid Char Rasta, Anand - 380001.
Anantapur	15-570-33, 1st Floor, Pallavi Towers, Subash Road, Opp. Canara Bank, Anantapur - 515001.
Anantapur	#15/149, 1st Floor, S R Towers Subash Road, Opp. To Lalitha Kala Parishad, Anantapur - 515001.
Ankleshwar	Shop No. F 56, First Floor, Omkar Complex, Opp. Old Colony, Nr. Valia Char Rasta, GIDC, Ankleshwar - 393002.
Ankleshwar	L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393002.
Asansol	Block G, First Floor, P C Chatterjee Market Complex, Rambandhu Talabpo Ushagram, Asansol - 713303.
Asansol	114/71, G T Road, Near Sony Centre, Bhangra Pachil, Asansol - 713303.
Aurangabad	Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001.
Aurangabad	Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431005.
Azamgarh	1st Floor, Alkali Building, Opp. Nagaripalika Civil Line, Azamgarh - 276001.
Balasure	B C Sen Road, Balasure - 756001.

Balasore	M.S Das Street, Gopalgaon Balasore - 756001.
Bangalore	Trade Center, 1st Floor, 45 Dickenson Road, Next To Manipal Center, Bangalore - 560042.
Bangalore	# 186, 1st Cross, 2nd floor Hosur Main Road Wilson Garden, Bangalore - 560027.
Bangalore - Basavanagudi	59, , Skanda puttanna Road, Basavanagudi, Bangalore - 560004
Bangalore - Koramangala	NO. 408, Cita Bldg, I Floor, Next To Vodafone Office, Koramangala, Bangalore - 560 095
Bangalore - Malleswaram	NO.337, GF-3, Karuna Complex, Sampige Road, OPP: New Vegetable Market, Malleshwaram, Bangalore - 560003
Bankura	Ambika Market Complex (Ground Floor), Nutanganj Post & Dist Bankura, Bankura -722101.
Bareilly	F-62, 63, 2nd Floor, Butler Plaza Commercial Complex, Civil Lines, Bareilly - 243001.
Bareilly	1st Floor, 165 Civil Lines, Opp.Hotel Bareilly Palace, Near Railway Station, Bareilly - 243001.
Barhampore	Thakur Market Complex, Gorabazar, Post Berhampore, Dist. Murshidabad, 72 No. Nayasarak Road, Barhampore - 742101.
Begusarai	Near Hotel Diamond Surbhi Complex, O.C Township Gate, Kapasiya Chowk, Begusarai - 851117.
Belgaum	1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway Gate, Tilakwadi, Belgaum - 590006.
Belgaum	CTS No 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590001.
Bellary	# 60/5 Mullangi Compound, Gandhinagar Main Road, (Old Gopalswamy Road)Bellary - 583101.
Bellary	No. 1 KHB Colony, Gandhi Nagar, Bellary - 583103.
Berhampur	Kalika temple Street Adjacent to SBI Bazar Branch Berhampore Dist-Ganjam 760002.
Berhampur	Opp -Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur - 760001.
Betul	107, 1st Floor, Hotel Utkarsh, J. H. College Road, Betul - 460001.
Bhagalpur	Krishna, 1st Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur - 812002.
Bhagalpur	2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpu - 812001.
Bharuch	Shop No 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392001.
Bhatinda	2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151001.
Bhatinda	#2047-A, 2nd Floor, The Mall Road, Above Max New York Life Insurance, New Delhi - 151001.
Bhavnagar	305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar - 364002.
Bhavnagar	Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar - 364002.
Bhilai	First Floor, Plot No. 3, Block No. 1, Priyadarshini Parisar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020
Bhilai	Shop No -1, First Floor; Plot No -1, Commercial Complex, Nehru Nagar- East Bhilai - 490020.
Bhilwara	Indra Prasta Tower 2nd Floor, Syam Ki Sabji Mandi, Near Mukerjee GardenBhilwara - 311001.
Bhilwara	Shop No. 27-28, 1st Floor, Heera Panna Market Pur Road, Bhilwara - 311001.
Bhopal	Plot No. 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar Zone II, Bhopal - 462011.
