

DSP

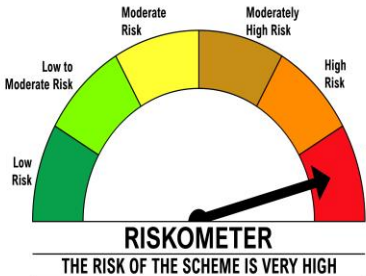
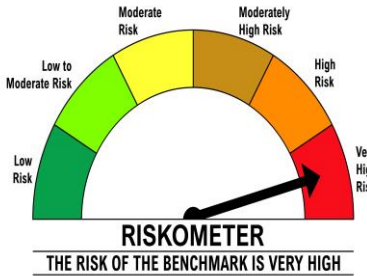
MUTUAL FUND

SCHEME INFORMATION DOCUMENT

SECTION I

DSP Global Innovation Fund of Fund

(An open ended fund of fund scheme investing in Innovation theme)

This product is suitable for investors who are seeking*:	Scheme Riskometer#	Benchmark Riskometer#
<ul style="list-style-type: none"> Long-term capital growth Investments in units of overseas funds which invest in equity and equity related securities of companies which are forefront in innovation <p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>		<p>MSCI All Country World Index (ACWI) - Net Total Return</p> 

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

Continuous Offer for Units at NAV based prices

Name of Mutual Fund	DSP Mutual Fund
Name of Asset Management Company	DSP Asset Managers Private Limited
CIN of Asset Management Company	(U65990MH2021PTC362316)
Name of Trustee Company	DSP Trustee Private Limited
CIN of Trustee Company	(U65991MH1996PTC100444)
Addresses of the entities	The Ruby, 25th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400028.
Website of the entities	www.dspim.com

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

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

The investors are advised to refer to the Statement of Additional Information (SAI) for details of DSP Mutual Fund, Standard Risk factors, Special Considerations, Tax and Legal issues and general information on www.dspim.com.

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

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 30, 2025.

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PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr.No.	Title	Description
I.	Name of the Scheme	DSP Global Innovation Fund of Fund
II.	Category of the Scheme	Fund of Funds (FoFs) (Overseas)
III.	Scheme Type	An open ended fund of fund scheme investing in Innovation theme
IV.	Scheme Code	DSPM/O/O/FOO/21/08/0048
V.	Investment Objective	<p>The primary investment objective of the scheme is to seek capital appreciation by investing in global mutual funds schemes and ETFs that primarily invest in companies with innovation theme having potential for higher revenue and earnings growth.</p> <p>The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
VI.	Liquidity/listing details	<p>Liquidity details - As per SEBI (MF) Regulations, Redemption or repurchase proceeds shall be dispatched to Unit Holders within 5 working Days from the date of acceptance of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p>Listing details - The Scheme is open ended and the Units are not listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p>
VII.	Benchmark (Total Return Index)	<ul style="list-style-type: none">• Name of the Benchmark - MSCI All Country World Index (ACWI)- Net Total Return• Justification - The benchmark has been selected based on clause no. 1.9 of SEBI Master Circular on “Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes”. <p>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 and as per the guidelines and directives issued by SEBI from time to time.</p> <ul style="list-style-type: none">• Second tier benchmark - Not applicable
VIII.	NAV Disclosure	<p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 8:30 p.m. of the immediately succeeding 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 AMC’s website www.dspim.com</p>

		Further details in Section II.																				
IX.	Applicable timelines	<p>Timeline for</p> <ul style="list-style-type: none">Dispatch of redemption proceeds - As per SEBI (MF) Regulations, redemption proceeds shall be dispatched within 5 (five) Working Days from the date of acceptance of redemption request. <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <ul style="list-style-type: none">Dispatch of Income Distribution cum Capital Withdrawal ('IDCW') - IDCW warrants shall be dispatched to the Unit Holders within 7 Working days from the record date for declaration of the IDCW																				
X.	Plans and Options	<table><tr><th>Plan</th><th>Options Available</th><th>Sub-Option</th><th>IDCW Frequency/Record Date#</th></tr><tr><td rowspan="2">Regular Plan and Direct Plan</td><td>Growth</td><td>-</td><td>-</td></tr><tr><td>Income Distribution cum Capital Withdrawal (IDCW)</td><td>Payout of IDCW & Reinvestment of IDCW</td><td>At the discretion of Trustee</td></tr></table> <p>“Investors may note that under Income Distribution cum Capital Withdrawal options the amounts can be distributed out of investor’s capital (Equalization Reserve), which is part of sale price that represents realized gains.”</p> <p>#In case the Record Date falls on a non Business Day, the immediate next Business Day shall be considered as the Record Date.</p> <p>All the Plans and option under the Scheme will have common portfolio.</p> <p>Investors should indicate the Scheme / Plan and / or Option / Sub Option, wherever applicable, for which the subscription is made by mentioning the full name of Scheme/ Plan/ option or sub option in the appropriate space provided for this purpose in the application form. In case of valid applications received, without indicating the Scheme / Plan and / or Option etc. or where the details regarding Plan and/or Option are not clear or ambiguous, the following defaults will be applied:</p> <table><tr><th>Default Option-If no indication is given under the following</th><th>Default</th></tr><tr><td>Option - Growth/ IDCW</td><td>Growth Option</td></tr><tr><td>Sub-option - Payout of IDCW/ Reinvestment of IDCW</td><td>Payout of IDCW</td></tr></table> <p>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 of the Scheme.</p>				Plan	Options Available	Sub-Option	IDCW Frequency/Record Date#	Regular Plan and Direct Plan	Growth	-	-	Income Distribution cum Capital Withdrawal (IDCW)	Payout of IDCW & Reinvestment of IDCW	At the discretion of Trustee	Default Option-If no indication is given under the following	Default	Option - Growth/ IDCW	Growth Option	Sub-option - Payout of IDCW/ Reinvestment of IDCW	Payout of IDCW
Plan	Options Available	Sub-Option	IDCW Frequency/Record Date#																			
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Default Option-If no indication is given under the following	Default																					
Option - Growth/ IDCW	Growth Option																					
Sub-option - Payout of IDCW/ Reinvestment of IDCW	Payout of IDCW																					

Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect. Investors shall also note that any change in IDCW sub-option, due to additional investment or on the basis of a request received from the investor, will be applicable to all existing Units in the IDCW option of the Scheme.

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

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

In cases of wrong/ invalid/ incomplete ARN, any purchase or switch-in or SIP & STP registration shall be processed under Direct Plan or rejected depending on the mode of the transaction. "Invalid ARNs" shall include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change, as required pursuant to SEBI (Investment Advisers) Regulations, 2013, not complied by the Mutual Fund Distributor ('MFD'), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC.

Notes:

- a) Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/ instruction provided at a non -designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.
- b) 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.
- c) 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>d) Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan/Option, with a retrospective effect.</p> <p>e) Any change in IDCW sub option due to additional investment or customer request will be applicable to all existing Units in the IDCW option of the scheme concerned.</p> <p>f) The AMC and its Registrar reserve the right to disclose the details of investors and their transactions to third parties viz. banks, distributors, Registered Investment Advisors from whom applications of investors are received and any other organization for the purpose of compliance with legal and regulatory requirements or for complying with antimony laundering requirements.</p> <p>g) Returned cheques are liable not to be presented again for collection, and the accompanying application could also be rejected. In case returned cheques are presented, the necessary charges including returned charges may be debited to the investor.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
XI.	Load Structure	<p>Exit Load: NIL</p> <p><u>Note:</u> No exit load shall be levied In case of switch of investments from Direct Plan to Regular Plan and vice versa</p>
XII.	Minimum Application Amount/switch in	<ul style="list-style-type: none"> • During NFO: This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption. • On continuous basis: Rs. 100/- and any amount thereafter <p>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</p>
XIII.	Minimum Additional Purchase Amount	Rs. 100/- and any amount thereafter
XIV.	Minimum Redemption/switch out amount	Not applicable
XV.	<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors.</p>	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVI.	<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption
XVII.	Segregated portfolio/side pocketing disclosure	As per clause 4.4 of the SEBI Master Circular, the scheme is enabled for segregated portfolio. For Details, kindly refer SAI

XVIII.	Swing pricing disclosure	Swing pricing framework is not applicable.
XIX.	Stock lending/short selling	The Scheme will not engage in stock lending and short selling
XX.	How to Apply and other details	<p>Investors have different options to transact for their investments. Investors intending to invest in physical mode can submit their transaction request to AMC Offices or Investor Service Centres of CAMS. Investors can also transact digitally on AMC/RTA website or through Stock Exchange Platforms, MF Utilities Pvt Ltd. Investor can reach out to their investment advisor for transacting on digital platforms. Financial transactions through email in respect of non- individual investors shall be accepted in terms of AMFI Best Practice Guidelines (BPG) no. 118/ 2024-25 dated January 31, 2025 and such other circulars issued in this regard from time to time. For the terms and conditions of for availing the facility to transact through electronic mail, please refer SAI.</p> <p>Please refer further details in section II.</p>
XXI.	Investor services	<p><u>Contact details for general service requests:</u></p> <p>Investors may contact any of the AMC's Investor Service Centers or call on Toll Free number 1800-208-4499 or 1800-200-4499 for any queries.</p> <p>E-mail: service@dspim.com</p> <p><u>Contact details for complaint resolution:</u></p> <p>Mr. Santosh Pandey Investor Relations Officer DSP Asset Managers Private Limited, Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021, Tel.: +91 22 6657 8000.</p> <p>Stock Exchange Transactions: For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange.</p> <p>MFU Customer Care: For transactions related to MFU, Investors may contact the customer care of MFUI on 1800-266-1415 (business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com.</p>
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target Maturity scheme/close ended schemes) (as applicable)	Not applicable
XXIII.	Special product/facility available during the NFO and on ongoing basis	<p>During NFO: This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.</p> <p>Special product/facility available on ongoing basis:</p> <ol style="list-style-type: none"> Systematic Investment Plan (SIP): SIP allows investing fixed amounts regularly on specific dates monthly or quarterly by

		<p>purchasing Units of the Scheme at applicable Net Asset Value (NAV).</p> <p>Daily SIP facility: Under Daily SIP, the Unit Holder can invest a fixed amount into the scheme on a daily basis. Daily SIP installment shall be processed only when it is a Business Day for the scheme. It is to be noted that allotment of units are subject to realization of credit in the scheme. In case, if more than one SIP instalments credits are realized on a particular day, both the instalments will be processed for the applicable NAV in terms of the provisions of the Scheme Information Document.</p> <p>SIP TOP-UP facility: The facility provides flexibility to the investors to increase the SIP installment over the tenure of the SIP. SIP Top-Up facility will be available under scheme offering SIP facility. SIP Top-Up frequency in case of investors availing this facility will be half yearly and yearly. If the SIP Top-Up frequency is not indicated for SIP under frequencies daily or monthly or quarterly, it will be considered as yearly interval. The AMC may change the terms and conditions for SIP TOP-UP facility from time to time, due to changing market and operational conditions. Investors are advised to check the latest terms and conditions from any of the offices of the AMC, before investing same is available on www.dspim.com</p> <p>SIP Pause facility: Under the SIP pause facility, the investor can stop the running SIP for certain period and Restart the SIP again (at a folio level) by filling up a designated form. Investors who wish to Pause their SIP instalments debit for a certain period. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months. SIP Pause request should be submitted 15 days before the next SIP instalment date.</p> <p>2. Systematic Transfer Plan (STP): STP allows investing fixed amounts regularly on specific dates monthly or quarterly by transferring Units from one scheme to another scheme at applicable Net Asset Value (NAV).</p> <p>Daily STP facility: Under Daily STP, the Unit Holder can switch a fixed amount from any one Scheme (Source Scheme) to any other Scheme (Target Scheme) on a daily basis subject to exit load as applicable. The minimum period for Daily STP shall be 6 days and maximum for any period subject to the end period being year 2099. STP installment shall be processed only when it is a Business day for both source and target Scheme. In case the start date is not mentioned, the Daily STP shall start from the 7th day from the date of submission of valid STP registration form. In case the end date is not mentioned, the STP shall be registered for a period of one year.</p> <p>3. Flex Systematic Transfer Plan ('Flex STP'): Flex STP Facility, is a facility wherein Unit holder(s) of designated open-ended Scheme of the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended Scheme of the Fund [hereinafter referred to as "Transferor Scheme"] to the 'Growth Option' only, of designated open-ended scheme of the Fund [hereinafter referred to as</p>
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		<p>“Transferee Scheme”]. Transferor Scheme means all scheme of the Fund currently having STP facility and Transferee Scheme means growth option of all scheme of the Fund. All other terms and conditions applicable to STP facility will be applicable to Flex STP. For general terms and conditions and more information, Unit holder(s) are requested to read Terms and Conditions available on www.dspim.com.</p> <ol style="list-style-type: none"> 4. Value Systematic Transfer Plan (‘Value STP’): Value STP facility, is a facility wherein Unit holder(s) of designated open-ended scheme of the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended scheme of the Fund [hereinafter referred to as “Transferor Scheme”] to the ‘Growth Option’ only of designated open-ended Scheme of the Fund [hereinafter referred to as “Transferee Scheme”], including a feature of ‘Reverse Transfer’ from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme, subject to the terms and conditions of Value STP. 5. Systematic Withdrawal Plan (SWP): SWP allows redeeming fixed amounts of money regularly on specific dates monthly or quarterly from a specified scheme. 6. Switching: A switch has the effect of redemption from one scheme/ plan/option and a purchase in the other scheme/plan/ option to which the switching has been done. To effect a switch, a Unit Holder must provide clear instructions. Such instructions may be provided in digital platforms or in writing or by completing the transaction slip/form attached to the account statement. The switch request can be made for any amount of Rs. 100/- or more. A Unit Holder may request switch of a specified amount or a specified number of Units only. If the Unit Holder has specified both the amount (in Rs.) and the number of Units, switch-out of units will be carried out based on the number of units specified by the Unit Holder. 7. Pledge of Units for Loans: Units can be pledged by the Unit Holders as security for raising loans, subject to any rules / restrictions that the Trustee may prescribe from time to time. For Units held in demat form, the rules of the respective DP will be applicable for pledge of the Units. Units held in demat form can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledge gets created in favour of the pledgee only when the pledgee’s DP confirms the creation of pledge in the system. In case of Units held in physical form, the Registrar will note and record such pledge. A standard form for this purpose is available at any of the official points of acceptance of transactions and on www.dspim.com. 8. One time mandate facility: 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 transaction, as and when they wish to
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		<p>transact with the Fund, without the need of submitting cheque or fund transfer letter with every transaction thereafter. 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, and online facility specified by the AMC. It is to be noted that allotment of units are subject to realization of credit in the scheme</p> <p>9. Transfer of Income Distribution cum Capital Withdrawal plan (IDCW): Unit holders under the Regular Plan & Direct Plan (wherever applicable) and IDCW Options(s) (other than Daily IDCW Reinvest sub-option) of all the open ended Scheme of the Mutual Fund can opt to transfer their IDCW to any other option under the Regular Plan & Direct Plan (wherever applicable) (other than Daily IDCW Reinvest sub-option) of all the open-ended Scheme of the Mutual Fund by availing the facility of IDCW Transfer Plan .</p> <p>Under this, IDCW as & when declared (as reduced by the amount of applicable statutory levy) in the transferor Scheme (subject to minimum of Rs.100/-) will be automatically invested without any exit load into the transferee Scheme, as opted by the Unit holder. Such transfer will be treated as fresh subscription in the transferee Scheme and invested at the Applicable NAV on the Business Day immediately following the record date, subject to terms and conditions applicable to the transferee Scheme.</p> <p>Investors are requested to note that the AMC may change the terms and conditions for SWP facility from time to time, due to changing market and operational conditions. Investors are advised to check the latest terms and conditions from any of the offices of the AMC, before investing same is available on www.dspim.com .</p> <p>For further details, please refer SAI.</p>
XXIV.	Weblink	<ul style="list-style-type: none"> • Link for TER for last 6 months and Daily TER- https://www.dspim.com/mandatory-disclosures/ter • Link for Scheme factsheet- https://www.dspim.com/downloads/Factsheets
XXV.	Minimum installment Amount for Systematic Investment Plan (SIP)	Rs. 100/- and any amount thereafter
XXVI.	Minimum installment Amount for Systematic Withdrawal Plan (SWP)/Systematic Transfer Plan (STP)	Rs. 100/- and any amount thereafter
XXVII.	Ongoing/Continuous Offer Period	<p>(This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period)</p> <p>The Continuous offer for the Scheme commenced from 16th February 2022.</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the DSP Global Innovation Fund of Fund approved by them is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: May 30, 2025
Place: Mumbai

Name: Dr. Pritesh Majmudar
Designation: Head - Legal and Compliance

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, the asset allocation will be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Innovation funds as listed below	95%	100%
Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund	0%	5%

The Scheme intends to invest in following Innovation Funds

Sr No.	Name of Underlying fund
1.	iShares PHLX Semiconductor ETF
2.	BGF World Tech fund D2 USD
3.	iShares NASDAQ 100 UCITS ETF
4.	Baillie Gifford Worldwide Long term Global growth fund
5.	Nikko AM ARK Disruptive Innovation Fund
6.	Morgan Stanley US Insight Fund
7.	Bluebox Global Technology Fund
8.	BGF Next Generation Technology Fund
9.	Invesco NASDAQ-100 Equal Weight UCITS ETF
10.	Bluebox Precision Medicine Fund
11.	Fidelity Select Medical Technology and Devices Portfolio
12.	HSBC Hang Seng TECH UCITS ETF
13.	KraneShares CSI China Internet UCITS ETF

Apart from above, the Scheme may, at the discretion of the Investment Manager, also invest in the units of other overseas mutual fund schemes having similar investment objective, investment strategy, asset allocation etc. and which forms part of Innovation theme.

Indicative table: (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage exposure	of Circular references
1.	Securities Lending	Not applicable	-
2.	Derivatives	Nil	-
3.	Equity Derivatives for non-hedging purposes	Not applicable	-
4.	Securitized Debt	Not applicable	-
5.	Debt Instruments with SO / CE rating	Nil	-
6.	Overseas Securities	Upto 100%	Clause 12.19 of the SEBI Master Circular
7.	ReITS and InVITS	Not applicable	-
8.	Debt Instruments with special features (AT1 and AT2 Bonds)	Nil	-
9.	Tri-party repos (including Reverse repo in T-bills and Government	Upto 5%	-

Sl. no	Type of Instrument	Percentage exposure	of Circular references
	Securities)		
10.	Repo/ reverse repo transactions in corporate debt securities	Nil	-
11.	Credit Default Swap transactions	Not applicable	-
12.	Covered call option	Not applicable	-
13.	Another Fund of Fund Schemes	Nil	-
14.	Short Term Deposit	Refer Note 1	Clause 12.16 of the SEBI Master Circular

Note 1 - Investment in Short-Term Deposits-

Pending deployment of the funds of the Scheme shall be in terms of clause 12.16 of the SEBI Master Circular, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, subject to following conditions:

1. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
2. Such deposits shall be held in the name of the Scheme.
3. The 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.
4. The 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.
5. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in that Scheme.
6. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
7. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

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

Indicative table is subset of primary asset allocation table mentioned above and both shall be read in conjunction.