Bhopal	Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal - 462011.
Bhubaneswar	Plot No. 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751001.
Bhubaneswar	A/181, Back Side of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007.
Bhuj	No. 17, 1st Floor, Municipal Bldg., Opp. Hotel Prince Station Road, Bhuj - 370001.
Bikaner	Behind Rajasthan Patrika In front of Vijaya Bank 1404, Amar Singh Pura Bikaner 334001.
Bikaner	70-71, 2nd Floor, Dr.Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner - 334001.
Bilaspur	Shop No.B-104 First Floor ,Narayan Plaza Link Road Bilaspur 495001
Bilaspur	Shop No -225,226 & 227,2nd Floor Narayan Plaza, Link Road, Bilaspur-495001.

Bokaro	Mazzanine Floor F-4, City Centre, Bokaro Steel City, Bokaro - 827004.
Bokaro	B-1 1st Floor, City Centre, Sector- 4, Near Sona Chandi Jewellers, Bokaro - 827004.
Burdwan	399 G T Road, Basement of Talk of The Town, Burdwan - 713101.
Burdwan	63 Gt Road, Halder Complex 1st Floor, Burdwan - 713101.
Calicut	29 / 97G, Gulf Air Building, 2nd Floor, Arayidathupalam, Mavoor Road, Calicut- 673016.
Calicut	2nd Floor, Soubhagya Shopping Complex, Arayidathupalam Mavoor Road, Calicut - 673004.
Chandigarh	Deepak Towers, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160017.
Chandigarh	SCO 2423-2424, Sector 22-C, First Floor, Chandigarh -160022.
Chandrapur	Rauts Raghuvanshi Complex, Shop No-1, Office No-2, 1st Floor, Beside Azad Garden, Main Road, Chandrapur - 442402.
Chennai	New No 51, Gandhi Nagar First Main Road, Adyar, Chennai - 600020.
Chennai	F-11, Akshaya Plaza, 1st Floor, 108 Adhithanar Salai, Opp. to Chief Metropolitan Court, Egmore, Chennai - 600002.
Chennai	No: 48, Saravana Square Hotel 1st Floor, First Main Road, Nanganallur, Chennai - 600061.
Chennai	G1, Ground Floor Swathi Court, No. 22 Vijayaraghava Road, T Nagar, Chennai - 600017.
Chennai	No.178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600034.
Chennai	Ground Floor, 19, Patullos Road, Chennai - 600002.
Chinsurah	J C Ghosh Saranu, Bhanga Gara, Chinsurah - 712101.
Cochin	1st Floor, K C Centre, Door No. 42/227-B, Chittoor Road, Opp. North Town Police Station, Kacheripady, Cochin - 682018.
Cochin	Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction Ernakualm - 682036.
Coimbatore	66, Lokamanya Street (West), R.S.Puram, Coimbatore - 641002.
Coimbatore	3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018.
Cuttack	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001.
Cuttack	PO - Buxi Bazar, Opp. Dargha Bazar Police Station, Dargha Bazar, Cuttack - 753001.
Darbhanga	Jaya Complex 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga - 846003.
Davangere	Akkamahadevi Samaja Complex, Church Road, P J Extension, Davangere - 577002.
Davangere	#15/9, 1st Floor, Sobagu Complex, 2nd Main Road (AVK College Road), P J Extension, Davangere - 577002.
Dehradun	204/121, Nari Shilp Mandir, Margold Connaught Place, Dehradun - 248001.
Dehradun	Kaulagarh Road Near, Sirmaur Marg, Above Reliance Webworld, Dehradun - 248001.
Deoghar	S S M Jalan Road, Ground Floor Opp. Hotel Ashoke, Caster Town, Deoghar - 814112.
Deoria	1st Floor, Opp. Zila Panchayat Civil Lines, Deoria - 274001.
Dewas	27, RMO House, Station Road, Above Maa Chamunda Gas Agency, Dewas - 455001.
Dhanbad	Urmila Towers Room No: 111 (1st Floor), Bank More, Dhanbad - 826001.
Dhanbad	208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826001.
Dharwad	307/9-A, 1st Floor, Elite Business Center, Nagarkar Colony, P B Road, Dharwad -580001.
Dhule	Ground Floor Ideal Laundry, Lane No 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424001.
Dindigul	No: 9, Old No: 4/B, New Agraharam Palani Road, Dindigul - 624001.
Durgapur	Plot No 3601, Nazrul Sarani City Centre, Durgapur : 713216
Durgapur	Mwav-16 Bengal Ambuja, 2nd Floor, City Centre, 16 Dt Burdwan, Durgapur - 713216.
Eluru	D.No:23B-5-93/1, Savithri Complex, Edaravari Street, Near Dr.Prabhavathi Hospital, R.R.Pet, Eluru - 534002.

Erode	171-E, Sheshaiyer Complex, First Floor, Agraharam Street, Erode - 638001.
Erode	No: 4, Veerappan Traders Complex, KMY Salai Sathy Road, Opp. Erode Bus Stand, Erode - 638003.
Faridabad	B-49, First Floor, Nehru Ground, Behind Anupam Sweet House Nit, Faridabad- 121001.
Faridabad	A-2B 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 - 370201
Gandhinagar	123, First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar - 382011
Gaya	54. Lal Kothi Compound, Shree Krishna Road, 2nd Floor - North Side, Gaya - 823001
Ghaziabad	FF-26, Konark Building 1st Floor, RDC-Rajnagar Ghaziabad 201002.
Ghaziabad	1st Floor, C-7, Lohia Nagar, Ghaziabad - 201001.
Ghazipur	2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur - 233001.
Gonda	Shri Market Sahabgunj, Station Road, Gonda - 271001.
Gorakhpur	Shop No 3, 2nd Floor, Cross Road The Mall, A D Chowk Bank Road, Gorakhpur- 273001.
Gorakhpur	Above V.I.P. House, Ajdacent A.D. Girls College, Bank Road, Gorakhpur - 273001.
Gulbarga	CTS No 2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga - 585105.
Guntur	Door No. 5-38-44 5/1, Brodipet, Near Ravi Sankar Hotel, Guntur - 522002.
Guntur	D No 6-10-27, Srinilayam Arundelpet, 10/1, Guntur - 522002.
Gurgaon	SCO 16, Sector 14, First Floor, Gurgaon - 122001.
Gurgaon	Shop No.18, Ground Floor, Sector 14, Opp. AKD Tower, Near HUDA Office, Gurgaon - 122001.
Guwahati	A.K. Azad Road, Rehabari, Guwahati - 781008.
Guwahati	1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati 781007.
Gwalior	G-6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002.
Gwalior	2nd Floor, Rajeev Plaza, Jayendra Ganj Lashkar, Gwalior - 474009.
Haldwani	Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Haldwani - 263139.
Haridwar	8 Govind Puri Opp. LIC 2, Above Vijay Bank Main Road, Ranipur More, Haridwar 249401.
Hassan	SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K. R. Puram, Hassan - 573201.
Hazaribag	Municipal Market, Annanda Chowk, Hazaribag 825301
Hisar	12 Opp. Bank of Baroda, Red Square Market, Hisar 125001
Hisar	SCO-71 1st Floor, Red Square Market, Hisar 125001
Hoshiarpur	1st Floor The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146001
Hubli	No.204 205 1st Floor, 'B' Block Kundagol Complex, Opp. Court Club Road, Hubli 580029
Hubli	CTC No.483/A1/A2, Ground Floor Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli 580029.
Hyderabad	'KARVY CENTRE' 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034
Indore	101 Shalimar Corporate Centre, 8-B South Tukoganj, Opposite Green Park, Indore 452001
Indore	2nd Floor, 203-205 Balaji Corporates, Above ICICI Bank 19/1 New Palasia, Near Cure Well Hospital, Janjeerwala Square, Indore 452001
Jabalpur	8 Ground Floor Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur 482001.