Cumulative gross exposure -

As per Clause 12.24 of the SEBI Master Circular, the cumulative gross exposure through underlying funds, money market instruments and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities, Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any, having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

Portfolio rebalancing-

Rebalancing of deviation due to short term defensive consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term on defensive considerations as per Clause 1.14.1.2 of the SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall endeavor to rebalance the portfolio within 30 calendar days.

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

Portfolio rebalancing in case of passive breach:

As per clause 2.9 of SEBI Master circular and the clarifications/ guidelines issued by AMFI/ SEBI from time to time, in the event of deviation from mandated asset allocation mentioned, passive breaches (i.e. occurrence of instances not arising out of omission and commission of AMC), shall be rebalanced within 30 business days. Where the portfolio is not rebalanced within above mentioned period, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.

In case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in clause 2.9.3 and 2.9.4 of SEBI Master Circular.

B. WHERE WILL THE SCHEME INVEST?

The scheme will invest predominantly in units of global mutual funds schemes and ETFs that primarily invest in companies with innovation theme. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time.

1. Overseas ETFs/ Funds (that primarily invest in companies with innovation theme)

Currently the Scheme has identified the following underlying funds/ ETFs that provide exposure to innovation theme:

Sr No.	Name of Underlying fund
1.	iShares PHLX Semiconductor ETF
2.	BGF World Tech fund D2 USD
3.	iShares NASDAQ 100 UCITS ETF
4.	Baillie Gifford Worldwide Long term Global growth fund
5.	Nikko AM ARK Disruptive Innovation Fund
6.	Morgan Stanley US Insight Fund
7.	Bluebox Global Technology Fund
8.	BGF Next Generation Technology Fund
9.	Invesco NASDAQ-100 Equal Weight UCITS ETF
10.	Bluebox Precision Medicine Fund
11.	Fidelity Select Medical Technology and Devices Portfolio
12.	HSBC Hang Seng TECH UCITS ETF
13.	KraneShares CSI China Internet UCITS ETF

Apart from above, the Scheme may, at the discretion of the Investment Manager, also invest in the units of other overseas mutual fund schemes having similar investment objective, investment strategy, asset allocation etc. and which forms part of Innovation theme.

2. Money market securities include, but are not limited to

- treasury bills,
- commercial paper of public sector undertakings and private sector corporate entities,
- reverse repurchase agreements,

- TREPS,
- certificates of deposit of scheduled commercial banks and development financial institutions,
- bills of exchange/promissory notes of public sector and private sector corporate entities (co-accepted by banks),
- government securities with unexpired maturity of one year or less
- and other money market securities as may be permitted by SEBI/RBI regulations

3. Units of Money market/liquid schemes of DSP Mutual Fund
4. Short Term Deposit

For Detailed definition and applicable regulations/guidelines for each instrument please refer **Section-II**.

Investment in Overseas Financial Assets/Foreign Securities

Investment in overseas shall be in according with the requirements stipulated by SEBI and RBI from time to time.

For detailed definition/description of instruments and applicable regulations/guidelines for instruments please refer Section II.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will invest predominantly in units of global active & passive funds which primarily invest in companies with innovation theme having potential for higher revenue and earnings growth. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time.

Portfolio Turnover

Portfolio turnover is defined as the lower of aggregate value of purchases or sales as a percentage of the corpus of a scheme during a specified period of time. The Scheme is open ended, with subscriptions and redemptions expected on a daily basis, resulting in net inflow/outflow of funds, and on account of the various factors that affect portfolio turnover, it is difficult to give an estimate, with any reasonable amount of accuracy. Therefore, the Scheme has no specific target relating to portfolio turnover.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): MSCI All Country World Index (ACWI)- Net Total Return

Justification: The benchmark has been selected based on clause no. 1.9 of SEBI Master Circular on “Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund 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, subject to the guidelines and directives issued by SEBI from time to time.

E. WHO MANAGES THE SCHEME?

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other Scheme managed
Ms. Kaivalya Nadkarni	28 years	1 Month (Managing the Scheme from May 1, 2025)	Chartered Accountant (CA), B.Com	Over 6 years of experience as detailed under: From Sept 2024 to Present - Equity Dealing - DSP Asset Managers Private Limited From Sept 2018 to	DSP Dynamic Asset Allocation Fund, DSP Equity Savings Fund, DSP Value Fund, DSP Income Plus Arbitrage Fund of Fund, DSP US Flexible Equity

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other Scheme managed
				August 2024 - Equity Dealing, Fund Management & Fund Accounting - ICICI Prudential AMC	Fund of Fund, DSP Arbitrage Fund, DSP Global Clean Energy Fund of Fund, DSP World Gold Fund of Fund, DSP World Mining Fund of Fund, DSP US Treasury Fund of Fund

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

List of other existing Fund of Fund schemes:

1. DSP Global Clean Energy Fund of Fund
2. DSP World Mining Fund of Fund
3. DSP US Flexible Equity Fund
4. DSP World Gold Fund of Fund
5. DSP Gold ETF Fund of Fund
6. DSP US Treasury Fund of Fund
7. DSP Income Plus Arbitrage Fund of Fund
8. DSP Silver ETF Fund of Fund

For further details please refer our website- <https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/scheme-comparison>

G. HOW HAS THE SCHEME PERFORMED

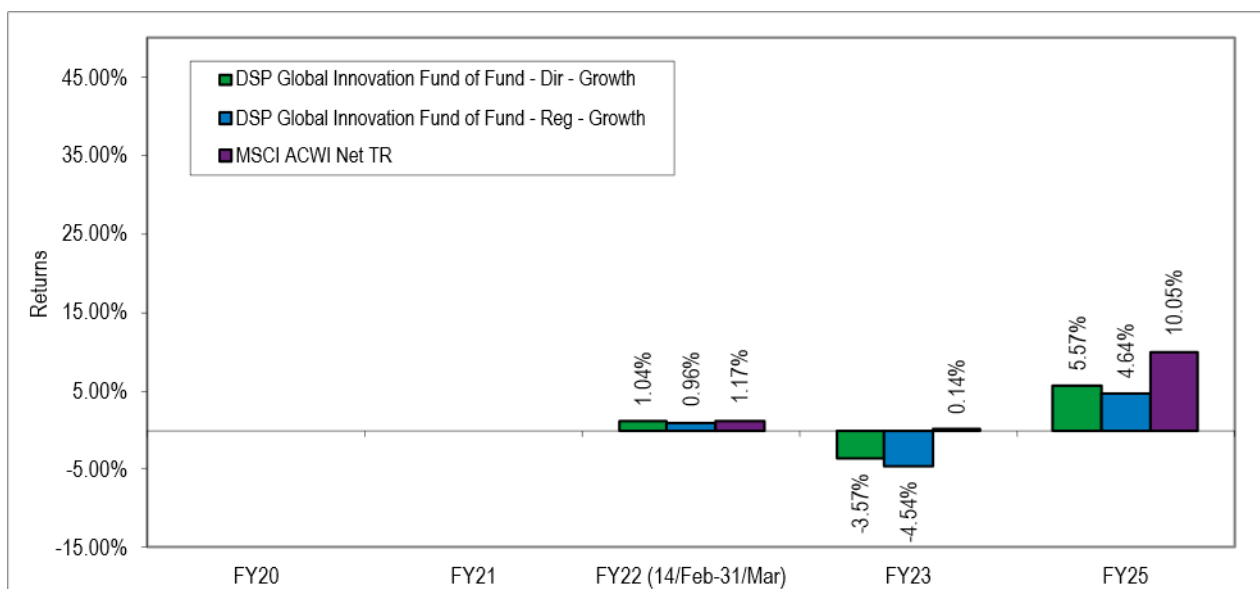
a) Compounded Annualised Returns as of March 31, 2025

Period	DSP Global Innovation Fund of Fund - Reg - Growth	MSCI ACWI Net TR	DSP Global Innovation Fund of Fund - Dir - Growth	MSCI ACWI Net TR
Last 1 Year	4.60%	9.97%	5.52%	9.97%
Last 3 Year	11.43%	11.26%	12.47%	11.26%
Last 5 Year	--	--	--	--
Since Inception	11.30%	11.21%	12.32%	11.21%
Nav/ Index value	13.9746	38,507.35	14.3799	38,507.35
Date of allotment	14-Feb-22		14-Feb-22	

Note: As per the SEBI standards for performance reporting, the “since inception” returns are calculated on Rs. 10/- invested at inception. For this purpose the inception date is deemed to be the date of allotment. The “Returns” shown are for the growth option. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. All benchmark returns are computed basis on Total Return Index.**

b) Absolute Returns

The Regular Plan and Direct Plan will have a common portfolio; however, their returns are expected to vary in line with the specified expense ratio under the relevant Plan.



Returns are computed from the Date of Allotment/1st April, as the case may be, to 31st March of the respective financial year.

Please refer Section 'Overview of Underlying Schemes' in, 'Section II, PART III - Other details, for performance of Underlying Schemes

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors)- Website link- <https://www.dspim.com/mandatory-disclosures/top-10-issuer-and-sector-allocation>
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme- Not applicable
- Website link for portfolio disclosure - Fortnightly/Monthly/Half Yearly - <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- Portfolio Turnover Rate - Not applicable
- Expense ratio of underlying scheme(s): (as on March 31, 2025)

Underlying Fund(s)	Rate
iShares PHLX Semiconductor ETF	0.35%
iShares NASDAQ 100 UCITS ETF	0.32%
Bluebox Global Technology Fund	1.34%
Invesco NASDAQ-100 Equal Weight UCITS ETF	0.20%
KraneShares CSI China Internet UCITS ETF	0.75%
Bluebox Precision Medicine Fund	1.27%
Fidelity® Select Medical Technology and Devices Portfolio	0.13%

Currently, the scheme has invested in above underlying funds only.

- Aggregate investment in the Scheme by: (Details are as on March 31, 2025)

Sr. No.	Category of Persons	Net Value	Market Value (in Rs.)
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	Scheme's Fund Manager(s)	Units	NAV per unit	
1	Ms. Kaivalya Nadkarni*	-	-	-

* Managing since May 1, 2025

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

vii. Investments of AMC in the Scheme -

Sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of SEBI Master Circular and AMFI Best Practice Guidelines Circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', is not applicable to Fund of Fund schemes.

However, mandatory contribution in terms of units (including past and future corporate actions thereon) in the scheme already made by AMC pursuant to erstwhile regulation 28(4) and 28(5) of SEBI (MF) Regulations shall not be withdrawn.

For details of investments of AMC in the scheme (Refer link - <https://www.dspim.com/mandatory-disclosures/amcs-investments-in-schemes>)

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

The NAV of the Units of a Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

NAV of Units under each Scheme may be calculated by either of the following methods shown below:

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

The numerical illustration of the above method is provided below.

Market or Fair Value of Scheme's investments (Rs.) = 11,42,53,650.00

Current Assets (Rs.) = 10,00,000.00

Current Liabilities and Provisions (Rs.) = 5,00,000.00

No. of Units outstanding under the Scheme = 1,00,00,000

$$\text{NAV Per Unit (Rs.)} = \frac{11,42,53,650.00 + 10,00,000.00 - 5,00,000.00}{1,00,00,000} = 11.4754$$

N.B.: The aforesaid provisions pertaining to "Calculation of NAV" shall apply in respect of each individual Scheme and/or plan as the case may be. The NAV Per Unit above is rounded off to four decimals.

The NAV will be calculated as of the close of every Business Day.

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

Note: In respect of Schemes having Growth and IDCW Options, there will be more than one NAV, one for each Option, after the declaration of the first IDCW by that Scheme.

While determining the price of the units, the mutual fund shall ensure that the repurchase price shall not be lower than 95% of the NAV. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.\

Ongoing price for subscription (Purchase Price) / switch-in from other schemes/ plans by investor
(This is the price you need to pay for purchase/switch-in)

The Purchase Price of the Units on an ongoing basis will be calculated as described below, which is based on the Applicable NAV

Purchase Price = Applicable NAV

Illustration:

Say, Applicable NAV = Rs. 12/-
Therefore, Purchase Price = Rs.12/-

Ongoing price for redemption (sale) /switch outs (to other Scheme/plans of the Mutual Fund)/intra-Plan switching by investors (Redemption Price)
(This is the price you will receive for redemptions/switch outs)

The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any. In the case of Schemes which currently have no Exit Load, the Redemption Price will be the Applicable NAV. In the case of Schemes having an Exit Load or in which an Exit Load is introduced, the Redemption Price will be calculated as under:

Redemption Price = Applicable NAV x (1 - Exit Load)

Illustration:

Say, Applicable NAV = Rs. 12.0000 and the Exit Load is 0.50%,
Redemption Price = $12 \times (1 - 0.005) = \text{Rs. } 11.9400$.

Investors may note that the Trustee has the right to modify the existing Load Structure in any manner or introduce an Exit Load or a combination of Exit Load and/or any other Load subject to a maximum as prescribed under the SEBI (MF) Regulations. Should the Trustee on any date, impose or enhance any load, such imposition or enhancement shall be applicable on prospective investment only.

B. NEW FUND OFFER (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 entire NFO expenses were borne by the AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

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

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

Table 1: Limit as prescribed under regulation 52 of SEBI MF regulations for equity oriented fund of fund scheme:

Particulars	As a % of daily net assets as per Regulation 52(6) (a) (ii)	Additional TER as per Regulation 52 (6A) (b)^
On total assets	2.25%	0.30%

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

Notes to Table 1:

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

- (i) Brokerage and transaction costs which are incurred for the purpose of execution of trade up to 0.12 per cent of trade value in case of cash market transactions and 0.05 per cent of trade value in case of derivatives transactions.

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

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

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

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

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

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

GST on investment and advisory fees:

- a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).
- b) GST on expenses other than investment and advisory fees: AMC may charge GST on expenses other than investment and advisory fees of the Scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).

- c) GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

Others:

In accordance with clause 10.1.12 (a) of SEBI Master Circular , all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, or by the trustee or sponsors.

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

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

Disclosure relating to changes in TER:

In accordance with clause 10.1.8 of SEBI Master Circular , the AMC shall prominently disclose TER on daily basis on the website www.dspim.com. Further, changes in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

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

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

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

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

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

Sr No.	Indicative Expense Heads	% of daily net assets
i.	Investment Management and Advisory Fees	Upto 2.25%
ii.	Audit fees/fees and expenses of trustees*	
iii.	Custodial fees	
iv.	Registrar & Transfer Agent (RTA) Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
v.	Marketing & Selling expense incl. agent commission and statutory advertisement	
vi.	Cost related to investor communications	
vii.	Cost of fund transfer from location to location	
viii.	Cost towards investor education & awareness (at least 0.02 percent)	

Sr No.	Indicative Expense Heads	% of daily net assets
ix.	Brokerage & transaction cost pertaining to distribution of units	
x.	GST on expenses other than investment and advisory fees	
xi.	GST on brokerage and transaction cost	
xii.	Brokerage & transaction cost over and above 0.12 percent percent for cash trades.	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (a)(ii)	Upto 2.25%
(b)	Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)	Up to 0.30%

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

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

Expense Structure for Direct Plan -

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

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

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

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

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

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year	10,000	10,000
Annual income accrued to the scheme	1,000	1,000
Expenses other than Distribution expenses	75	75
Distribution expenses	25	
Returns after expenses at the end of the year	900	925
% Returns after expenses at the end of the year	9.00%	9.25%

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

The investors shall note that they are bearing the recurring expenses of the scheme, in addition to the expenses of other schemes in which the Fund of Funds Scheme makes investments.

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please

refer to the website of the AMC (www.dspim.com) or may call at (toll free no. 1800 208 4499 or 1800 200 4499) or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit Load (as a % of Applicable NAV)	NIL

Note on load exemptions:

1. There will be no Exit Load on inter-option switching.
2. No load will be charged on issue of bonus Units and Units allotted on reinvestment of IDCW for existing as well as prospective investors.
3. No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan and vice versa

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

- (i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum may be circulated to all the distributors/brokers so that the same can be attached to all SIDs and KIMs already in stock.
- (ii) Arrangements will be made to display the addendum to the SID in the form of a notice in all the ISCs/offices of the AMC/Registrar.
- (iii) The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.

Investors are requested to check the prevailing load structure of the Schemes before investing.

Exit load charged shall be credited to the scheme. The GST on exit load shall be paid out of the exit load proceeds and exit load net of GST shall be credited to the concerned scheme.

Section II

I. Introduction

A. Definitions/interpretation

Business/Working Day	A day other than (i) Saturday and Sunday, (ii) a day on which the banks in Mumbai are closed, (iii) a day on which the sale and redemption of Units are suspended and (iv) a day on which Reserve Bank of India is closed. (v) A day on which the sale and repurchase of the units of the overseas mutual fund, where the Scheme has investment, is suspended or closed and / or (vi) a day on which any other overseas exchanges where the Scheme has investment are closed.
Custodian	Citibank N. A., acting as custodian to the Scheme, or any other Custodian who is approved by the Trustee.
Scheme Information Document/SID	This document issued by DSP Mutual Fund, offering Units of DSP Global Innovation Fund of Fund.
Scheme	DSP Global Innovation Fund Of Fund (DSPGIFO)

For common definitions, please refer website Link-<https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/definitions-interpretation>

ABBREVIATIONS & INTERPRETATIONS

In this SID, the following abbreviations have been used:

AMC:	Asset Management Company	MBS:	Mortgaged Backed Securities
AMFI :	Association of Mutual Funds in India	MFSS:	Mutual Fund Service System
AML:	Anti-Money Laundering	MFU:	MF Utilities India Private Limited
ABS:	Asset Backed Securities	NAV:	Net Asset Value
ASBA:	Application Supported by Blocked Amount	NEFT:	National Electronic Funds Transfer
AOP:	Association of Person	NFO:	New Fund Offer
BSE:	BSE Limited	NRI:	Non-Resident Indian
BSE StAR MF:	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	NRE:	Non Resident External
CAS:	Consolidated Account Statement	NRO:	Non Resident Ordinary
CAMS:	Computer Age Management Services Limited	NSE / National Stock Exchange:	National Stock Exchange of India Limited
CDSL:	Central Depository Services (India) Limited	NSDL:	National Securities Depository Limited
DFI:	Development Financial Institutions	OTC:	Over the Counter
DP:	Depository Participant	OTM:	One Time Mandate
ECS:	Electronic Clearing System	POA:	Power of Attorney
EFT:	Electronic Funds Transfer	PIO:	Person of Indian Origin
FPI:	Foreign Portfolio Investor	PMLA:	Prevention of Money Laundering Act, 2002
FRA:	Forward Rate Agreement	POS:	Points of Service
FIRC:	Foreign Inward Remittance Certificate	PSU:	Public Sector Undertaking
FOF:	Fund of Funds	RBI:	Reserve Bank of India
FPI:	Foreign Portfolio Investor	REITs:	Real Estate Investment Trusts
FATCA:	Foreign Account Tax Compliance Act	RTGS:	Real Time Gross Settlement
Flex STP:	Flex Systematic Transfer Plan	SEBI:	Securities and Exchange Board of India

HUF:	Hindu Undivided Family	SI:	Standing Instructions
IDCW:	Income Distribution cum Capital Withdrawal	SIP:	Systematic Investment Plan
IMA:	Investment Management Agreement	SWP:	Systematic Withdrawal Plan
InvITs:	Infrastructure Investment Trusts	STP:	Systematic Transfer Plan
IRS:	Interest Rate Swap	STT:	Securities Transaction Tax
ISC:	Investor Service Centre	SCSB:	Self Certified Syndicate Bank
KYC:	Know Your Customer	SLR:	Statutory Liquidity Ratio
LTV:	Loan to Value Ratio	UBO:	Ultimate Beneficial Ownership
TREPS:	Tri-party REPOs	Value STP :	Value Systematic Transfer Plan
AMC:	Asset Management Company	MBS:	Mortgaged Backed Securities
AMFI :	Association of Mutual Funds in India	MFSS:	Mutual Fund Service System
AML:	Anti-Money Laundering	MFU:	MF Utilities India Private Limited
ABS:	Asset Backed Securities	NAV:	Net Asset Value
ASBA:	Application Supported by Blocked Amount	NEFT:	National Electronic Funds Transfer
AOP:	Association of Person	NFO:	New Fund Offer
BSE:	BSE Limited	NRI:	Non-Resident Indian
BSE StAR MF:	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	NRE:	Non Resident External
CAS:	Consolidated Account Statement	NRO:	Non Resident Ordinary
CAMS:	Computer Age Management Services Limited	NSE / National Stock Exchange:	National Stock Exchange of India Limited
CDSL:	Central Depository Services (India) Limited	NSDL:	National Securities Depository Limited
DFI:	Development Financial Institutions	OTC:	Over the Counter
DP:	Depository Participant	OTM:	One Time Mandate
ECS:	Electronic Clearing System	POA:	Power of Attorney
EFT:	Electronic Funds Transfer	PIO:	Person of Indian Origin
FPI:	Foreign Portfolio Investor	PMLA:	Prevention of Money Laundering Act, 2002
FRA:	Forward Rate Agreement	POS:	Points of Service
FIRC:	Foreign Inward Remittance Certificate	PSU:	Public Sector Undertaking
FOF:	Fund of Funds	RBI:	Reserve Bank of India
FPI:	Foreign Portfolio Investor	REITs:	Real Estate Investment Trusts
FATCA:	Foreign Account Tax Compliance Act	RTGS:	Real Time Gross Settlement
Flex STP:	Flex Systematic Transfer Plan	SEBI:	Securities and Exchange Board of India
HUF:	Hindu Undivided Family	SI:	Standing Instructions
IDCW:	Income Distribution cum Capital Withdrawal	SIP:	Systematic Investment Plan
IMA:	Investment Management Agreement	SWP:	Systematic Withdrawal Plan
InvITs:	Infrastructure Investment Trusts	STP:	Systematic Transfer Plan
IRS:	Interest Rate Swap	STT:	Securities Transaction Tax
ISC:	Investor Service Centre	SCSB:	Self Certified Syndicate Bank
KYC:	Know Your Customer	SLR:	Statutory Liquidity Ratio
LTV:	Loan to Value Ratio	UBO:	Ultimate Beneficial Ownership
TREPS:	Tri-party REPOs	Value STP :	Value Systematic Transfer Plan

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 Indian Standard Time (IST) times and references to a day are to a calendar day including non-Business Day.

B. Risk factors

Scheme Specific Risk Factors:

DSPGIFOF intends to predominantly invest in units of Innovation Funds and ETFs. The Scheme may also invest a certain portion of its corpus in money market securities and/or units of money market/liquid schemes of DSP Mutual Fund. Hence scheme specific risk factors of such underlying schemes will be applicable. All risks associated with such schemes, including performance of their underlying stocks, derivative instruments, stock-lending, offshore investments etc., will therefore be applicable in the case of the Scheme. Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the underlying schemes.

Risk associated with Fund of Fund schemes:

- The Scheme's performance will predominantly depend upon the performance of the corresponding Underlying Funds and ETFs
- Any change in the investment policy or the fundamental attributes of the Underlying Fund in which the Scheme invests may affect the performance of the Scheme.
- Investments in the Underlying Funds and ETFs, which are equity funds, will have all the risks associated with investments in equity and the offshore markets. The portfolio disclosure of the Scheme will be largely limited to the particulars of the relevant Underlying Fund and investments by the Scheme in money market instruments. Therefore, Unit Holders may not be able to obtain specific details of the Scheme in respect of the Underlying Fund's portfolio.
- Dependence on the Investment Managers of the underlying schemes: The success of the underlying schemes depends on the ability of the respective Investment Managers to develop and implement investment strategies that achieve their investment objective. Moreover, subjective decisions made by the Investment Manager may cause an underlying scheme to incur losses or to miss profit opportunities
- In addition to the recurring expenses of the Scheme, the Unit Holders shall also bear the applicable expenses of the Underlying Funds and ETFs. Therefore, the returns that the Unit Holder of the Scheme may receive shall be substantially impacted or may, at times, be lower than the returns that a Unit Holder, who is directly investing in the same Underlying Fund, could obtain.

Risk associated with underlying schemes (Funds and/or ETFs):

- **Financial Markets, Counterparties and Service Providers:** The underlying schemes may be exposed to finance sector companies that act as a service provider or as counterparty for financial contracts. In times of extreme market volatility, such companies may be adversely affected, with a consequent adverse effect on the returns. Regulators and self-regulatory organisations and exchanges are authorised to take extraordinary actions in the event of market emergencies. The effect of any future regulatory actions could be substantial and adverse.
- **Global Financial Market Crisis and Governmental Intervention:** Since 2007, global financial markets have undergone pervasive and fundamental disruption and suffered significant instability which has led to governmental intervention. Regulators in many jurisdictions have implemented or proposed a number of emergency regulatory measures. Government and regulatory interventions have sometimes been unclear in scope and application, resulting in confusion and uncertainty which in itself has been detrimental to the efficient functioning of financial markets. It is impossible to predict what additional interim or permanent governmental restrictions may be imposed on the markets and/or the effect of such restrictions on the ability to implement a Fund's investment objective. Whether current undertakings by governing bodies of various jurisdictions or any future undertakings will help stabilise the financial markets is unknown. The Fund Managers cannot predict how long the financial markets will continue to be affected by these events and cannot predict the effects of these - or similar events in the future - on a Fund or global economy and the global securities markets. The Fund Managers are monitoring the situation. Instability in the global

financial markets or government intervention may increase the volatility of the Funds and hence the risk of loss to the value of your investment.

- **Liquidity Risk:** Trading volumes in the underlying investments of the Underlying schemes may fluctuate significantly depending on market sentiment. There is a risk that investments made by the Underlying schemes may become less liquid in response to market developments, adverse investor perceptions or regulatory and government intervention (including the possibility of widespread trading suspensions implemented by domestic regulators). In extreme market conditions, there may be no willing buyer for an investment and so that investment cannot be readily sold at the desired time or price, and consequently the relevant Fund may have to accept a lower price to sell the relevant investment or may not be able to sell the investment at all. An inability to sell a particular investment or portion of assets can have a negative impact on the value of the Underlying schemes or prevent the relevant Underlying schemes from being able to take advantage of other investment opportunities.

Similarly, investment in equity securities issued by unlisted companies, small and mid-capitalisation companies and companies based in emerging countries are particularly subject to the risk that during certain market conditions, the liquidity of particular issuers or industries, or all securities within a particular investment category, will reduce or disappear suddenly and without warning as a result of adverse economic, market or political events, or adverse market sentiment.

Liquidity risk also includes the risk that relevant Underlying schemes may be forced to defer redemptions, issue in specie redemptions or suspend dealing because of stressed market conditions, an unusually high volume of redemption requests, or other factors beyond the control of the investment manager. To meet redemption requests, the Underlying schemes may be forced to sell investments at an unfavorable time and/or conditions, which may have a negative impact on the value of the Fund.

- **Credit Risk & Market Risk:** To the extent that the underlying schemes invest in corporate debt securities, they are subject to the risk of an issuer's inability to meet interest and principal payments on its debt obligations (credit risk). Debt securities may also be subject to price volatility due to factors such as changes in credit rating, interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer among others (market risk).
- **Term Structure of Interest Rates (TSIR) Risk:** To the extent that the underlying schemes are invested in fixed income securities, the NAV of the Units issued under the Scheme is likely to 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.
- **Country Risks:**
The value of the underlying Scheme's assets may be affected by uncertainties such as changes in a country's government policies, taxation, restrictions on foreign investment, currency decisions, applicable laws and regulations, together with any natural disasters or political upheaval, which could weaken a country's securities markets
- **Equity Risks:** The values of equities fluctuate daily and a Scheme investing in equities could incur significant losses. The price of equities can be influenced by many factors at the individual company level, as well as by broader economic and political developments, including changes in investment sentiment, trends in economic growth, inflation and interest rates, issuer-specific factors, corporate earnings reports, demographic trends and catastrophic events.
- **Smaller Capitalisation Companies:** Securities issued by small companies may be riskier, more volatile or less liquid than those of large companies. They are often new companies with shorter track records, less extensive financial resources, and less established markets. They may not have as many tradable shares compared with large companies, therefore, they tend to be less liquid.
- **Emerging Markets:** Emerging markets are typically those of poorer or less developed countries which exhibit lower levels of economic and/or capital market development, and higher levels of share price and currency volatility. Amongst these, those which exhibit the lowest levels of

economic and/or capital market development may be referred to as frontier markets, and the below mentioned risks may be amplified for these markets. Some emerging markets governments exercise substantial influence over the private economic sector and the political and social uncertainties that exist for many developing countries are particularly significant. Another risk common to most such countries is that the economy is heavily export oriented and, accordingly, is dependent upon international trade. The existence of overburdened infrastructures and inadequate financial systems also presents risks in certain countries, as do environmental problems. In adverse social and political circumstances, governments have been involved in policies of expropriation, confiscatory taxation, nationalisation, intervention in the securities market and trade settlement, and imposition of foreign investment restrictions and exchange controls, and these could be repeated in the future. In addition to withholding taxes on investment income, some emerging markets may impose capital gains taxes on foreign investors.

Generally accepted accounting, auditing and financial reporting practices in emerging markets may be significantly different from those in developed markets. Compared to mature markets, some emerging markets may have a low level of regulation, enforcement of regulations and monitoring of investors' activities. Those activities may include practices such as trading on material nonpublic information by certain categories of investor. The securities markets of developing countries are not as large as the more established securities markets and have substantially less trading volume, resulting in a lack of liquidity and high price volatility. There may be a high concentration of market capitalisation and trading volume in a small number of issuers representing a limited number of industries as well as a high concentration of investors and financial intermediaries. These factors may adversely affect the timing and pricing of a Scheme's acquisition or disposal of securities.

Practices in relation to the settlement of securities transactions in emerging markets involve higher risks than those in developed markets, in part because of the need to use brokers and counterparties which are less well capitalised, and custody and registration of assets in some countries may be unreliable.

Delays in settlement could result in investment opportunities being missed if a Scheme is unable to acquire or dispose of a security. The Depositary is responsible for the proper selection and supervision of its correspondent banks in all relevant markets in accordance with applicable law and regulation. In certain emerging markets, registrars are not subject to effective government supervision nor are they always independent from issuers. Investors should therefore be aware that the Funds concerned could suffer loss arising from these registration problems.

- **Risk of Investing in Specific Sectors:** Where investment is made in one or in a limited number of market sectors, Underlying schemes may be more volatile than other more diversified Schemes. The companies within these sectors may have limited product lines, markets, or financial resources, or may depend on a limited management group. Such Schemes may also be subject to rapid cyclical changes in investor activity, regulatory changes and / or the supply of and demand for specific products and services. As a result, a stock market or economic downturn in the relevant specific sector or sectors or a regulatory change having disproportionate impact on the specific sector would have a larger impact on a Scheme that concentrates its investments in that sector or sectors than on a more diversified Fund. Tmay also be special risk factors associated with individual sectors such as Technology.
- **Risks of investing in companies focused on disruptive innovation:** companies that the Fund Managers of the underlying schemes believes are capitalising on disruptive innovation and developing technologies to displace older technologies or create new markets may not in fact do so. Companies that initially develop a novel technology may not be able to capitalise on the technology. Companies that develop disruptive technologies may face political or legal attacks from competitors, industry groups or local and national governments. These companies may also be exposed to risks applicable to sectors other than the disruptive innovation theme for which they are chosen, and the securities issued by these companies may underperform the securities of other companies that are primarily focused on a particular theme. The underlying Scheme may invest in a company that does not currently derive any revenue from disruptive innovations or technologies, and there is no assurance that a company will derive any revenue from disruptive innovations or technologies in the future. A disruptive innovation or technology may

constitute a small portion of a company's overall business. As a result, the success of a disruptive innovation or technology may not affect the value of the equity securities issued by the company

- **Information Technology Sector Risk:** the information technology sector includes companies engaged in internet software and services, technology hardware and storage peripherals, electronic equipment instruments and components, and semiconductors and semiconductor equipment. Information technology companies face intense competition, both domestically and internationally, which may have an adverse effect on profit margins. Information technology companies may have limited product lines, markets, financial resources or personnel. The products of information technology companies may face rapid product obsolescence due to technological developments and frequent new product introduction, unpredictable changes in growth rates and competition for the services of qualified personnel. Failure to introduce new products, develop and maintain a loyal customer base, or achieve general market acceptance for their products could have a material adverse effect on a company's business. Companies in the information technology sector are heavily dependent on intellectual property and the loss of patent, copyright and trademark protections may adversely affect the profitability of these companies.
- **Internet Company Risks:** many internet-related companies have incurred large losses since their inception and may continue to incur large losses in the hope of capturing market share and generating future revenues. Accordingly, many such companies expect to incur significant operating losses for the foreseeable future, and may never be profitable. The markets in which many internet companies compete face rapidly evolving industry standards, frequent new service and product announcements, introductions and enhancements, and changing customer demands. The failure of an internet company to adapt to such changes could have a material adverse effect on the company's business. Additionally, the widespread adoption of new internet, networking, telecommunications technologies, or other technological changes could require substantial expenditures by an internet company to modify or adapt its services or infrastructure, which could have a material adverse effect on an internet company's business.
- **Semiconductor Company Risk:** competitive pressures may have a significant effect on the financial condition of semi-conductor companies and, as product cycles shorten and manufacturing capacity increases, these companies may become increasingly subject to aggressive pricing, which hampers profitability. Reduced demand for end-user products, under-utilization of manufacturing capacity, and other factors could adversely impact the operating results of companies in the semiconductor sector. Semiconductor companies typically face high capital costs and may be heavily dependent on intellectual property rights. The semiconductor sector is highly cyclical, which may cause the operating results of many semiconductor companies to vary significantly. The stock prices of companies in the semiconductor sector have been and likely will continue to be extremely volatile.
- **Depository Receipts Risk:** the issuers of certain depository receipts are under no obligation to distribute shareholder communications to the holders of such receipts, or to pass through to them any voting rights with respect to the deposited securities. Investment in depository receipts may be less liquid than the underlying shares in their primary trading market. Depository receipts may not necessarily be denominated in the same currency as the underlying securities into which they may be converted. In addition, the issuers of the stock underlying unsponsored depository receipts are not obligated to disclose material information in the United States.
- **Restrictions on Foreign Investment:** Some countries prohibit or impose substantial restrictions on investments by foreign entities such as a Fund. As illustrations, certain countries require governmental approval prior to investments by foreign persons, or limit the amount of investment by foreign persons in a particular company, or limit the investment by foreign persons in a company to only a specific class of securities which may have less advantageous terms than securities of the company available for purchase by nationals. Certain countries may restrict investment opportunities in issuers or industries deemed important to national interests. The manner in which foreign investors may invest in companies in certain countries, as well as limitations on such investments, may have an adverse impact on the operations of an Underlying scheme . For example, an Underlying scheme may be required in certain of such countries to invest initially through a local broker or other entity and then have the share purchases re-

registered in the name of the Underlying scheme. Re-registration may in some instances not be able to occur on a timely basis, resulting in a delay during which an Underlying scheme may be denied certain of its rights as an investor, including rights as to dividends or to be made aware of certain corporate actions. There also may be instances where an Underlying scheme places a purchase order but is subsequently informed, at the time of re-registration, that the permissible allocation to foreign investors has been filled, depriving the Underlying scheme of the ability to make its desired investment at the time.

Substantial limitations may exist in certain countries with respect to an Underlying scheme ability to repatriate investment income, capital or the proceeds of sales of securities by foreign investors. An Underlying scheme could be adversely affected by delays in, or a refusal to grant any required governmental approval for repatriation of capital, as well as by the application to the Underlying scheme of any restriction on investments. A number of countries have authorised the formation of closed-end investment companies to facilitate indirect foreign investment in their capital markets. Shares of certain closed-end investment companies may at times be acquired only at market prices representing premiums to their net asset values. If an Underlying scheme acquires shares in closed-end investment companies, shareholders would bear both their proportionate share of expenses in the Fund (including management fees) and, indirectly, the expenses of such closed end investment companies. In addition, certain countries such as India and the PRC implement quota restrictions on foreign ownership of certain onshore investments. These investments may at times be acquired only at market prices representing premiums to their net asset values and such premiums may ultimately be borne by the relevant Underlying scheme.