Jabalpur	Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002

Jaipur	R-7 Yudhisthir Marg C-Scheme, Behind Ashok Nagar Police Station, Jaipur 302001
Jaipur	S16/A IIIrd Floor, Land Mark Building Opp Jai Club, Mahaver Marg C Scheme, Jaipur 302001
Jalandhar	367/8 Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar 144001
Jalandhar	1st Floor Shanti Towers, Sco No. 37 Puda Complex, Opposite Tehsil Complex, Jalandhar 144001
Jalgaon	70 Navipeth, Opp. Old Bus Stand, Jalgaon 425001
Jalgaon	269, Jee Vishwa, 1st floor, Above United Bank of India, Baliram Peth, Near Kishor Agencies, Jalgaon-425001.
Jalna	Shop No 6 Ground Floor, Anand Plaza Complex, Bharat Nagar Shivaji Putla Road, Jalna 431203
Jalpaiguri	D B C Road, Opp Nirala Hotel, Jalpaiguri 735101
Jammu	JRDS Heights, Lane Opp. S & S Computers, Near Rbi Building Sector 14, Nanak Nagar, Jammu 180004
Jammu	Gupta's Tower 2nd Floor, CB-12 Rail Head complex, Jammu 180012
Jamnagar	207 Manek Centre, P N Marg, Jamnagar 361001
Jamnagar	136-137-138 Madhav Palaza, Opp SBI Bank, Nr Lal Bungalow, Jamnagar 361001.
Jamshedpur	Room No. 15 Ist Floor, Millennium Tower "R" Road, Bistupur, Jamshedpur 831001
Jamshedpur	2nd Floor R R Square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road Bistupur, Jamshedpur 831001.
Jaunpur	R N Complex 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur 222002.
Jhansi	Opp. SBI Credit Branch, Babu Lal Karkhana Compound, Gwalior Road, Jhansi 284001
Jhansi	371/01 Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284001
Jodhpur	1/5 Nirmal Tower, 1st Chopasani Road, Jodhpur 342003
Jodhpur	203 Modi Arcade, Chopasni Road, Jodhpur 342001
Junagadh	"Aastha Plus" 202-A 2nd Floor, Sardarbag Road Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh 362001
Junagadh	124-125 Punit Shopping Center, M.G Road Ranavav Chowk, Junagadh 362001
Kadapa	Bandi Subbaramaiah Complex, D.No:3/1718 Shop No: 8, Raja Reddy Street, Besides Bharathi Junior College, Kadapa 516001
Kakinada	No.33-1 44 Sri Sathya Complex, Main Road, Kakinada 533001
Kalyani	A-1/50 Block Akalyani, Dist Nadia, Kalyani 741235
Kannur	Room No. PP 14/435, Casa Marina Shopping Centre, Talap, Kannur 670004
Kannur	2nd Floor Prabhath Complex, Fort Road Nr. ICICI Bank, Kannur 670001
Kanpur	First Floor 106-108, City Centre Phase II, 63/ 2 The Mall, Kanpur 208001
Kanpur	15/46 B Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur 208001
Karaikudi	No. 2 Gopi Arcade, 100 Feet Road, Karaikudi 630001
Karimnagar	H.No.7-1-257, Upstairs S.B.H, Mankammathota, Karimnagar 505001
Karimnagar	H.No.4-2-130/131 Above Union Bank, Jafri Road Rajeev Chowk, Karimnagar 505001
Karnal	18/369 Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132001.
Karur	126 GVP Towers, Kovai Road, Basement of Axis Bank, Karur 639002.
Karur	No.6 Old No.1304 Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karur 639001.
Kharagpur	Shivhare Niketan, H.No.291/1 Ward No-15, Malancha Main Road, Opposite Uco Bank, Kharagpur 721301
Kharagpur	180 Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304
Kolhapur	2 B 3rd Floor Ayodhya Towers, Station Road, Kolhapur 416001
Kolhapur	605/1/4 E Ward Shahupuri 2nd Lane, Laxmi Niwas Near Sultane Chambers, Kolhapur 416001
Kolkatta	Karvy Computershare Pvt Ltd Apeejay House (Beside Park Hotel) 15 Park Street, C Block, 3rd Floor Kolkatta-700016
Kolkatta	Saket Building, 44 Park Street 2nd Floor, Kolkatta -700 016.

Kolkata	Chowringhee Court, 2nd Floor, Unit No.33, 55/55/1, Chowringhee Road, Kolkata - 700071.