- **Taxation of underlying schemes and assets:** Investors should note in particular that the proceeds from the sale of securities in some markets or the receipt of any dividends and other income may be or may become subject to tax, levies, duties or other fees or charges imposed by the authorities in that market, including taxation levied by withholding at source. As a result, the Underlying Scheme (and therefore the Scheme) could become subject to additional taxation in such countries that is not anticipated either at the date of this SID or when investments are made, valued or disposed of

Investors should note that there may be additional taxes, charges or levies applied in respect of the Scheme's investments depending on the location of the assets of the Underlying Fund and the jurisdiction in which the Underlying Fund is located, registered or operated. Investors should also note that the Underlying Fund's investment managers and the Scheme's ability to provide tax information and audited accounts in respect of the Underlying Fund to Unit Holders of the Scheme is dependent on the relevant tax and other information being provided to the Underlying Fund in timely fashion. Accordingly, delays may occur in respect of delivery of such information to the Scheme's Unit Holders.

- **Currency Risk:** The assets in which the Underlying Scheme is invested and the income from the assets may be quoted in currencies which are different from the Underlying Fund's base currency. The performance of the Underlying Fund may therefore be affected by movements in the exchange rate between the currencies in which the assets are held and the Underlying Fund's base currency and hence there can be the prospect of additional loss or gain for the Unit Holder than what may be normally derived from the assets in which the Underlying Fund invests. The performance of the Underlying Fund may also be affected by changes in exchange control regulations. Conversion into foreign currency or transfer from some markets of proceeds received from the sale of securities cannot be guaranteed. Exchange rate fluctuations may also occur between the trade date for a transaction and the date on which the currency is acquired to meet settlement obligations. Movements in currency exchange rates can adversely affect the return of your investment. The currency hedging that may be used to minimise the effect of currency fluctuations may not always be successful.
- **Valuation Risk:** The price the underlying scheme could receive upon the sale of a security or other asset may differ from the underlying scheme's valuation of the security or other asset and from the value used by the Underlying Index, particularly for securities or other assets that trade in low volume or volatile markets or that are valued using a fair value methodology as a result of trade suspensions or for other reasons. In addition, the value of the securities or other assets in the underlying scheme's portfolio may change on days or during time periods when shareholders will not be able to purchase or sell the Fund's shares. Authorized Participants who

purchase or redeem Fund shares on days when the Fund is holding fair-valued securities may receive fewer or more shares, or lower or higher redemption proceeds, than they would have received had the underlying scheme not fair-valued securities or used a different valuation methodology. The underlying Scheme's ability to value investments may be impacted by technological issues or errors by pricing services or other thirdparty service providers.

- **Risks Associated with Derivatives:** The Underlying scheme may use derivatives in connection with its investment strategies. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the investment manager of the Underlying scheme to identify such opportunities. Identification and execution of the strategies to be pursued by the investment manager of the Underlying scheme involve uncertainty and decision of the investment manager of may not always be profitable. No assurance can be given that the investment manager of the Underlying Scheme will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in Securities and other traditional investments. Derivatives may be riskier than other types of investments because they may be more sensitive to changes in economic or market conditions than other types of investments and could result in the losses that significantly exceed the Underlying Scheme's original investment. Certain derivatives may give rise to a form of leverage. Due to the low margin deposits normally required in trading financial derivative instruments, an extremely high degree of leverage is typical for trading in financial derivative instruments. As a result, the Underlying Scheme may be more volatile than if the Underlying Fund had not been leveraged. A relatively small price movement in a derivative contract may result in substantial losses to the investor.

Derivatives are also subject to the risk that changes in the value of a derivative may not correlate perfectly with the underlying asset, rate or index. The use of derivatives for hedging or risk management purposes or to increase income or gain may not be successful, resulting in losses to the Underlying Scheme and the cost of such strategies may reduce the Underlying Fund's returns and increase the Underlying Scheme's potential for loss.

The Underlying Scheme may use derivatives to hedge market and currency risk, and for the purposes of efficient portfolio management. The use of derivatives may expose the Underlying Scheme to a higher degree of risk. In particular, derivative contracts can be highly volatile, and the amount of initial margin is generally small relative to the size of the contract so that transactions are geared.

The Underlying Scheme may take short positions on a security through the use of financial derivative instruments in the expectation that their value will fall in the open market. The possible loss from taking a short position on a security differs from the loss that could be incurred from a cash investment in the security; the former may be unlimited as there is no restriction on the price to which a security may rise, whereas the latter cannot exceed the total amount of the cash investment. The short selling of investments may also be subject to changes in regulations, which could impose restrictions that could adversely impact returns to investors.

- **Risks of Exchange Traded Derivative Transactions:** The securities exchange on which the shares of the Underlying Fund may be listed may have the right to suspend or limit trading in all securities which it lists. Such a suspension would expose the Underlying Scheme to losses and delays in its ability to redeem shares.
- **Legal risk - OTC Derivatives, Repurchase and Reverse Repurchase Transactions, Securities Lending and Re-used Collateral:** There is a risk that agreements and derivatives techniques are terminated due, for instance, to bankruptcy, supervening illegality or change in tax or accounting laws. In such circumstances, an underlying scheme may be required to cover any losses incurred. Furthermore, certain transactions are entered into on the basis of complex legal documents. Such documents may be difficult to enforce or may be the subject of a dispute as to interpretation in certain circumstances. Whilst the rights and obligations of the parties to a legal document may for example be governed by English or Luxembourg law, in certain circumstances (for example insolvency proceedings) other legal systems may take priority which may affect the enforceability of existing transactions.

- **Securities Lending:** The underlying schemes may engage in securities lending. The underlying schemes engaging in securities lending will have a credit risk exposure to the counterparties to any securities lending contract. Fund investments can be lent to counterparties over a period of time. A default by the counterparty combined with a fall in the value of the collateral below that of the value of the securities lent may result in a reduction in the value of the underlying schemes.
- **Risks Relating to Repurchase Agreements:** In the event of the failure of the counterparty with which collateral has been placed, the underlying schemes may suffer loss as there may be delays in recovering collateral placed out or the cash originally received may be less than the collateral placed with the counterparty due to inaccurate pricing of the collateral or market movements.
- **Risks Relating to Reverse Repurchase Agreements:** In the event of the failure of the counterparty with which cash has been placed, the underlying schemes may suffer loss as there may be delay in recovering cash placed out or difficulty in realising collateral or proceeds from the sale of the collateral may be less than the cash placed with the counterparty due to inaccurate pricing of the collateral or market movements.
- **Repurchase and Reverse Repurchase Agreements:** Under a repurchase agreement an underlying schemes sells a security to counterparty and simultaneously agrees to repurchase the security back from the counterparty at an agreed price and date. The difference between the sale price and the repurchase price establishes the cost of the transaction. The resale price generally exceeds the purchase price by an amount which reflects an agreed-upon market interest rate for the term of the agreement. In a reverse repurchase agreement a underlying schemes purchases an investment from a counterparty which undertakes to repurchase the security at an agreed resale price on an agreed future date. The underlying schemes therefore bears the risk that if the seller defaults the Fund might suffer a loss to the extent that proceeds from the sale of the underlying securities together with any other collateral held by the underlying schemes in connection with the relevant agreement may be less than the repurchase price because of market movements. A underlying schemes cannot sell the securities which are the subject of a reverse repurchase agreement until the term of the agreement has expired or the counterparty has exercised its right to repurchase the securities.
- **Cybersecurity Risk.** Failures or breaches of the electronic systems of the underlying scheme, the underlying scheme's adviser, distributor, the Index Provider and other service providers, market makers, Authorized Participants or the issuers of securities in which the underlying scheme invests have the ability to cause disruptions, negatively impact the underlying scheme's business operations and/or potentially result in financial losses to the underlying scheme and its shareholders.
- **Infectious Illness Risk.** An outbreak of an infectious respiratory illness, COVID 19, caused by a novel coronavirus has resulted in travel restrictions, disruption of healthcare systems, prolonged quarantines, cancellations, supply chain disruptions, lower consumer demand, layoffs, ratings downgrades, defaults and other significant economic impacts. Certain markets have experienced temporary closures, extreme volatility, severe losses, reduced liquidity and increased trading costs. Such events can have an impact on the underlying Schemes and could impact their ability to purchase or sell securities or cause elevated tracking error and increased premiums or discounts to the NAV. Other infectious illness outbreaks in the future may result in similar impacts.
- **Operational Risk.** The underlying schemes are exposed to operational risks arising from a number of factors, including, but not limited to, human error, processing and communication errors, errors of the service providers, counterparties or other third-parties, failed or inadequate processes and technology or systems failures.
- **Counterparty Risk:** An underlying scheme will be exposed to the credit risk of the parties with which it transacts and may also bear the risk of settlement default. Credit risk is the risk that the counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the relevant underlying scheme. This would include the

counterparties to any derivatives, repurchase / reverse repurchase agreement or securities lending agreement that it enters into. Trading in derivatives which have not been collateralised gives rise to direct counterparty exposure.

- **Collateral risk:** Although collateral may be taken to mitigate the risk of a counterparty default, there is a risk that the collateral taken, especially where it is in the form of securities, when realised will not raise sufficient cash to settle the counterparty's liability. This may be due to factors including inaccurate pricing of collateral, failures in valuing the collateral on a regular basis, adverse market movements in the value of collateral, a deterioration in the credit rating of the issuer of the collateral, or the illiquidity of the market in which the collateral is traded. Where an underlying scheme is in turn required to post collateral with a counterparty, there is a risk that the value of the collateral it places with the counterparty is higher than the cash or investments received by it. In either case, where there are delays or difficulties in recovering assets or cash, collateral posted with counterparties, or realising collateral received from counterparties, the underlying schemes may encounter difficulties in meeting redemption or purchase requests or in meeting delivery or purchase obligations under other contracts. As an underlying scheme may reinvest cash collateral it receives, there is a risk that the value on return of the reinvested cash collateral may not be sufficient to cover the amount required to be repaid to the counterparty. In this circumstance, the underlying scheme would be required to cover the shortfall. In case of cash collateral reinvestment, all risks associated with a normal investment will apply. As collateral will take the form of cash or certain financial instruments, the market risk is relevant. Collateral received by an underlying scheme may be held either by the Depositary or by a third party custodian. In either case, there may be a risk of loss where such assets are held in custody, resulting from events such as the insolvency or negligence of a custodian or sub-custodian.
- **Sustainability Risk:** The risk arising from any environmental, social or governance events or conditions that, were they to occur, could cause material negative impact on the value of the investments in the underlying schemes. Specific sustainability risk can vary for each product and asset class, and include but are not limited to:
 - **Transition Risk-** The risk posed by the exposure to issuers that may potentially be negatively affected by the transition to a low carbon economy due to their involvement in exploration, production, processing, trading and sale of fossil fuels, or their dependency upon carbon intensive materials, processes, products and services. Transition risk may result to several factors, including rising costs and/or limitation of greenhouse gas emissions, energy-efficiency requirements, reduction in fossil fuel demand or shift to alternative energy sources, due to policy, regulatory, technological and market demand changes. Transition risk may negatively affect the value of investments by impairing assets or by increasing liabilities, capital expenditures, operating and financing costs.
 - **Physical Risk:** The risk posed by the exposure to issuers that may potentially be negatively affected by the physical impacts of climate change. Physical risk includes acute risks arising from extreme weather events such as storms, floods, droughts, fires or heatwaves, and chronic risks arising from gradual changes in the climate, such as changing rainfall patterns, rising sea levels, ocean acidification, and biodiversity loss. Physical risk may negatively affect the value of investments by impairing assets, productivity or revenues or by increasing liabilities, capital expenditures, operating and financing costs.
 - **Social Risk:** The risk posed by the exposure to issuers that may potentially be negatively affected by social factors such as poor labour standards, human rights violations, damage to public health, data privacy breaches, or increased inequalities. Social risk may negatively affect the value of investments by impairing assets, productivity or revenues or by increasing liabilities, capital expenditures, operating and financing costs.
 - **Governance Risk:** The risk posed by the exposure to issuers that may potentially be negatively affected by weak governance structures. For companies, governance risk may result from malfunctioning boards, inadequate remuneration structures, abuses of minority shareholders or bondholders rights, deficient controls, aggressive tax planning and accounting practices, or lack of business ethics. For countries, governance risk may include governmental instability, bribery and corruption, privacy breaches and lack of judicial independence. Governance risk may

negatively affect the value of investments due to poor strategic decisions, conflict of interest, reputational damages, increased liabilities or loss of investor confidence.

- **China risks** - general Political, Economic and Social Risks Investments in the People Republic of China ("China") will be sensitive to any political, social and diplomatic developments which may take place in or in relation to China. Investors should note that any change in the policies of China may adversely impact on the securities markets in the PRC as well as the performance of the underlying schemes which may have investments in Chinese securities.
 - **Economic Risks:** The economy of China differs from the economies of most developed countries in many respects, including with respect to government involvement in its economy, level of development, growth rate and control of foreign exchange. All these may have an adverse impact on the performance of the underlying scheme concerned.
 - **Legal and Regulatory Risk:** The legal system of China is based on written laws and regulations. However, many of these laws and regulations are still untested and the enforceability of such laws and regulations remains unclear. In particular, Chinese regulations which govern currency exchange in China are relatively new and their application is uncertain. Such regulations also empower the China Securities Regulatory Commission and the State Administration of Foreign Exchange to exercise discretion in their respective interpretation of the regulations, which may result in increased uncertainties in their application. Renminbi related risks Renminbi ("RMB") is currently not a freely convertible currency as it is subject to foreign exchange control and fiscal policies of and repatriation restrictions imposed by the Chinese government. There are currently no repatriation limits that affect the Sub-Fund. If such policies change in future, the underlying schemes position may be adversely affected. There is no assurance that RMB will not be subject to devaluation, in which case the value of their investments will be adversely affected.
 - **Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect:** Underlying schemes which can invest in China A-shares through the Shanghai Hong Kong Stock Connect and Shenzhen Hong Kong Stock Connect programmes are subject to any applicable regulatory limits. The Shanghai-Hong Kong Stock Connect program is a securities trading and clearing linked program developed by Hong Kong Exchanges and Clearing Limited ("HKEx"), the Hong Kong Securities Clearing Company Limited ("HKSCC"), Shanghai Stock Exchange ("SSE") and China Securities Depository and Clearing Corporation Limited ("ChinaClear") with an aim to achieve mutual stock market access between mainland China and Hong Kong. This program will allow foreign investors to trade certain SSE listed China A-shares through their Hong Kong based brokers. The Shenzhen-Hong Kong Stock Connect is a similar cross-boundary investment channel, however it connects the Shenzhen Stock Exchange with HKEx. Again, it provides mutual stock market access between mainland China and Hong Kong and broadens the range of China A-shares that international investors can trade. The underlying schemes seeking to invest in the domestic securities markets of the PRC may use both the Shanghai-Hong Kong Stock Connect and the Shenzhen-Hong Kong Stock Connect programmes are subject to the following additional risks: **General Risk:** The relevant regulations are untested and subject to change. There is no certainty as to how they will be applied which could adversely affect the underlying schemes. The programmes require use of new information technology systems which may be subject to operational risk due to their cross-border nature. If the relevant systems fail to function properly, trading in both Hong Kong, Shanghai and Shenzhen markets through the programmes could be disrupted. **Clearing and Settlement Risk:** The HKSCC and China Clear have established the clearing links and each will become a participant of each other to facilitate clearing and settlement of crossboundary trades. For cross-boundary trades initiated in a market, the clearing house of that market will on one hand clear and settle with its own clearing participants, and on the other hand undertake to fulfil the clearing and settlement obligations of its clearing participants with the counterparty clearing house. **Legal/Beneficial Ownership:** Where securities are held in custody on a cross-border basis, there are specific legal/beneficial ownership risks linked to compulsory requirements of the local Central Securities Depositories, HKSCC and ChinaClear. As in other emerging and less developed markets, the legislative framework is only beginning

to develop the concept of legal/formal ownership and of beneficial ownership or interest in securities. In addition, HKSCC, as nominee holder, does not guarantee the title to Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect securities held through it and is under no obligation to enforce title or other rights associated with ownership on behalf of beneficial owners. Consequently, the courts may consider that any nominee or custodian as registered holder of Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect securities would have full ownership thereof, and that those Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect securities would form part of the pool of assets of such entity available for distribution to creditors of such entities and/or that a beneficial owner may have no rights whatsoever in respect thereof. Consequently the underlying scheme and the Depositary cannot ensure that the ownership of these securities or title thereto is assured. To the extent that HKSCC is deemed to be performing safekeeping functions with respect to assets held through it, it should be noted that the Depositary and the underlying scheme will have no legal relationship with HKSCC and no direct legal recourse against HKSCC in the event that the underlying scheme suffer losses resulting from the performance or insolvency of HKSCC. In the event ChinaClear defaults, HKSCC's liabilities under its market contracts with clearing participants will be limited to assisting clearing participants with claims. HKSCC will act in good faith to seek recovery of the outstanding stocks and monies from ChinaClear through available legal channels or the liquidation of ChinaClear. In this event, the underlying scheme may not fully recover its losses or its Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect securities and the process of recovery could also be delayed. Operational Risk: The HKSCC provides clearing, settlement, nominee functions and other related services of the trades executed by Hong Kong market participants. PRC regulations which include certain restrictions on selling and buying will apply to all market participants. Quota Limitations: The program is subject to quota limitations which may restrict the underlying schemes ability to invest in China A-shares through the program on a timely basis. Investor Compensation: The underlying scheme will not benefit from local investor compensation schemes. Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect will only operate on days when both the PRC and Hong Kong markets are open for trading and when banks in both markets are open on the corresponding settlement days. There may be occasions when it is a normal trading day for the PRC market but the underlying schemes cannot carry out any China A-shares trading. The underlying schemes may be subject to risks of price fluctuations in China A-shares during the time when Shanghai-Hong Kong Stock Connect or Shenzhen-Hong Kong Stock Connect are not trading as a result.

- **Risk associated with underlying ETFs:**

- Authorized Participant Concentration Risk. Only an Authorized Participant may engage in creation or redemption transactions directly with the underlying ETF, and none of those Authorized Participants is obligated to engage in creation and/or redemption transactions. The underlying ETF has a limited number of institutions that may act as Authorized Participants on an agency basis (i.e., on behalf of other market participants). To the extent that Authorized Participants exit the business or are unable to proceed with creation or redemption orders with respect to the underlying ETF and no other Authorized Participant is able to step forward to create or redeem, shares in the underlying ETF may be more likely to trade at a premium or discount to NAV and possibly face trading halts or delisting.
- Index-Related Risk. There is no guarantee that the underlying ETF's investment results will have a high degree of correlation to those of the Underlying Index or that the underlying ETF will achieve its investment objective. Market disruptions and regulatory restrictions could have an adverse effect on the underlying ETF's ability to adjust its exposure to the required levels in order to track the Underlying Index. Errors in index data, index computations or the construction of the Underlying Index in accordance with its methodology may occur from time to time and may not be identified and corrected by the Index Provider for a period of time or at all, which may have an adverse impact on the underlying ETF. Unusual market conditions may cause the Index Provider to postpone a scheduled rebalance, which could cause the Underlying Index to vary from its normal or expected composition

- **Passive Investment Risk.** The underlying ETF is not actively managed, and the fund manager generally does not attempt to take defensive positions under any market conditions, including declining markets
- **Tracking Error Risk.** The underlying ETF may be subject to tracking error, which is the divergence of its performance from that of the Underlying Index. Tracking error may occur because of differences between the securities and other instruments held in the ETF portfolio and those included in the Underlying Index, pricing differences (including, as applicable, differences between a security's price at the local market close and the ETF's valuation of a security at the time of calculation of the Fund's NAV), transaction costs incurred by the ETF, the holding of uninvested cash, differences in timing of the accrual of or the valuation of dividends or interest, the requirements to maintain pass through tax treatment, portfolio transactions carried out to minimize the distribution of capital gains to shareholders, acceptance of custom baskets, changes to the Underlying Index or the costs to the ETF of complying with various new or existing regulatory requirements. This risk may be heightened during times of increased market volatility or other unusual market conditions. Tracking error also may result because the ETF incurs fees and expenses, while the Underlying Index does not.

Risks Associated With Overseas Investments

Subject to necessary approvals, in terms of all applicable guidelines issued by SEBI and RBI from time to time and within the investment objectives of the Scheme, the Scheme may invest in overseas markets and securities which carry a risk on account of fluctuations in the foreign exchange rates, nature of securities market of the country concerned, repatriation of capital due to exchange controls and political circumstances.

Risks Associated with Transaction in Units through Stock Exchange Mechanism

In respect of transactions in Units of the Scheme through NSE and/or BSE or any other recognised stock exchange, allotment and redemption of Units on any Business Day will depend upon the order processing/settlement by NSE, BSE or such other exchange and their respective clearing corporations on which the Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by NSE, BSE or such other recognised exchange in this regard.

Risks Associated with Investment in Money Market Instruments

The following risks are applicable to the extent of Scheme's investment in money market instruments:

- i. **Price-Risk or Interest-Rate Risk:** Money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. However, certain debt securities may be intended to be held till maturity. For such securities held till maturity, there will not be any interest rate risk at the end of the tenure. Duration risk refers to the movement in price of the invested debt instruments due to change in interest rates over different durations of maturity of instruments. Duration of portfolio is expressed in years and should be used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio.
- ii. **Term Structure of Interest Rates (TSIR) Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Money Market Securities, will be affected by changes in the general level of interest rates. The NAV of the Scheme(s) is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- iii. **Credit Risk:** Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of

the issuer. Different types of securities in which the Scheme would invest as given in the SID carry different levels of credit risk. Accordingly, the Scheme' risk may increase or decrease depending upon their investment patterns. Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

- iv. **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.
- v. **Liquidity or Marketability Risk:** This refers to the ease with which a security can be purchased or sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The liquidity of investments made in the Scheme may be restricted by trading volumes besides operational issues like settlement periods and transfer procedures. Different segments of the Indian financial markets have different settlement processes & periods and such periods may be extended significantly by unforeseen circumstances. There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. The inability of the Scheme to make intended securities purchases or sale could cause the Scheme to miss certain investment opportunities due to the absence of a well-developed and liquid secondary market for debt securities which would result at times, in potential underperformance in the Scheme.
- vi. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. Investments in fixed income securities may carry reinvestment risk as the cash flows received may get invested at a lower rate of interest prevailing on the date of investment of cash flows viz. interest or redemptions received during the tenure of the scheme.
- vii. **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

Risks associated with segregated portfolio

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2. Security comprises of segregated portfolio may not realise any value.
3. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risk associated with favorable taxation of certain scheme in India:

In any event beyond the control of AMC if the scheme is not able to invest the minimum % of the threshold that it is required to invest in eligible asset classes as per the domestic income tax regulation and rule, the benefit of lower tax, if any, on income distribution or capital gains may not be available to the Unit Holders.

The summary of tax implications given in the taxation section (Units and Offer Section) is based on the existing provisions of the tax laws. The current taxation laws may change due to change in the domestic Tax Act or any subsequent changes / amendments in Finance Act / Rules / Regulations. Such change may entail a higher tax to the scheme or to the investors by way of any tax as made applicable thus adversely impacting the scheme.

The investor is requested to consult their tax counsel for detail understanding of the tax laws and the risk factor associated with such tax laws.

Risk factors related to Taxation of overseas investments:

Investment in U.S. Based Mutual Fund

(i) Capital Gains

As already noted, under Code Section 865(a)(2), income from the sale of personal property by a non-U.S. resident is sourced outside of the U.S. Thus, generally capital gains derived by a non-U.S. investor from the sale of an investment in a U.S. based mutual fund should not be subject tax in the U.S. However, if the mutual fund that is sold is a USRPHC, then the gain is considered to be effectively connected with a U.S. trade or business and thus subject to U.S. net taxation, unless the mutual fund whose shares are sold is (a) publicly traded and the investor held an interest of 5% or less in the mutual fund at all times during the year preceding the sale or (b) the mutual fund is a domestically controlled qualified investment entity.

(ii) Income distributions from U.S mutual funds

Generally, under Code Section 881(a)(1)(A), dividend income received by a foreign corporation from sources within the U.S is subject to 30% withholding tax. A mutual fund that is not subject to the USRPHC-related rules described above may distribute ordinary dividends which should be subject to 30% withholding tax. Dividends designated by a Regulated Investment Company ("RIC") (e.g. a mutual fund) as capital gain dividends are treated as long term capital gains in the hands of the shareholders. Except as described above for mutual funds that otherwise qualify as USRPHCs, because long-term capital gains are sourced to the domicile of the recipient, such capital gain dividends should not be U.S source if the recipient is a non-U.S person, and thus would not be subject to U.S taxation

Code Section 881(e)(1) excludes interest-related dividends received from a RIC from the tax imposed by Code Section 881(a)(1). Under Code Section 881(e)(2), short-term capital gain dividends received from a RIC are also excluded from the tax imposed by Section 881(a)(1). A RIC will designate by written notice mailed to its shareholders whether a dividend (or part thereof) is a capital gain dividend, or, with respect to prior years, an interest related dividend or a short-term capital gain dividend.

Notwithstanding the foregoing, as noted above, under Code Section 897(h)(1), any distribution to a foreign person or other qualified investment entity by a qualified investment entity to the extent attributable to gain from sales or exchanges by the qualified investment entity of USRPIs, is treated as gain from the sale or exchange of a USRPI by the foreign person unless such distribution is with respect to stock that is publicly traded on a U.S exchange and the foreign person did not own more than 5% (or in the case of a REIT, no more than 10%) of such class of stock at any time during the 1 year period ending on the date of distribution. Where the distribution is treated as gain from the sale or exchange of a USRPI, the distribution is treated as income effectively connected to a U.S trade or business, subject to tax at U.S corporate tax rates and withheld on at a rate of 21% of the distribution. The total amount in tax paid should not exceed the liability as determined by applying the U.S corporate rate.

In addition, where distributions from the mutual fund are characterized as gain from the sale of a USRPI due to Code Section 897(h) discussed above, the income is considered effectively connected with the conduct of a U.S trade or business such that the branch profits tax provisions must be considered. Under Code Section 884(a), dividend equivalent amounts are subject to tax at a rate of 30%. The dividend equivalent amount is equal to a foreign corporation's effectively connected earnings and profits as determined under Code Section 884(b). Code Section 884(d)(2)(C) excludes gain on the disposition of an interest in a USRPHC from the definition of effectively connected earnings and profits. Thus, where Code Section 897(h) applies to treat a dividend distribution as the sale of a USRPI and subject it to withholding, there is branch profits tax as well unless the distribution/gain is related to the sale of USRPHC shares by the qualified investment entity. For detailed tax benefits, investors are requested to refer para on "Tax benefits of investing in Mutual Fund" as mentioned in the Statement of Additional Information.

Risks associated with investment in Sectoral / thematic fund:

- Any sectoral or thematic fund will seek to invest in underlying investments belonging to a defined sector or the theme. Investor needs to understand that a specific sector/theme may not achieve desired result / growth and may also experience unexpected changes adversely affecting the performance, thus investing in a sectoral /thematic fund could involve potentially higher

volatility and risk. Further the fund would be restricted to invest in underlying investments from the defined sectors/themes and thus the concentration risk is also expected to be high.

Risks associated with investing in Tri Party Repo (TREPS):

DSP mutual fund is a member of Securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally by CCIL which helps reduce the settlement and counterparty risks for these transactions. CCIL manages the risks through its risk management processes such that the ultimate risk to its members from fails is either eliminated or reduced to the minimum. CCIL thus maintains margin and default fund contributions of each member for various business segments as per the terms of its Bye Laws, Rules and Regulations to cover potential losses arising from the default member.

In an event of any clearing member failing to honor settlement obligations, the margin and default Fund is utilized to complete the settlement. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been utilized, CCIL's own contribution is used to meet the losses and thereafter any residual loss is appropriated from the contributions of the non-defaulting members.

Thus the scheme is subject to risk of the margin and default fund contribution being appropriated in the case of failure of any settlement obligations. Further, the scheme's contribution may be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

C. RISK MITIGATION STRATEGIES

Risk Associated with Underlying Schemes

- i. **Liquidity Risk on account of investments in overseas funds:** The investments are made in international funds, which provide daily liquidity.
- ii. **Expense Risks associated with investments in overseas funds:** The aggregate of expenses incurred by the Indian Fund-of-Funds scheme and the underlying international funds is subject to limits prescribed by SEBI.
- iii. **Portfolio Disclosure Risks associated with investments in overseas fund:** Although full portfolio disclosure is not available at the end of each month, top ten holdings as well as sector holdings are made available at the end of each month for the overseas fund. Full portfolio holdings can be obtained from underlying Overseas funds generally with a three-month lag i.e. March portfolio can be obtained at the end of June
- iv. **Investment Policy and/or fundamental attribute change risks associated with investments in overseas funds:** Investments are made in such international funds, which have similar investment objectives to the domestic fund in India. However, there exists possibility that there is a change in the fundamental attributes of the international fund. In such circumstances, the Investment Manager will seek to invest in other international funds, which have the same investment objective as the domestic fund.
- v. **Monitoring overseas investment limits:**

The Investment Manager will keep monitoring the overseas investments limits. In case of an adverse event the Investment Manager may initiate appropriate action like investing across other areas as permitted by the scheme document or any other action to ensure that the investor interest is safeguarded.

Risks Associated with Investment in Money Market Instruments

- i. **Market Liquidity Risk:** The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select fixed income securities, which have or are expected to have high secondary market liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits by maintaining proper asset-liability match to ensure payout of the obligations.

Amongst all the segments of the fixed income market in India, the government securities market demonstrates the highest market liquidity. The liquidity varies from security to security with benchmark securities for the reference tenors like 10 years, 5 years etc. showing relatively higher market liquidity. With time, the benchmark government security changes and thus hence liquidity propagates from one security to the other.

- ii. **Credit Risk:** Credit Risk associated with fixed income securities will be managed by making investments in securities issued by borrowers post detailed credit review internally. The credit research process includes a detailed in-house analysis and due diligence where limits are assigned for each of the issuer (other than government of India) for the amount as well as maximum permissible tenor. The credit process ensures that issuer limits are reviewed periodically by taking into consideration the financial statements and operating strength of the issuer.
- iii. **Rating Migration Risk:** The endeavor is to invest in well researched issuers. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should help keep the rating migration risk low for company-specific issues.
- iv. **Interest Rate Risk:** The investment managers will endeavor to keep the duration within the permissible limit as defined by the scheme document and based on the investment objectives.
- v. **Re-investment Risk:** The Investment Manager will endeavor that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.
- vi. **Term Structure of Interest Rates (TSIR) Risk:** The Scheme is expected to have duration based on the investment objective and limits defined in the scheme documents. Depending on the nature of the scheme, the Term Structure of Interest Rates (TSIR) Risk cannot be eliminated and it exists as a primary feature of the scheme

II. Information about the scheme:

A. Where will the scheme invest-

The scheme will invest predominantly in units of global mutual funds schemes and ETFs that primarily invest in companies with innovation theme. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time.

Detailed description of the instruments mentioned in section I.

1. Overseas ETFs/ Funds that primarily invest in companies with innovation theme

Currently the Scheme has identified the following underlying funds/ ETFs that provide exposure to innovation theme:

Sr No.	Name of Underlying fund
1.	iShares PHLX Semiconductor ETF
2.	BGF World Tech fund D2 USD
3.	iShares NASDAQ 100 UCITS ETF
4.	Baillie Gifford Worldwide Long term Global growth

	fund
5.	Nikko AM ARK Disruptive Innovation Fund
6.	Morgan Stanley US Insight Fund
7.	Bluebox Global Technology Fund
8.	BGF Next Generation Technology Fund
9.	Invesco NASDAQ-100 Equal Weight UCITS ETF
10.	Bluebox Precision Medicine Fund
11.	Fidelity Select Medical Technology and Devices Portfolio
12.	HSBC Hang Seng TECH UCITS ETF
13.	KraneShares CSI China Internet UCITS ETF

Apart from above, the Scheme may, at the discretion of the Investment Manager, also invest in the units of other overseas mutual fund schemes having similar investment objective, investment strategy, asset allocation etc. and which forms part of Innovation theme.

For overview of the underlying funds, Investors are requested to refer ‘Section II, Part III - Other Details’

2. Money market instruments as permitted by SEBI/RBI include, but are not limited to

- Treasury bills (T-bills) are short-term government securities issued at a discount to their face value and mature within one year. They do not pay periodic interest but provide returns by maturing at their full face value, with the difference between the purchase price and the maturity value representing the investor's earnings. T-bills are considered low-risk investments due to government backing
- Commercial Papers (CPs) are short-term, unsecured debt instruments issued by corporations, financial institutions, and other large entities to meet their immediate funding needs, such as working capital requirements. Typically issued at a discount to face value and with maturities ranging from a few days to one year, CPs offer investors a relatively safe, liquid investment option with competitive returns compared to other short-term instruments. Due to their short maturity periods, CPs are often used by companies as a cost-effective alternative to bank loans for short-term financing needs
- Commercial Bills are short-term, negotiable financial instruments used in trade finance, representing a written order from one party (the drawer) to another (the drawee) to pay a specified amount to the bearer or a named party (the payee) at a future date. They are commonly used by businesses to finance their working capital needs by enabling the seller of goods to receive immediate payment, while the buyer gets a credit period to make the payment. These bills can be discounted with banks or financial institutions before maturity, providing liquidity to the holder. They play a crucial role in facilitating trade transactions and managing short-term funding requirements.
- Repos: Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds.
- TREPS (including reverse repo in T-bills and G-sec)

TREPs is a money market instrument that enables entities to borrow and lend against sovereign collateral security. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government securities including T-bills are eligible securities that can be used as collateral for borrowing through TREPs.

- A Certificate of Deposit (CD) is a short- to medium-term, interest-bearing deposit instrument issued by banks and financial institutions to individuals or corporations. CDs have a fixed maturity date, typically ranging from a few months to several years, and offer a fixed interest rate higher than regular savings accounts. They are negotiable and can be traded in the secondary market before maturity. CDs provide a low-risk investment option for investors seeking predictable returns, as they are generally insured and backed by the issuing institution's creditworthiness.
- bills of exchange/promissory notes of public sector and private sector corporate entities (co accepted by banks)
- government securities with unexpired maturity of one year or less
- Any other money market securities as may be permitted by SEBI/RBI regulations

3. Units of Money market/liquid schemes of DSP Mutual Fund

Units of mutual funds represent an investor's share in a mutual fund scheme. When investors buy mutual fund units, they pool their money with other investors to collectively invest in a diversified portfolio of assets such as stocks, bonds, or other securities. Each unit reflects the proportionate ownership of the fund's assets. The value of these units, known as the Net Asset Value (NAV), fluctuates based on the performance of the underlying assets.

4. Short-Term Deposits

Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

Applicable guidelines/details of instrument where the scheme will invest-

Investment in Short-Term Deposits-

Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by clause 12.16 of SEBI Master Circular. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.

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

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

Inter scheme asset transfer -

Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed as per guidelines prescribed under clause 12.30 of the SEBI Master Circular and amendments made from time to time. Further, clause 9.11 of the SEBI Master Circular, has prescribed the methodology for determination of price to be considered for inter-scheme transfers.

Overview of Money Market in India

Money market instruments includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified 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, mutual funds and other entities. As on 09 May 2025, total outstanding treasury bills are Rs. 7,79,367 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 02 May 2025, outstanding Certificate of Deposits are Rs. 5,13,000 crore*. Certificate of deposits currently trade at a spread of around 85 basis points** over comparable treasury bills as on 15 May 2025, 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 15 May 2025, total outstanding Commercial Papers are Rs. 5,41,591 crore*. Commercial papers trade at around 115 basis points** over comparable treasury bills as on 15 May 2025, 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, May 16, 2025.

Overview of Overseas Debt Market

The nature and number of debt instruments available in international debt markets is very wide. In terms of diverse instruments as well as liquidity, overseas debt markets offer great depth and are extremely well developed. Investment in international debt greatly expands the universe of top quality debt, which is no longer restricted to the limited papers available in the domestic debt market. The higher rated overseas sovereign, quasi-government and corporate debt offer lower default risk in addition to offering a high degree of liquidity since these are traded across major international markets. Investments in rated international debt offer multiple benefits of risk reduction, a much wider universe of top quality debt and also potential gains from currency movements.

Investments in international markets are most often in U.S. dollars, though the Euro, Pound Sterling and the Yen are also major currencies. Though this market is geographically well-spread across global financial centers, the markets in the U.S., European Union and London offer the most liquidity and depth of instruments.

Besides factors specific to the country / issuer, international bond prices are influenced to a large extent by a number of other factors; chief among these are the international economic outlook, changes in interest rates in major economies, trading volumes in overseas markets, cross currency movements among major currencies, rating changes of countries / corporations and major political changes globally.

Investment in Overseas Financial Assets/Foreign Securities-

According to clause 12.19 of the SEBI Master Circular mutual funds can invest in ADRs/GDRs/other specified foreign securities and such investments are subject to maximum of US \$ 1 billion per Mutual Fund and overall limit of US\$ 7 billion for all mutual funds put together. The overall ceiling for investment in overseas ETFs that invest in securities is US\$ 1 billion subject to a maximum of US\$ 300 million per mutual fund.