Kollam	Kochupilamoodu Junction, Near VLC Beach Road, Kollam 691001
Kollam	Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam 691001
Korba	1st Floor City Centre, 97 IRCC Transport Nagar, Korba 495677
Kota	B-33 'Kalyan Bhawan', Triangle Part, Vallabh Nagar, Kota 324007
Kota	29 Ist Floor Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007
Kottayam	Jacob Complex Building No-Old No-1319F, New No-2512D Behind Makkil Centre Good Sheperd Road Kottayam 686001
Kottayam	1st Floor Csiascension Square, Railway Station Road, Collectorate P O, Kottayam 686002
Kumbakonam	Jailani Complex, 47 Mutt Street, Kumbakonam 612001
Kurnool	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001
Kurnool	Shop No.43 1st Floor, S V Complex Railway Station Road, Near SBI Main Branch, Kurnool 518004
Lucknow	ALAMBAGH, KSM Tower CP-1 Sinder Dump, Near Alambagh Bus Station, Alambagh, Lucknow - 226005
Lucknow	B-1/2 Vijay Khand, Near Union Bank of India, Gomtinagar, Lucknow - 226010
Lucknow	HIG-67 Sector E, Aliganj, Lucknow - 226024
Lucknow	1st Floor, A A Complex, Thaper House, 5 Park Road, Hazratganj, Lucknow - 226001
Lucknow - alambagh	No. 4 First Floor, Centre Court 5, Park Road, Hazratganj, Lucknow 226001
Ludhiana	U/GF Prince Market, Green Field Near Traffic Lights, Sarabha Nagar, Pulli Pakhowal Road, (Above Dr. Virdis Lab), P.O. Model Town, Ludhiana 141002
Ludhiana	SCO 136, 1st Floor Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141001
Madurai	# Ist Floor 278, North Perumal Maistry Street,(Nadar Lane), Madurai 625001
Madurai	Rakesh Towers, 30-C Ist Floor, Bye Pass Road, Opp Nagappa Motors, Madurai 625010
Malappuram	First Floor Cholakkal Building, Near U P School Up Hil, Malappuram 676505
Malda	Sahis Tuli Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda 732101
Mandi	149/11 School Bazaar, Mandi 175001
Mangalore	No. G4 & G5 Inland Monarch, Opp. Karnataka Bank, Kadri Main Road Kadri, Mangalore 575003.
Mangalore	Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003
Margao	B-301,Reliance Trade Center Opp.Grace Nursing Home Near Cafe Tato V.V.Road (Varde Valaulikar) Margao, Goa 400601
Margao	2nd Floor Dalal Commercial Complex, Pajifond, Margao 403601
Mathura	Ambey Crown, IInd Floor, In Front of BSA College, Gaushala Road, Mathura 281001
Meerut	108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002
Meerut	1st Floor Medi Centre, Opp ICICI Bank, Hapur Road Near Bachha Park, Meerut 250002
Mehsana	1st Floor Subhadra Complex, Urban Bank Road, Mehsana 384002
Mehsana	UL/47 Apollo Enclave, Opp Simandhar Temple, Modhera Cross Road, Mehsana 384002
Mirzapur	Above HDFC Bank, Dankeenganj, Mirzapur 231001
Moga	1st Floor Dutt Road, Mandir Wali Gali, Civil Lines Barat Ghar, Moga 142001
Moradabad	H 21-22, Ist Floor Ram Ganga Vihar Shopping Complex Opposite Sale Tax Office Moradabad 244001
Moradabad	Om Arcade Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244001
Morena	Moti Palace, Near Ramjanki Mandir, Morena 476001
Mumbai	CTS No 411, 202 Citi Point, 2nd Floor, Tellli Galli, Rajashree Shahu Maharaj Marg, Above C.T. Chatwani Hall, Opp. Hero Honda Showroom, Andheri (East), Mumbai - 400069.

Mumbai	Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30 Mumbai Samachar Marg, Fort, Mumbai - 400023.
Mumbai	114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023.
Mumbai - Andheri	131 Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai - 400053.
Mumbai - Borivali	Ground Floor, Himanshu Bldg., Sodawala Lane, Lina Chandawarkar Road, Borivali, Mumbai - 400 091.
Mumbai - Chembur	Shop No.4, Ground Floor, Shram Saflya Bldg., N. G. Acharya Marg, Chembur, Mumbai - 400 071.
Mumbai - Fort	24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400001
Mumbai - Vashi	Shop No.43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai - 400 705.
Mumbai - Vile parle	104, Sangam Arcade, V. P. Road Opp: Railway Station, Above Axis Bank, Vile Parle (West), Mumbai - 400056
Muzaffarpur	Brahman Toli, Durgasthan Gola Road, Muzaffarpur 842001
Muzaffarpur	First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001
Mysore	No.1 1st Floor Ch.26, 7th Main 5th Cross, Above Trishakthi Medicals, Saraswati Puram, Mysore 570009
Mysore	L-350 Silver Tower, Ashoka Road Opp.Clock Tower, Mysore 570001
Nadiad	104/105 Near Paras Cinema, City Point Nadiad, 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, Mata Mandir Road, Mangaldeep Appartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur 440010
Namakkal	105/2 Arun Towers, Paramathi Street, Namakkal 637001
Nanded	Shop No.4 Santakripa Market, G G Road Opp.Bank of India, Nanded 431601
Nasik	Ruturang Bungalow 2, Godavari Colony, Behind Big Bazar, Near Boys Town, School, Off College Road, Nasik 422005
Nasik	F-1 Sujojit Sankul, Sharanpur Road, Nasik 422002
Navsari	16 1st Floor Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari 396445
Navsari	1/1 Chinmay Aracade, Opp Sattapir Rd, Tower Rd, Navsari 396445
Nellore	9/756 First Floor, Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore 524001
Nellore	16-2-230 Room No : 27, 2nd Floor Keizen Heights, Gandhi Nagar, Pogathota, Nellore 524001
New Delhi	305 New Delhi House , 27 Barakhamba Road , New Delhi - 110001
New Delhi	7-E, 4th Floor, Deen Dayaal Research Institute Bldg., Swamiram Tirath Nagar, Jhandewalan Extn, Near Videocon Tower, New Delhi -110055
New Delhi	605, 6th Floor, Ashoka Estate Building, 24, Barakhamba Road, New Delhi - 110001.
Nizamabad	H No:5-6-430, Above Bank of Baroda First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad 503003
	C-81 First Floor, Sector 2, Noida 201301
Noida	405, 4th Floor, Vishal Chamber Plot No. 1, Sector-18 Noida-201301 (U.P)
Palakkad	10 / 688 Sreedevi Residency, Mettupalayam Street, Palakkad 678001
Palakkad	No: 20 & 21, Metro Complex, H.P.O.Road, Palakkad 678001
Panipat	SCO 83-84 1st Floor, Devi Lal Shopping Complex, Opp Rbs Bank, G T Road, Panipat 132103.
Panipat	1st Floor, Krishna Tower, Above Amertex, G.T. Road, Panipat 132103
Panjim	Lawande Sarmalkar Bhavan, 1st Floor, Office No. 2 Next to Mahalaxmi Temple, Panaji Goa - 403 001.
Panjim	City Business Centre, Coelho Pereira Building, Room No 18 19 & 20, Dada Vaidya Road, Panjim 403001

Pathankot	1st Floor 9 A, Improvement Trust Building, Patel Chowk, Pathankot 145001
Patiala	35 New Lal Bagh Colony, Patiala 147001
Patiala	SCO 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147001
Patna	G-3 Ground Floor, Om Vihar Complex, SP Verma Road, Patna 800001
Patna	3A 3rd Floor Anand Tower, Exhibition Road Opp ICICI Bank, Patna 800001
Pollachi	146/4 Ramanathan Building, 1st Floor New Scheme Road, Pollachi 642002
Pondicherry	S-8 100 Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry 605001
Pondicherry	No:7 Thiayagaraja Street, Pondicherry 605001
Proddatur	Shop No:4 Araveti Complex, Mydukur Road, Beside Syndicate Bank, Proddatur 516360
Pudukottai	Sundaram Masilamani Towers, TS No. 5476 5479, PM Road Old Tirumayam Salai, Near Anna Statue Jublie Arts, Pudukottai 622001
Pune	Mozaic Bldg, CTS No.1216/1, Final Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune - 411004.