Further, in accordance with SEBI circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024, mutual funds may also invest in overseas Mutual Funds ('Overseas MF')/Unit Trusts ('UT') that have

exposure to Indian securities, provided that the total exposure to Indian securities by these overseas Mutual Funds/Unit Trusts shall not be more than 25% of their assets. In case the exposure exceeds 25%, the Scheme shall liquidate such investment within next 6 months ('liquidation period') after an observance period of 6 months [observance period will start from the date of publicly available information of such breach (e.g. portfolio disclosures)]. After liquidation period, if the Scheme fails to liquidate the investment it shall not be permitted to accept any fresh subscriptions in the Scheme, to launch any new scheme, levy exit load, if any, on the investors exiting such scheme(s).

Rebalance of portfolio of the Scheme (for any change in underlying overseas MF/UT) to comply above mentioned clause will not treat fundamental attribute change if:

- The underlying overseas MF/UT exceeds 25% exposure to Indian securities, and;
- The Scheme intends to invest in other Overseas MF/UT with similar investment objectives, and;
- A notice cum addendum is issued to the investors.

The fund manager appointed for making overseas investments by the Mutual Fund will be in accordance with the applicable requirements of SEBI.

Further, SEBI vide its letter no. SEBI/HO/OW/IMD-II/DOF3/P /25095/2022 dated June 17, 2022 had advised AMFI that Mutual Fund schemes may resume subscriptions and make investments in overseas funds/securities upto the headroom available, without breaching the overseas investment limits as of end of day of February 01, 2022 at Mutual Fund level.

SEBI vide email dated March 19, 2024, and AMFI email dated March 20, 2024, has directed AMCs to suspend subscriptions intending to invest in overseas ETFs w.e.f April 01, 2024. The investment in overseas securities (in other overseas schemes - other than overseas ETFs) may continue till further communication from SEBI.

On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion at Fund house level. Clause 12.19.1.3.d of the SEBI Master Circular has clarified that the aforesaid 20% limit for ongoing investment in overseas securities will be soft limit for purpose of reporting only on a monthly basis to SEBI.

The Scheme will invest in the units of Innovation theme, subject to clause 12.19 of SEBI Master Circular and all applicable regulations/guidelines /directives/notifications, as may be stipulated by SEBI and RBI from time to time.

Easy access, transparent regulations and a breadth of variety in terms of classes of investors have contributed to investor confidence in the stability and functioning of global markets. Besides, better access to information on the financial health of many foreign companies helps portfolio managers make informed investment decisions.

Although these benefits are very attractive, one must not lose sight of the fact that risks also exist with regard to investments in foreign markets. These include fluctuating currency prices, relevant regulations of exchanges/countries, financial reporting standards, liquidity and political instability among others.

B. What are the investment restrictions?

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

- (i) The Scheme 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.

In terms of clause 12.8.3 of SEBI Master Circular, following norms for credit rating based single issuer limit for actively managed mutual fund schemes.

A Scheme shall not invest more than:

- a. 10% of its NAV in debt and money market securities rated AAA; or
- b. 8% of its NAV in debt and money market securities rated AA; or
- c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

Provided that such limit shall not be applicable for investments in Government securities, T-Bills and triparty repo on Government securities or treasury bills.

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

Considering the nature of the Scheme, investments in such instruments will be permitted up to 5% of its NAV.

- (ii) All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
- (iii) Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed as per guidelines prescribed under clause 12.30 of SEBI Master Circular and amendments made from time to time.

Clause 9.11 SEBI Master Circular has prescribed the methodology for determination of price to be considered for inter-scheme transfers.

- (iv) 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.
- (v) Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the Mutual Fund may invest them in short term deposits of scheduled commercial banks, in terms of clause 12.16 of SEBI Master Circular, subject to the following conditions:
 - vii. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - viii. Such short-term deposits shall be held in the name of the Scheme.
 - ix. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - x. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
 - xi. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
 - xii. The Trustee/AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.
 - xiii. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

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

- (vi) The Scheme shall not make any investment in:
 - i. any unlisted security of any associate or group company of the Sponsors; or
 - ii. any security issued by way of private placement by an associate or group company of the

- Sponsors; or
- iii. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.
- (vii) 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.
 - (viii) The Underlying Schemes shall not invest in any other Fund of Funds scheme.
 - (ix) The Scheme will not participate in repo of corporate debt securities.
 - (x) The Scheme will not invest in derivative instruments.
 - (xi) The Scheme will not invest in instruments having special features as prescribed under clause 12.2 of SEBI Master Circular.
 - (xii) The Scheme shall not invest in structured obligations and credit enhancements.
 - (xiii) No term loans for any purpose may be advanced by the Mutual Fund and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Schemes for the purpose of repurchase, redemption of Units or payment of interest or IDCWs 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.
 - (xiv) If any company invests more than 5 percent of the NAV of any of the Scheme, investment made by that or any other Scheme of the Mutual Fund in that company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations
 - (xv) The Scheme:
 - a. shall not invest into another Fund of Funds Scheme
 - b. shall not invest its assets other than in schemes of mutual funds, except to the extent of funds required for meeting the liquidity requirements for the purpose of repurchases or redemptions, as disclosed earlier.
 - (xvi) As per Clause 12.24 of the SEBI Master Circular, the cumulative gross exposure through underlying funds, money market instruments and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities, Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any, having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit
 - (xvii) Investment in Overseas Financial Assets/Foreign Securities

According to clause 12.19 of the SEBI Master Circular mutual funds can invest in ADRs/GDRs/other specified foreign securities and such investments are subject to maximum of US \$ 1 billion per Mutual Fund and overall limit of US\$ 7 billion for all mutual funds put together. The overall ceiling for investment in overseas ETFs that invest in securities is US\$ 1 billion subject to a maximum of US\$ 300 million per mutual fund.

Further, in accordance with SEBI circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024, mutual funds may also invest in overseas Mutual Funds ('Overseas MF')/Unit Trusts ('UT') that have exposure to Indian securities, provided that the total exposure to Indian securities by these

overseas Mutual Funds/Unit Trusts shall not be more than 25% of their assets. In case the exposure exceeds 25%, the Scheme shall liquidate such investment within next 6 months ('liquidation period') after an observance period of 6 months [observance period will start from the date of publicly available information of such breach (e.g. portfolio disclosures)]. After liquidation period, if the Scheme fails to liquidate the investment it shall not be permitted to accept any fresh subscriptions in the Scheme, to launch any new scheme, levy exit load, if any, on the investors exiting such scheme(s).

Rebalance of portfolio of the Scheme (for any change in underlying overseas MF/UT) to comply above mentioned clause will not treat fundamental attribute change if:

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- The Scheme intends to invest in other Overseas MF/UT with similar investment objectives, and;
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Further, SEBI vide its letter no. SEBI/HO/OW/IMD-II/DOF3/P /25095/2022 dated June 17, 2022 had advised AMFI that Mutual Fund schemes may resume subscriptions and make investments in overseas funds/securities upto the headroom available, without breaching the overseas investment limits as of end of day of February 01, 2022 at Mutual Fund level.

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On an ongoing basis, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 billion at Fund house level. Clause 12.19.1.3.d of the SEBI Master Circular has clarified that the aforesaid 20% limit for ongoing investment in overseas securities will be soft limit for purpose of reporting only on a monthly basis to SEBI.

- (xviii) The underlying overseas mutual fund schemes where the Scheme will invest shall be compliant with all provisions of clause 12.19 of SEBI Master Circular. Further the Investment Manager shall monitor the compliance of the said circulars on periodic basis.
- (xix) The Scheme will comply with any other Regulations applicable to the investment of mutual funds from time to time.

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.

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

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

C. Fundamental Attributes

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds:

(i) Type of a scheme

An open ended fund of fund scheme investing in Innovation theme

(ii) Investment Objective

- Main Objective - Growth
- Investment pattern - Please refer “How will the Scheme allocate its assets?”

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption. Please refer, “Part I. Highlights/summary of the scheme.”
- Aggregate fees and expenses charged to the Scheme. Please refer, “Section- Annual scheme recurring Expenses.”
- Any safety net or guarantee provided - Not applicable

In accordance with Regulation 18(15A) read with 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder 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 Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index Methodology - Not Applicable

E. Principles of incentive structure for market makers - Not Applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI master circular for mutual funds - Not applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	<p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p> <p>The Mutual Fund will offer and redeem the Units on a continuous basis during the Continuous Offer Period.</p> <p>The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form).</p> <p>Transfer of Units in demat mode:</p> <p>Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time.</p> <p>Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the unit holder's Depository Participant ('DP') in requisite form as may be required from time to time and</p>
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	<p>transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the unit holder shall contact their respective DP.</p> <p>However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.</p> <p>Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:</p> <p>As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 119/2025-26 dated May 08, 2025 and such other circulars/ guidelines issued thereunder from time to time, on 'Standard Process for Transfer of Units held in Non-Demat (SoA) mode', units held by individual unitholders in Non-Demat ('SoA') mode can be transferred only in following cases-</p> <ol style="list-style-type: none"> 1. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). 2. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. 3. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). 4. Transfer to siblings. Gifting of units. 5. Transfer of units to third party. 6. Addition/deletion of unit holder. <p>Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p><u>Mode of submitting the Transfer Request Non-Demat (SOA) mode</u></p> <p>The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p>
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	For details on pre-requisites, payment of stamp duty on transfer of units, please refer SAI.
Dematerialization of units	<p>The Unit holders would have an option to hold the Units in demat form or account statement (non-demat) form. Units held in Demat Form are freely transferable. The Applicant intending to hold Units in demat form will be required to have a Demat account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.</p> <p>For further details, please refer SAI.</p>
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
Maximum Amount to be raised (if any)	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
Dividend Policy (IDCW)	<p>i) Growth Option</p> <p>The Mutual Fund will not declare any IDCWs 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.</p> <p>Moreover, if Units under this option are held as capital asset for a period of greater than twelve months from the date of acquisition, Unit Holders will get the benefit of long term capital gains tax.</p> <p>(ii) Income Distribution cum Capital Withdrawal option (IDCW)</p> <p>The above options are suited for investors seeking income through IDCW declared by the Schemes. Only Unit Holders opting for such option(s) will receive IDCWs. The Trustee, in its sole discretion, may also declare interim IDCWs.</p> <p>This Option in turn offers two sub-options i.e. "Payout IDCW" and "Reinvest IDCW", as under:</p> <p>• Payout IDCW</p> <p>As per the SEBI (MF) Regulations, the Mutual Fund shall despatch to the Unit Holders, IDCW warrants within 7 working days from the record date for declaration of the IDCW. IDCWs will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCWs will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original</p>

	<p>application form entirely at the risk of the unit holders.</p> <p>To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information.</p> <p>Investors may however note that in case the IDCW distributed (net of tax deducted at source, wherever applicable) is for an amount equal to or less than Rs. 100/-, the IDCW, instead of being paid out to the Unit holder will be reinvested by issuing additional Units of the Scheme at the Applicable NAV on the next Business day after the Record Date. The additional Units issued and held as long term capital asset will get the benefit of long-term capital gains tax if sold after being held for greater than twelve months. For this purpose, twelve months will be computed from the date when such additional units are allotted.</p> <p>Reinvestment of Income Distribution cum Capital Withdrawal option (IDCW)</p> <p>Under this sub-option, IDCWs are reinvested by way of allotment of additional Units of the Scheme, instead of receiving IDCW payout. Such additional Units by way of reinvestment of IDCWs will be at the Applicable NAV on the next Business day after the Record Date. The additional Units issued under this sub-option and held as long term capital asset will get the benefit of long-term capital gains tax if sold after being held for greater than twelve months. For this purpose, twelve months will be computed from the date when such additional units are allotted.</p> <p>Effect of IDCW: On declaration of IDCW, the NAV of the IDCW option will further stand reduced by the applicable statutory levy/surcharge/cess/ any other levy payable by the scheme in respect of separate category of investors if any. Notwithstanding varying rates of statutory levies, the ex- IDCW NAV will remain the same for all categories of investors in a particular option, though the amount of IDCW received by Unit Holders may vary depending on the category of each Unit Holder.</p> <p>For details on taxation of IDCW please refer the SAI.</p> <p>Notes-</p> <p>The Trustee may decide to declare distributions under the IDCW Option of the Scheme subject to availability of distributable surplus. There is no assurance or guarantee to the Unit Holders as to the rate of IDCW will be regularly paid, though it is the intention of the Scheme to make IDCW distribution under the respective plan/options of the Scheme.</p> <p>For IDCW Options having a defined frequency, the Trustee at its sole discretion may also declare interim distributions between two successive record dates. The</p>
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	<p>declaration/actual payment of IDCW and the frequency thereof will depend on the availability of distributable surplus computed in accordance with SEBI (MF) Regulations. The decision of the Trustee in this regard shall be final.</p> <p>An investor on record of the CAMS / Statement of Beneficiary Owners maintained by the Depositories for the purpose of IDCW distribution is an investor who is a Unit Holder/ Beneficial Owners as on the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.</p> <p>IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of units held in dematerialized mode, the Depositories (NSDL/CDSL) will provide the list of eligible demat account holders and the number of units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund.</p> <p>On payment of IDCW, the NAV will stand reduced by the amount of IDCW and Dividend distribution tax/statutory levy (if applicable) paid. The Trustee/AMC reserves the right to change the record date from time to time.</p> <p><u>IDCW Distribution Procedure</u></p> <p>In accordance with clause 11.6.1 of Master Circular, the procedure for IDCW Distribution would be as under:</p> <ol style="list-style-type: none"> Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. Further, with respect to declaration of IDCW upto monthly frequency, the trustees can delegate to the officials of AMC to declare and fix the record date as well as decide the quantum of IDCW subject to the conditions as laid under clause 11.6.3 of Master Circular Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, 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. The Record Date will be 2 working days from the date of publication in at least one English newspaper or in a newspaper published in the language of the region where the Head Office of the mutual fund is situated, whichever is issued earlier. Record date shall be the date which will be considered for the purpose of determining the eligibility of investors whose names appear on the register of Unit holders maintained by the Mutual Fund/statement of beneficial ownership
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	<p>maintained by the Depositories, as applicable, for receiving IDCW.</p> <p>d. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</p> <p>e. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.</p> <p>f. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever, will be issued by Mutual Fund</p>
Allotment (Detailed procedure)	<p>Full allotment will be made to all valid applications received. 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. All allotments will be provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. In case of cheque returns, the Mutual Fund will send the copy of the returned cheque and bank return memo by normal post within 15 days of the Registrar having received, at its registered office, the physical and the return memo. The Mutual Fund will not be responsible for any loss or damage to the applicant on account of any delay in informing him/her/it about the return of the cheque, where such delay is caused by the clearing mechanisms of banks and clearing houses involved in realization of cheques.</p> <p>It is mandatory for NRIs to attach a copy of the payment cheque/FIRC/Debit Certificate to ascertain the repatriation status of the amount invested. NRI applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under 'Investment and payment details' and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.</p> <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request.</p> <p>All applications and/or refunds that are rejected for any reason whatsoever will be returned through instruments or payment channels such as RTGS, NEFT, IMPS, direct credit,</p>

	<p>etc. or any other mode allowed by Reserve Bank of India from time to time, for payments including refunds to unitholders in form of the cheque, demand draft.</p> <p>Further, AMCs may also use modes of despatch such as speed post, courier etc. for payments including refunds to unitholders in addition to the registered post with acknowledgement due within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p> <p>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.</p> <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.</p>
Refund	<p>If application is rejected, refunds will be completed within 5 Business Days from the transaction date for all cases where the remitter details are available. 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. Refunds will be made through electronic modes such as RTGS, NEFT, Direct Credits & Cheques as applicable.</p>
<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p>	<p>The following persons (subject to, wherever relevant, purchase of units of mutual fund being permitted under respective constitutions and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme:</p> <ol style="list-style-type: none"> Indian Resident Adult Individuals either singly or jointly (not exceeding three) Minors through parent/legal guardian Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions) Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required) Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed

	<p>f. Partnership Firms and Limited Liability Partnerships (LLPs)</p> <p>g. Karta of Hindu Undivided Family (HUF)</p> <p>h. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</p> <p>i. NRIs/Persons of Indian origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</p> <p>j. Foreign Portfolio Investors (FPI) as defined in Regulation 2(1) (h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014</p> <p>k. Army, Air Force, Navy and other para-military units and bodies created by such institutions</p> <p>l. Scientific and Industrial Research Organisations</p> <p>m. International Multilateral Agencies approved by the Government of India</p> <p>n. Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</p> <p>o. Others who are permitted to invest in the Scheme as per their respective constitutions</p> <p>p. Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996</p> <p>q. A Scheme of the DSP 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).</p> <p>r. The AMC (No fees shall be charged on such investments).</p> <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>Applicability and provisions of Foreign Account Compliance Act (FATCA) For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. www.dspim.com</p>
Who cannot invest	<p>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme</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> <p>a. No fresh purchases /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not</p>

	<p>be able to purchase any additional Units in any of the Scheme of the Fund.</p> <p>However, subscription (including systematic investments) and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee Company from time to time shall be accepted.</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. For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions, subject to the abovementioned conditions, may be rejected.</p> <p>c. 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>
How to Apply and other details	<p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website www.dspim.com.</p> <p>Please refer to the SAI and Application form for further details and the instructions.</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 and updated list is available on the website of the Fund and the registrar. Investors can log on to www.camsonline.com for details of various offices/ISCs of Registrar.</p> <p>Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as ‘official point of Acceptance of Transaction’.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and account 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</p>

	<p>incomplete. Such incomplete applications will be rejected.</p> <p>Financial transactions through email in respect of non-individual investors shall be accepted in terms of AMFI Best Practice Guidelines (BPG) no. 118/ 2024-25 dated January 31, 2025 and such other circulars issued in this regard from time to time. For the terms and conditions of for availing the facility to transact through electronic mail, please refer SAI.</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.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>The Trustee may, in the general interest of Unit Holders, keeping in view the unforeseen circumstances/unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Schemes (or such higher percentage as the Trustees may determine).</p> <p>Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Redemption Price of the Business Day or Non Business Day (if and as applicable) on which redemption is made. Under such circumstances, to the extent multiple redemption requests are received at the same time on a single Business Day, redemptions will be made on pro-rata basis, based on the size of each redemption request, the balance amount being carried forward for redemption to the next Business Day(s).</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 will be restricted in due compliance of such order</p> <p>Restriction on Redemption of Units of the Scheme</p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted. In accordance with clause 1.12 of the SEBI Master Circular and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</p> <p>b) Market failures, exchange closures: when markets are</p>