Pune	Nirmiti Eminence, Off No. 6, I Floor Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune - 411004.
Raipur	HIG C-23 Sector 1, Devendra Nagar, Raipur 492004
Raipur	Shop No. 31, Third Floor, Millenium Plaza Above Indian House, Behind Indian Coffee House, 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.6-1-4 Rangachary Street, T.Nagar Near Axis Bank Street, Rajahmundry 533101
Rajapalayam	Sri Ganapathy Complex, 14B/5/18 T P Mills Road, Virudhungar Dist, Rajapalayam 626117.
Rajkot	Office 207 210 Everest Building, Opp Shastri Maidan, Limda Chowk, Rajkot 360001
Rajkot	104 Siddhi Vinyak Com., Opp Ramkrishna Ashram, Dr Yagnik Road, Rajkot 360001
Ranchi	4 HB Road No: 206, 2nd Floor Shri Lok Complex, Ranchi 834001
Ranchi	Room No 307 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001
Ratlam	1 Nagpal Bhawan, Free Ganj Road, Do Batti Near Nokia Care, Ratlam 457001
Renukoot	Radhika Bhavan, Opp. Padmini Hotel, Murdhwa, Renukoot 231217
Rewa	Ist Floor Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485001.
Rohtak	205 2nd Floor Building No: 2, Munjal Complex, Delhi Road, Rohtak 124001
Rohtak	1st Floor Ashoka Plaza, Delhi Road, Rohtak 124001
Roorkee	Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667
Rourkela	1st Floor Mangal Bhawan, Phase II Power House Road, Rourkela 769001
Rourkela	1st Floor Sandhu Complex, Kachery Road, Uditnagar, 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
Saharanpur	18 Mission Market, Court Road, Saharanpur 247001
Salem	No.2 I Floor Vivekananda Street, New Fairlands, Salem 636016
Salem	No:40 Brindavan Road, Fairlands, Near Perumal Koil, Salem 636016
Sambalpur	Opp. Town High School, Sansarak, Sambalpur 768001
Sambalpur	Ground Floor Quality Massion, Infront of Bazaar Kolkata, Nayapara, 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.
Secunderabad	1st Floor Thirumala Complex, Paradise Circle S.D Road, Opp. Hotel Kamat, Secunderabad 500003
Shaktinagar	1st/A-375 V V Colony, Dist Sonebhadra, Shaktinagar 231222
Shillong	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	Triveni Building, By Pas Chowkhalini, Shimla -171002
Shimoga	No.65 1st Floor Kishnappa Compound 1st Cross, Hosmane Extn Shimoga 577201
Shimoga	Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, LLR Road Durgigudi, Shimoga 577201.
Shivpuri	1st Floor M.P.R.P. Building, Near Bank of India, Shivpuri 473551
Sikar	First Floor Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001
Silchar	N.N. Dutta Road, Chowchakra Complex, 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
Sivakasi	363 Thiruthangal Road, Opp: TNEB, Sivakasi 626123
Solan	Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall Solan 173212
Solapur	Flat No 109 1st Floor, A Wing Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur 41300
Solapur	Block No 06 Vaman Nagar, Opp D-Mart Jule Solapur, Solapur 413004
Sonepat	205 R Model Town, Above Central Bank of India, Sonepat 131001
Sri ganganagar	18 L Block, Sri Ganganagar 335001
Sri ganganagar	35E Block, Opp: Sheetla Mata Vaateka, Sri Ganganagar 335001
Srikakulam	D.No-4-1-28/1, Venkateswara Colony, Near Income Tax Office, Srikakulam 532001
Sultanpur	Karvy Computershare Pvt. Ltd. 1077/3, Civil Lines,Opp Bus Stand, Sultanpur 228001
Surat	Plot No.629 2nd Floor, ffile No.2-C/2-D, Ansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons Athwalines, Surat - 395001.
Surat	G-5 Empire State Buliding, Nr Udhna Darwaja, Ring Road, Surat - 395002.