	<p>affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;</p> <p>c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>Restriction on / suspension of redemption of Units of the Scheme(s) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction. Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.
<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which a valid application is accepted and time stamped. An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant cut-off time as specified below, at any of the official points of acceptance of transactions. Applications received via post or courier at any of the centres will be accepted on the basis of when the application is time stamped by the centre and not on the basis of date and time of receipt of the post or the courier.</p> <p>In accordance with clause 8.4.6.2 of SEBI Master Circular, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application.</p> <p>Pursuant to above, the NAV applicability for purchase/switch-in/ subscription in the Scheme will be subject to following clauses:</p> <ol style="list-style-type: none"> Application for purchase/subscription/switch-in is received before the applicable cut-off time on a Business Day. Funds for the entire amount of purchase/subscription/switch-in as per the application is credited before the cut-off time to the bank account of the Scheme in which subscription is made. The funds are available for utilization before the cut-off time the Scheme.
	(a) Purchase and Switch-in

Particulars	Applicable NAV
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of same Business Day shall be applicable
Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day	Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.
Where the valid application is received after cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase/switch-in are available for utilization upto 3.00 p.m. on the same Business Day.	Closing NAV of subsequent Business Day shall be applicable
(b) Redemption and Switch-out	
Particulars	Applicable NAV
Where the valid application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.	NAV of the same day
Where the valid application is received after 3.00 p.m.	NAV of the next Business Day.
Transaction through online facilities/ electronic mode: The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/sale/switch of units is received in the servers of AMC/RTA as per terms	

	<p>and conditions of such facilities.</p> <p>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p> <p>Applicable Net Asset Value in case of Multiple applications/transactions received under all open-ended Schemes of the Fund: All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.</p> <ol style="list-style-type: none"> 1. All transactions received on same Business Day (as per cut-off timing and Time stamping rule). 2. Aggregation of transactions shall be applicable to the Scheme. 3. Transactions shall include purchases, additional purchases and exclude Switches, SIP/STP and trigger transactions. 4. Aggregation of transactions shall be done on the basis of investor/s/Unit Holder/s Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. The principle followed for such aggregation will be similar as applied for compilation of Consolidated Account Statement (CAS). 5. All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above. 6. Only transactions in the same Scheme of the Fund shall be clubbed. It will include transactions at Plans/Options level (i.e. Regular Plan, Direct Plan, IDCW Option, Growth Option, etc). 7. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in folios of a minor received through same guardian will be considered for aggregation. 8. In the case funds are received on separate days and are available for utilization on different business days before the cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount. 9. Irrespective the date and time of debit to the customer bank accounts, the date and time of actual credit in the Scheme's bank account, which could be different due settlement cycle in the banking industry, would be considered for applicability of NAV. 10. Investors are advised to make use of digital/electronic payment to transfer the funds to the Scheme's bank account. <p>Transaction through online facilities/ electronic mode: The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/sale/switch of units</p>
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	<p>is received in the servers of AMC/RTA as per terms and conditions of such facilities.</p> <p>Note for switching: Where there is a switch application from one scheme to another, 'Switch out' shall be treated as redemption in one scheme and the Applicable NAV based on the cut off time for redemption and payout rules shall be applied. Similarly, the 'switch in' shall be treated as purchase and the Applicable NAV based on the cut off time for purchase and realization of funds by the 'switch in' scheme related rules shall be applied.</p> <p>Where an application is received and time stamping is done after the cut-off time, the request will be deemed to have been received on the next Business Day.</p>						
Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.	<table border="1"> <tr> <td>Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)</td><td>Rs. 100/- and any amount thereafter Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</td></tr> <tr> <td>Minimum amount for Redemption</td><td>Not Applicable</td></tr> <tr> <td>Minimum amount for Switches</td><td>Rs. 100/- and any amount thereafter</td></tr> </table> <p>*In case of Units held in dematerialized mode, the redemption request can be given only with DPs or on Stock exchange Platform.</p> <p>The Trustee shall have absolute discretion to reject any application for purchase of Units, if in its opinion, increasing the size of the Unit Capital is not in the general interest of the Unit Holders, or if for any other reason it does not believe it would be in the best interest of the Scheme or its Unit Holders to accept such an application.</p>	Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)	Rs. 100/- and any amount thereafter Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.	Minimum amount for Redemption	Not Applicable	Minimum amount for Switches	Rs. 100/- and any amount thereafter
Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)	Rs. 100/- and any amount thereafter Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.						
Minimum amount for Redemption	Not Applicable						
Minimum amount for Switches	Rs. 100/- and any amount thereafter						
Accounts Statements	<p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 working Days from the date of receipt of the valid application/transaction.</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. eCAS will be sent on or before 12th of the succeeding month and physical CAS will be sent on or before 15th of the succeeding month. However, if the investor wishes to opt for physical copy may request for the same.</p>						

	<p>Half-yearly CAS shall be issued at the end of every six months (i.e. April and October). eCAS shall be sent on or before 18th day of succeeding month and physical CAS shall be sent on or before 21st day of succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, refer SAI.</p>
Dividend/ IDCW	<p>The IDCW proceeds will be paid directly into the Unitholder's bank account through various electronic payout modes such as Direct credit/NEFT/RTGS and cheques as applicable within 7 working days of the record date of IDCW</p> <p>In the event of delay/failure to despatch the IDCW warrants within the aforesaid period, interest for the period of delay in transfer of IDCW shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of IDCW.</p>
Redemption	<p>Units can be redeemed (sold back to the Mutual Fund) at the relevant Redemption Price. The redemption requests can be made on the pre-printed forms (transaction slip/common transaction form) or by using the form at the bottom of the account statement. The redemption request can be submitted at any of the Official Points of Acceptance of transaction, the details of which are mentioned at the end of this SID. As all allotments are provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied that the Mutual Fund has received clear funds, any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>A unit Holder may request redemption of a specified amount or a specified number of Units only. If the redemption request is made for a specified amount and the number of Units is also specified by the Unit Holder, the number of Units specified will be considered for deciding the redemption amount. Unit Holders may also request for redemption of their entire holding and close the account by indicating the same at an appropriate place in the transaction slip/common transaction slip.</p> <p>It may, however, be noted that in the event of death of the Unit Holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment.</p> <p>In case an investor has purchased Units on more than one day (either under the NFO Period or through subsequent purchases) the Units purchased first (i.e. those Units which have been held for the longest period of time), will be deemed to have been redeemed first, i.e. on a First-In-First-Out basis.</p> <p>In case the Units are standing in the names of more than one Unit Holder, where mode of holding is specified as Joint redemption requests will have to be signed by all</p>

	<p>joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit Holders will have the power to make redemption requests, without it being necessary for all the Unit Holders to sign. However, in all cases, the proceeds of the redemption will be paid to the first-named holder only.</p> <p>The Redemption or repurchase proceeds shall be dispatched to Unit Holders within five Working Days from the date of acceptance of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p>Unit Holders are encouraged and advised to submit their requests for bank mandate/ Multiple Bank Accounts Registration request atleast 10 business days prior to date of redemption / IDCW payment, if any. The AMC reserves the right to extend/modify the timelines on a case to case basis.</p> <p>The redemption payment will be issued in favour of the sole/ first Unit Holder's registered name and bank account number, if provided. Payment via cheque, where issued, will be sent to the address of the sole/first Holder registered with the fund at the time of dispatch entirely at the risk of the unit holder. 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 redemption proceeds will be borne by the Unit Holder. With a view to safeguarding their interest, it is mandatory that Unit Holders indicate their Bank Account No., name of the bank and branch in the application for purchasing Units of the Scheme. A fresh account statement will also be sent/emailed to redeeming investors, indicating the new balance to the credit in the account, along with the redemption cheque.</p> <p>Unit holders are requested to note that application for redemption or switch out for units for which funds are not realized via purchase or switch-in in the Scheme of the Fund shall be liable to be rejected. In other words, redemption 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>The proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of dispatch like courier, speed 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</p>
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	<p>Fund will remit the redemption proceeds by way of cheques. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption & IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits, or due to incorrect bank account details provided by the investor.</p> <p>In case of redemptions, Unit holders should note that Two Factor Authentication [2FA] is mandatory for all redemption / switches including STP/SWP submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the redemptions will be accepted and processed.</p> <p>Redemption by NRIs and FPIs</p> <p>Credit balances in the account of an NRI/FPI investor may be redeemed by such investors in accordance with the procedure described above and subject to the procedures laid down by RBI, if any. Such redemption proceeds will be paid by means of a Rupee cheque payable to the NRI's/FPIs or by a foreign currency draft drawn at the then rates of exchange less bank charges, subject to RBI procedures and approvals.</p> <p>Effect of Redemption</p> <p>On redemption, the unit capital and reserves will stand reduced by an amount equivalent to the product of the number of Units redeemed and the Redemption Price as on the date of redemption. Units once redeemed will be extinguished and will not be re-issued.</p> <p>Fractional Units</p> <p>Since a request for purchase is generally made in Rupee amounts and not in terms of number of Units of the Scheme, a Unit Holder may be left with fractional Units. Fractional Units will be computed and accounted for up to three decimal places. However, fractional Units will, in no way, affect the Unit Holder's ability to redeem the Units, either in part or in full, standing to his/her/its credit.</p> <p>Redemption by investors transacting through the Stock Exchange mechanism</p> <p>Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the</p>
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	<p>bank mandate registered with the Depository Participant.</p> <p>Redemption by investors who hold Units in dematerialized form</p> <p>Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participant.</p>
Bank Mandate	<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"> Original cancelled cheque having the First Holder Name printed on the cheque [or] Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or] Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or] 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] 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>Where such additional documents are not provided for the verification of bank account for redemption or IDCW payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and IDCW payments.</p> <p>For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p>Delay in payment of redemption / repurchase proceeds-</p> <p>The Redemption or repurchase proceeds shall be</p>

	<p>dispatched to Unit Holders within 5 Working Days from the date of acceptance of redemption or repurchase.</p> <p>In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid period, Interest for the period of delay in transfer of redemption or repurchase shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p>Income Distribution cum Capital Withdrawal (IDCW) Warrants-</p> <p>IDCW payments shall be dispatched/transferred to the investors within seven working days from the IDCW record date. In case the AMC fails to make IDCW payment within seven working days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW.</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>The treatment of unclaimed redemption and IDCW amounts shall be in terms of clause 14.3 of SEBI Master Circular.</p> <p>For further details, please refer SAI.</p>
Disclosure w.r.t investment by minors	<p>Where the investment is on behalf of minor by the guardian, please note the following important points.</p> <ol style="list-style-type: none"> 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. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. 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"> Birth certificate of the minor, or School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or Passport of the minor, or any other suitable proof should be attached with the application form. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.

	<p>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> <p>f. Payment towards subscription/investment through any mode in units of the schemes of Fund shall be accepted from the bank account of the minor, bank account of the parent or legal guardian of the minor, or from a joint bank account of the minor with parent or legal guardian.</p> <p>g. All redemption proceeds shall be credited only in the verified bank account of the minor or a joint bank account of the minor with the parent or legal guardian after completing all KYC formalities.</p> <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>Further, all other requirement for investments by minor and process of transmission shall be followed in line with clause 17.6 of SEBI Master Circular read with SEBI Circular dated May 12, 2023 as amended from time to time.</p>
Requirement of Minimum Investors in the Schemes	<p>The Scheme shall have a minimum of 20 investors each and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions shall be complied with, in each calendar quarter on an average basis, as specified by SEBI. In case of non-fulfillment of the condition of 20 investors in a calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations shall become applicable automatically without any reference from SEBI, and accordingly the Scheme shall be wound up and the units redeemed at the relevant applicable NAV. If there is breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be available and thereafter, the investor who is in breach of the rule, shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption on the applicable Net Asset Value on the 15th day of the notice period.</p>
Transactions through Channel Distributors	<p>Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favour of the Channel Distributor, as the case may be.</p> <p>Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on</p>

	<p>daily basis as per the cut-off timings applicable to the relevant schemes. The Channel Distributor is required to send copy of investors' KYC and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines.</p> <p>Normally, the subscription proceeds, when invested through this mode, are by way of direct credits to the specified bank account of DSP Mutual Fund. The redemption proceeds (subject to deduction of tax at source, if any) and IDCW payouts, if any, are paid by the AMC to the investor directly through direct credit in the bank account of the investor specified by the distributor or through issuance of payment instrument, as applicable.</p> <p>In case KYC and other necessary documents are not furnished within the stipulated timeline, the transaction request shall be liable to be rejected or the folio will be locked for future subscriptions/ switches. The Mutual Fund, the AMC, the Trustee, along with their directors, employees and representatives shall not be liable for any errors, damages or losses arising out of or in connection with the transactions undertaken by investors or as provided by the distributors through the above mode.</p> <p>It may be noted that investors investing through this mode may also approach the AMC / ISC directly with their transaction requests (financial / non-financial) or avail of the online transaction facilities offered by the AMC.</p>
Subscription of Units through Electronic Mode	<p>Subject to the investor fulfilling certain terms and conditions as stipulated by AMC from time to time, the AMC, Mutual Fund, Registrar or any other agent or representative of the AMC, Mutual Fund, the Registrar ("Recipient") may accept transactions through any electronic mode (fax/web/electronic transactions) ("Electronic Transactions"). The acceptance of Electronic Transactions will be solely at the risk of the investor and the Recipient shall not in any way be liable or responsible for any loss, damage caused to the investor directly or indirectly, as a result of the investor sending or purporting to send such transactions including where such transaction sent / purported to be sent is not processed on account of the fact that it was not received by the Recipient.</p> <p>The investor acknowledges that Electronic Transaction is not a secure means of giving instructions / transactions requests and that the investor is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc. The investor's request to the Recipient to act on Electronic Transaction is for the investor's convenience and the Recipient is not obliged or bound to act on the same. The investor authorizes the recipient to accept and act on any Electronic Transaction which the recipient believes in good faith to be given by the investor and the recipient may at its</p>

	<p>discretion treat any such transaction as if the same was given to the recipient under the investor's original signature.</p> <p>In case there is any difference between the particulars mentioned in the fax/ web/ electronic transmission received as against the original document which may be received thereafter, the Recipient shall not be liable for any consequences arising therefrom.</p> <p>The investor agrees that the recipient may adopt additional security measures including signature verification, telephone call backs or a combination of the same, which may be recorded and the investor consents to such recording and agrees to co-operate with the recipient to enable confirmation of such transaction requests. In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any Electronic Transaction request received / purporting to be received from the investor, the investor agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on Electronic Transaction requests including relying upon such transaction requests purporting to come from the investor even though it may not come from the Investor. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p> <p>Unit holders should note that Two Factor Authentication [2FA] is mandatory for all subscriptions including SIP registration submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the subscriptions / systematic registration will be accepted and processed.</p>
Process for change of address	<p>Investors who wish to change their address have to get their new address updated in their KYC records. Investor will have to submit a KYC Change Request Form in case of individual investors and KYC form in case of non individual investors along with proof of address and submit to any of the AMC Offices or CAMS Investor Service Centers. Based on the new address updated in the KYC records, the same will be updated in the investor folio</p>
Trading in Units through Stock Exchange mechanism	<p>The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers registered with the BSE and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard and agreed with the Asset Management Company/ Registrar and Transfer Agent. The</p>

	<p>investor shall be serviced directly by such stock brokers/ Depository Participant. The Mutual Fund will not be in a position to accept any request for transactions or service requests in respect of Units bought under this facility in demat mode. This facility will be offered to investors who wish to hold Units in dematerialized form or in physical mode. Further, the minimum purchase/ redemption amount in the respective plan / option of such notified Schemes of the Fund will be applicable for each transaction. This facility will currently not support transactions done through switches or facilities such as SWP and STP.</p> <p>In case of non-financial requests/applications such as change of address, change of bank details, etc., investors should approach the respective Depository Participant(s).</p> <p>Unit holders may have/open a beneficiary account with a Depository Participant of a Depository and choose to hold the Units in dematerialized mode. The Unit holders have the option to dematerialize the Units as per the account statement sent by the Registrar by making an application to the AMC/registrar for this purpose.</p> <p>Rematerialization of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time. Investors, who wish to get back their securities in physical form, may request their respective Depository Participant for rematerialization of Units in their beneficiary accounts. The Depository Participant will generate a rematerialization request number and the request will be dispatched to the AMC/ Registrar. On acceptance of request from the Depository Participant, the AMC/Registrar will dispatch the account statement to the investor and will also send confirmation to the Depository participant.</p> <p>Transactions conducted through the Stock Exchange mechanism shall be governed by the SEBI (Mutual Funds) Regulations 1996 and operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.</p> <p>Further, in line with SEBI circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 as amended from time to time, investors can directly buy/redeem units of the Scheme through stock exchange platform.</p>
Third Party Payment Avoidance & additional documents/ declaration required	<p>In case of subscriptions, the Mutual Fund shall verify the bank account from which the funds have been paid for the subscription. In case it is identified that the funds have not come from the investor's bank account, the subscription will be rejected. Please refer SAI for details.</p>
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.</p>

	<p>50,000/- per investor, per financial year shall be allowed subject to:</p> <ol style="list-style-type: none"> 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 sufficient systems and procedures in place. <p>However, payment towards redemptions, IDCW, 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 Private Limited	<p>The AMC has entered into an Agreement with MF Utilities India Private Limited (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"> 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>5. All other terms and conditions of offering of the Scheme as specified in the SID, KIM and SAI shall be applicable to transaction through MFUI.</p>
KYC Requirements	<p>Investor are requested to take note that it is mandatory to complete the KYC requirements (including updation of Permanent Account Number) for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests are liable to be rejected, if the unit holders have not completed the KYC requirements.</p> <p>Notwithstanding in the above cases, the AMC reserves the right to ask for any requisite documents before processing of financial and non-financial transactions or freeze the folios as appropriate.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.</p>
Facility to transact in units of the Schemes through MF Central	<p>MF Central is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of</p>

	<p>the Platform from time to time. MF Central will be enabling various features and services in a phased manner. MF Central may be accessed using https://mfcentral.com/ and a Mobile App in future.</p> <p>DSP Mutual fund designates MF Central as its Official point of acceptance (DISC - Designated investor Service Centre) with effect from 23rd September 2021.</p>
Nomination for Mutual Fund Unit Holders	<p>Nomination for Mutual Fund Unit Holders</p> <p>Pursuant to clause 17.16 of the SEBI Master Circular with respect to nomination for unitholders, the following shall be considered:</p> <p>1. New Investors: Investors who are subscribing to units of DSP Mutual Fund solely on or after October 1, 2022, shall submit either the nomination form or the prescribed declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). The requirement of nomination shall be optional for jointly held folio(s).</p> <p>1. <u>In case of physical option:</u> The forms shall carry the wet signature of all the unit holder(s).</p> <p>2. <u>In case of online option:</u> (1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or (2) Through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holders at their email/phone number registered with the KYC Registration Authority or AMC.</p> <p>Implication of failure with respect to nomination: On or after October 01, 2022, new investors subscribing solely, the application will be rejected if the applicant does not provide nomination or does not provide declaration form for opting out of nomination, duly signed in physical form or through online modes.</p> <p>1. Existing Unitholders: The existing individual unitholders of DSP Mutual Fund are encouraged, in their own interest, to provide the nomination/ opting out of nomination duly signed in physical form or through online modes for ensuring smooth transmission of securities held by them as well as to prevent accumulation of unclaimed assets in securities market.</p> <p>2. Who cannot nominate: The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder Holder of Power of Attorney (POA) cannot nominate. The application will be rejected if the holder aforesaid non individual sign the nomination form.</p>
Payment details	<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>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>
Temporary suspension of subscription in case of overseas investments exceeds the limits prescribed by SEBI	The AMC/Trustee reserves the right to temporarily suspend subscriptions in/switches into the Scheme or terminate the SIP/STP into the Scheme, if the limits prescribed by SEBI from time to time for overseas investments are exceeded/expected to be exceeded (as per clause 12.19 of SEBI Master Circular).