Thane	101, Yashwant Building, Ram Ganesh, Godkari Path, Ram Maruti Road, Naupada, Thane, Mumbai - 400 602.
Thane	3rd Floor, Nalanda Chambers, B Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane (West) - 400602.
Thane	103-105, Orion Business Park, Ghodbunder Road, Kapurbawdi, Thane (West) - 400 607.
Thanjavur	No. 70 Nalliah Complex, Srinivasam Pillai Road, Tanjore - 613001.
Thiruvalla	24/590-14, C.V.P Parliament Square Building, Cross Junction, Thiruvalla 689101
Thiruvalla	2nd Floor Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107
Tirunelveli	1st Floor Mano Prema Complex, 182/6 S. N High Road, Tirunelveli 627001
Tirunelveli	55/18 Jeney Building, S N Road Near Aravind Eye Hospital, Tirunelveli 627001
Tirupathi	Shop No : 6 Door No: 19-10-8, Opp To Passport Office, Air Bypass Road, Tirupathi 517501
Tirupathi	H.No:10-13-425 1st Floor, Tilak Road Opp: Sridevi Complex, Tirupathi 517501
Tirupur	1 (1) Binny Compound, 2nd Street Kumaran Road, Tirupur 641601.
Tirupur	First Floor 244 A, Kamaraj Road, Opp To Cotton Market Complex, Tirupur 641604.
Trichur	Room No 26 & 27, Dee Pee Plaza, Kokkalai, Trichur 680001.
Trichur	2nd Floor Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur 680001
Trichy	No 8 I Floor 8th Cross, West Extn. Thillainagar, Trichy 620018
Trichy	60 Sri Krishna Arcade, Thennur High Road, Trichy 620017
Trivandrum	R S Complex, Opposite of LIC Buildings, Pattom P O, Trivandrum 695004

Trivandrum	2nd Floor Akshaya Tower, Sasthamangalam, Trivandrum 695010
Tuticorin	4 B A34 A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003
Udaipur	Shree Kalyanam,50, Tagore Nagar, Sector - 4, Hiranmagri, Udaipur - 313001.
Udaipur	201-202 Madhav Chambers, Opp G P O, Chetak Circle, Udaipur 313001
Ujjain	101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456010
Vadodara	103 Aries Complex BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390007
Vadodara	203, Corner point, Jetalpur Road, Baroda - 390007
Valsad	Gita Nivas 3rd Floor, Opp. Head Post Office, Halar Cross Lane, Valsad 396001
Valsad	Shop No 2Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396001
Vapi	208 2nd Floor Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi 396195
Vapi	Shop No-12 Ground Floor, Sheetal Appatment, Near K P Tower, Vapi 396195
Varanasi	Office No 1 Second Floor, Bhawani Market, Building No. D58/2A1 Rathyatra, Beside Kuber Complex,Varanasi 221010
Varanasi	D-64/1321st Floor, Anant Complex Sagra, Varanasi 221010
Vellore	No.1 Officer's Line 2nd Floor, MNR Arcade Opp. ICICI Bank, Krishna Nagar, Vellore 632001
Vellore	1 M N R Arcade, Officers Line, Krishna Nagar, Vellore 632001
Vijayawada	40-1-68 Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada 520010
Vijayawada	39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada 520010
Visakhapatnam	Door No 48-3-2 Flat No 2, 1st Floor, Sidhi Plaza Near Visakha Library, Srinagar Visakhapatnam 530016
Visakhapatnam	Door No: 48-8-7, Dwaraka Diamond, Ground Floor Srinagar, Visakhapatnam 530016
Vizianagaram	Soubhagya 19-6-1/3, 2nd Floor Near Fort Branch, Opp: Three Temples, Vizianagaram 535002
Warangal	A.B.K Mall, Near Old Bus Depot Road, F-7 Ist Floor Ramnagar, Hanamkonda, Warangal 506001
Warangal	5-6-95 1 St Floor, Opp: B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001
Yamuna nagar	124 B/RModel Town, Yamuna Nagar 135001
Yamuna nagar	Jagdhari Road, Above Uco Bank, Near D.A.V. Girls College, Yamuna Nagar 135001.

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- Margao
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- Trivandrum
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