III. Other Details

A. In case of Fund of Funds Scheme, Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided - The same is provided below

- **Overview of the underlying fund where the Scheme will invest:**

i. **Investment Objective**

Scheme Name	Investment Objective
Bluebox Global Technology Fund	The Fund's principal objective is to seek long term capital growth by investing mainly in shares of companies having their principal business in the technology sector or profiting from it. The Fund invests globally and is not benchmark constrained.
Bluebox Precision Medicine Fund	The main objective of the Fund is to seek long-term capital growth by investing mainly in shares of companies that have their principal business in the pharmaceuticals, biotechnology and life science sectors, or profiting from them. The Fund invests globally, is actively managed and is not benchmark constrained.
Invesco NASDAQ-100 Equal Weight ETF	Invesco NASDAQ-100 Equal Weight UCITS ETF aims to achieve the net total return performance of the NASDAQ-100 Equal Weighted Index, less the impact of fees.
Baillie Gifford Long Term Global Growth Fund	The investment objective of the Fund is to provide strong returns over the long term by investing primarily in a concentrated, unconstrained global equity portfolio.
Nikko AM ARK Disruptive Innovation Fund	The Nikko AM ARK Disruptive Innovation Fund's investment objective is long-term growth of capital.
KraneShares CSI China Internet ETF	The Fund seeks to deliver the performance of publicly traded China-based companies whose main business are in the Internet and Internet-related sectors.
HSBC Hang Seng Tech UCITS ETF	HSBC Hang Seng TECH UCITS ETF has been designed to harness China's technological revolution by following the performance of the Hang Seng TECH Index.
iShares PHLX Semiconductor ETF	iShares Semiconductor ETF seeks to track the investment results of an index composed of U.S.-listed equities in the semiconductor sector.
Morgan Stanley US Insight Fund	Long term growth of investment, as measured in US Dollars.
Fidelity Select Medical Technology and Devices Portfolio	The Fund's main objective is to seek to maximize total return. The Fund invests globally with at least 85% of its total assets in the equity securities of companies whose predominant economic activity is in the pharmaceuticals, biotechnology and life science sectors.

BGF World Tech Fund D2 USD	BGF World Technology Fund seeks to maximize total return. The Fund invests globally at least 70% of its total assets in the equity securities of companies whose predominant economic activity is in the technology sector.
iShares NASDAQ 100 UCITS ETF	The Fund seeks to track the performance of an index composed of 100 of the largest non-financial companies listed on the NASDAQ Stock Market.
BGF Next Generation Technology Fund	BGF Next Generation Technology Fund aims to maximize absolute return through capital growth. The Fund invests at least 70% of its total assets in the equity securities (e.g. shares) of companies globally whose predominant economic activity comprises the research, development, production and/or distribution of new and emerging technology.

ii. Investment Strategy

Scheme Name	Investment Strategy
Bluebox Global Technology Fund	<p>The overall investment strategy of the BlueBox Global Technology Fund is to seek out companies that will create value for the Shareholders from the multi-year tailwind in the information technology sector provided by the direct connection of computers to the real world.</p> <p>The BlueBox Global Technology Fund will typically hold 30-40 positions. The holding periods are expected to be generally fairly long (multiple years) and turnover low, although at times the BlueBox Global Technology Fund will play the cyclicality of certain technology sub-sectors, with shorter holding periods. The geographic focus of the strategy is global. The sector focus is predominantly the information technology sector; however, the BlueBox Global Technology Fund may also acquire shares in companies classified in other sectors with a strong information technology element.</p> <p>Holdings will be primarily of publicly listed companies, typically with a market capitalization of about \$1bn or more, but the BlueBox Global Technology Fund will take part in initial public offerings (where the market cap may be significantly below \$1bn at listing)</p>
Bluebox Precision Medicine Fund	<p>The main objective of the Fund is to seek to maximize total return. The Fund invests globally with at least 85% of its total assets in the equity securities of companies whose predominant economic activity is in the pharmaceuticals, biotechnology and life science sectors.</p> <p>The remaining 15% of the total assets of the BlueBox Precision Medicine Fund may be invested in equity securities of companies or issuers of any size in any sector of the economy globally and whose predominant economic activity is not in the pharmaceuticals, biotechnology and life science sectors.</p> <p>The overall investment strategy of the BlueBox Precision Medicine Fund is to seek out companies that will create value for the Shareholders from precision medicine: the multi-year trend of increasingly precise and targeted drug development in the pharmaceutical and biotechnology industries.</p>
Invesco NASDAQ-100 Equal Weight ETF	NASDAQ-100 Equal Weighted Index is an equal-weighted version of the NASDAQ-100 Index, which measures the performance of the 100 largest non-financial companies listed on the Nasdaq stock market. NASDAQ-100 Equal Weighted Index is constructed from the Parent Index by including the same constituent securities of the Parent Index but equally weighting issuers at each quarterly rebalancing date, rather than weighting them by their market capitalization. The fund aims to achieve its objective by buying and holding, as far as possible and practical, all the securities in the Reference Index in their

	respective weightings. The fund will aim to rebalance its holdings whenever the Reference Index is rebalanced.
Baillie Gifford Long Term Global Growth Fund	The Fund will seek to achieve its objective primarily through investment in a concentrated but diversified portfolio of equity securities typically comprising of between 30 and 60 holdings which shall principally be listed, traded or dealt in on one or more of the Regulated Markets referred to in Schedule II. The equity securities in which the Fund will invest shall primarily consist of common stocks and other transferable securities such as convertible securities, preferred securities, convertible preferred securities, warrants and rights. The equity securities in which the Fund may invest will not be selected from any particular industry sector or from any particular country and will typically have a market capitalization of more than U.S. \$4 billion at the time of purchase.
Nikko AM ARK Disruptive Innovation Fund	The Fund will invest, under normal market conditions, primarily in global equity securities of companies that are relevant to the investment theme of disruptive innovation - defined as the introduction of a technologically enabled new product or service that potentially changes the way the world works.
KraneShares CSI China Internet ETF	The Fund is passively managed and will seek to achieve its objective by tracking the performance of the CSI Overseas China Internet Index (the "Index") as closely as possible. The Fund invests primarily in securities which are included in the Index. These consist of China-related equity securities which are issued and traded outside of China. However, the Fund may also invest in securities issued and traded in China.
HSBC Hang Seng Tech UCITS ETF	The HSBC Hang Seng TECH UCITS ETF provides a simple, transparent and cost efficient opportunity to access the 30 largest technology stocks listed in Hong Kong. This offers exposure across greater China sectors including Information Technology, Healthcare and Consumer Discretionary. The fund aims to physically replicate the performance of the innovative Hang Seng TECH Index while minimizing the tracking error between the fund's performance and that of the index. This is achieved through our consistent implementation approach focused on both risk and costs that leverages our 30+ years of experience and leading proprietary technology.
iShares PHLX Semiconductor ETF	The Fund seeks to track the investment results of the ICE Semiconductor Index (the "Underlying Index"), which measures the performance of the equity securities of the 30 largest U.S.-listed companies that are classified according to the ICE Uniform Sector Classification schema within the semiconductors industry (as determined by ICE Data Indices, LLC or its affiliates (collectively "Index Provider" or "IDI")). Companies classified within the semiconductors industry include companies that either manufacture materials that have electrical conductivity (semiconductors) to be used in electronic applications or utilize LED and OLED technology. The semiconductors industry also includes companies that provide services or equipment associated with semiconductors such as packaging and testing.
Morgan Stanley US Insight Fund	<ul style="list-style-type: none"> • To invest in established and emerging companies based in or carrying out most of their business in the US. • The fund takes into consideration environmental, social, and governance factors in its investment process. • The Fund is actively managed and is not designed to track the Benchmark. <p>Therefore, the management of the Fund is not constrained by the composition of the Benchmark.</p>
Fidelity Select Medical Technology and Devices Portfolio	Investing primarily in companies engaged in research, development, manufacture, distribution, supply or sale of medical equipment and devices and related technologies. The fund normally invests at least 80% of its assets in securities of companies principally engaged in research, development, manufacture, distribution, supply or sale of medical equipment, [and] devices, and related technologies, companies enabling drug discovery, and companies

	providing information technology services primarily to health care providers. These companies may include, for example, manufacturers of health care equipment and supplies including drug delivery systems and eye care products, firms providing services directly related to the pharmaceutical and biotechnology industries, and companies providing applications, systems and/or data processing software, and IT consulting services and tools to doctors, hospitals and health care businesses.
BGF World Tech Fund D2 USD	The Fund looks to add alpha through both stock selection and sub-sector allocation, believing that it is critical to own the right companies in the sub-sectors that are experiencing strong growth, while being mindful of valuation.
iShares NASDAQ 100 UCITS ETF	In order to achieve this investment objective, the investment policy of the Fund is to invest in a portfolio of equity securities that as far as possible and practicable consists of the component securities of the NASDAQ 100 Index, this Fund's Benchmark Index. The Fund intends to replicate the constituents of the Benchmark Index by holding all the securities comprising the Benchmark Index in a similar proportion to their weightings in the Benchmark Index.
BGF Next Generation Technology Fund	The BGF Next Generation Technology Fund's dynamic investment process gives an edge in identifying and exploiting inefficiencies; by using a combination of fundamental and quantitative analysis techniques the team is able to look across the universe to identify stocks that are believed to have a high potential to significantly outperform the global market. The BGF Next Generation Technology Fund invests in a broad universe of technology companies beyond the established mega caps, tapping directly into emerging technologies that are reshaping industries around the world. The types of companies we invest in will include artificial intelligence, computing, automation, robotics, technological analytics, e-commerce, payment systems, communications technology and generative design.

iii. AUM

Scheme Name	AUM (USD mn)
Bluebox Global Technology Fund	1,497
Bluebox Precision Medicine Fund	19
Invesco NASDAQ-100 Equal Weight ETF	174
Baillie Gifford Long Term Global Growth Fund	4,341
Nikko AM ARK Disruptive Innovation Fund	2,432
KraneShares CSI China Internet ETF	549
HSBC Hang Seng Tech UCITS ETF	963
iShares PHLX Semiconductor ETF	10,453
Morgan Stanley US Insight Fund	108
Fidelity Select Medical Technology and Devices Portfolio	4,495
BGF World Tech Fund D2 USD	11,391
iShares NASDAQ 100 UCITS ETF	17,106
BGF Next Generation Technology Fund	2,001

iv. TER

Scheme Name	TER / Ongoing Charges (%)
Bluebox Global Technology Fund	1.32
Bluebox Precision Medicine Fund	2.35
Invesco NASDAQ-100 Equal Weight ETF	0.20
Baillie Gifford Long Term Global Growth Fund	0.67
Nikko AM ARK Disruptive Innovation Fund	0.72
KraneShares CSI China Internet ETF	0.75
HSBC Hang Seng Tech UCITS ETF	0.50
iShares PHLX Semiconductor ETF	0.35
Morgan Stanley US Insight Fund	0.85
Fidelity Select Medical Technology and Devices Portfolio	0.63
BGF World Tech Fund D2 USD	1.05
iShares NASDAQ 100 UCITS ETF	0.33
BGF Next Generation Technology Fund	0.99

v. Benchmark

Scheme Name	Benchmark
Bluebox Global Technology Fund	NA (benchmark agnostic)
Bluebox Precision Medicine Fund	NA (benchmark agnostic)
Invesco NASDAQ-100 Equal Weight ETF	NASDAQ-100 Equal Weighted TR
Baillie Gifford Long Term Global Growth Fund	MSCI ACWI
Nikko AM ARK Disruptive Innovation Fund	NA (benchmark agnostic)
KraneShares CSI China Internet ETF	CSI Overseas China Internet Index
HSBC Hang Seng Tech UCITS ETF	Hang Seng TECH Index
iShares PHLX Semiconductor ETF	NYSE Semiconductor Index
Morgan Stanley US Insight Fund	Russell 3000 Growth Index
Fidelity Select Medical Technology and Devices Portfolio	S&P 500 Index
BGF World Tech Fund D2 USD	MSCI ACWI Information Technology 10/40 Index
iShares NASDAQ 100 UCITS ETF	NASDAQ-100 Index
BGF Next Generation Technology Fund	NA (benchmark agnostic)

vi. Scheme Returns

Scheme Name	Scheme Returns (%)				Benchmark	Benchmark Returns (%)		
	Total Ret 1 Yr (Qtr-End) USD	Total Ret Annlzd 3 Yr (Qtr-End) USD	Total Ret Annlzd 5 Yr (Qtr-End) USD	Total Ret Inception (Qtr-End) USD		Total Ret 1 Yr (Qtr-End) USD	Total Ret Annlzd 3 Yr (Qtr-End) USD	Total Ret Annlzd 5 Yr (Qtr-End) USD
Bluebox Global Technology Fund	-6.5%	8.8%	--	12.4%	NA (benchmark agnostic)	--	--	--
Bluebox Precision Medicine Fund	-13.3%	--	--	4.5%	NA (benchmark agnostic)	--	--	--
Invesco NASDAQ-100 Equal Weight ETF	-1.6%	--	--	8.1%	NASDAQ-100 Equal Weighted TR	-1.3%	5.2%	15.4%
Baillie Gifford Long Term Global Growth Fund	8.6%	3.3%	12.9%	15.5%	MSCI ACWI	7.2%	6.9%	15.2%
Nikko AM ARK Disruptive Innovation Fund	3.0%	-7.3%	3.6%	1.2%	NA (benchmark agnostic)	--	--	--
KraneShares CSI China Internet ETF	37.5%	7.7%	-2.4%	-0.2%	CSI Overseas China Internet Index	36.1%	7.4%	-2.4%
HSBC Hang Seng Tech UCITS ETF	56.9%	6.4%	--	-8.9%	Hang Seng TECH Index	57.6%	6.9%	--
iShares PHLX Semiconductor ETF	-16.2%	7.0%	23.5%	10.4%	NYSE Semiconductor Index	-15.9%	7.5%	24.1%
Morgan Stanley US Insight Fund	17.9%	-0.3%	9.0%	8.7%	Russell 3000 Growth Index	7.2%	9.6%	19.6%
Fidelity Select Medical Technology and Devices Portfolio	-1.5%	-2.3%	8.9%	12.9%	S&P 500 Index	8.3%	9.1%	18.6%
BGF World Tech Fund D2 USD	-1.0%	5.2%	16.6%	16.7%	MSCI ACWI Information Technology 10/40 Index	1.5%	10.4%	20.1%
iShares NASDAQ 100 UCITS ETF	6.0%	9.6%	20.2%	17.5%	NASDAQ-100 Index	6.2%	9.8%	20.5%
BGF Next Generation Technology Fund	-9.1%	-5.8%	10.3%	8.7%	NA (benchmark agnostic)	--	--	--

vii. Portfolio Top Holdings

Scheme Name	Top Holdings
Bluebox Global Technology Fund	https://www.blueboxfunds.com/technology-fund
Bluebox Precision Medicine Fund	https://www.blueboxfunds.com/precision-medicine
Invesco NASDAQ-100 Equal Weight ETF	https://www.invesco.com/uk/en/financial-products/etfs/invesco-nasdaq-100-equal-weight-ucits-etf-acc.html

Baillie Gifford Long Term Global Growth Fund	https://www.bailliegifford.com/en/ireland/professional-investor/funds/worldwide-long-term-global-growth-fund/
Nikko AM ARK Disruptive Innovation Fund	https://www.nikkoam.co.nz/invest/retail/nikko-am-ARK-disruptive-innovation-fund
KraneShares CSI China Internet ETF	https://kraneshares.eu/kwebln/
HSBC Hang Seng Tech UCITS ETF	https://www.assetmanagement.hsbc.ch/en/qualified-investor/hang-seng-tech-etf
iShares PHLX Semiconductor ETF	https://www.ishares.com/us/products/239705/ishares-phlx-semiconductor-etf
Morgan Stanley US Insight Fund	https://www.morganstanley.com/im/en-gb/intermediary-investor/funds-and-performance/morgan-stanley-investment-funds/equity/us-insight.html
Fidelity Select Medical Technology and Devices Portfolio	https://fundresearch.fidelity.com/mutual-funds/view-all/316390475
BGF World Tech Fund D2 USD	https://www.blackrock.com/lu/intermediaries/products/230012/blackrock-world-technology-d2-usd-fund
iShares NASDAQ 100 UCITS ETF	https://www.ishares.com/uk/individual/en/products/253741/ishares-nasdaq-100-ucits-etf
BGF Next Generation Technology Fund	https://www.blackrock.com/lu/intermediaries/products/299098/blackrock-next-generation-technology-fund

Data as on 28 Mar 2025. Source: Morningstar, Internal.

The underlying overseas mutual fund schemes where the Scheme will invest shall be compliant with all provisions of clause 12.19 of SEBI Master Circular.

B. Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report

1. Monthly Portfolio:

The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. www.dspim.com on or before the tenth day of succeeding month. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly portfolio via email within 10 days from the end of each month.

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

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>), AMFI website (link- <https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure>) for further details.

2. Half-yearly Disclosures: Portfolio

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 and website of AMC on or before the 10th day of succeeding month.

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.

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

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>), AMFI website (link- <https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure>) for further details.

3. Half-yearly Financial Results:

The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on www.dspim.com and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated. In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosure w.r.t. the total recurring expenses, returns during the half year and compounded annualized yields shall be separately disclosed for direct and regular plans.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/fund-financials>), AMFI website (link- <https://www.amfiindia.com/research-information/other-data/accounts-data>) for further details.

4. Annual Report:

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 investors who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.

In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unit holders 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.

Unit holders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unit holders 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

The advertisement in this reference will be published by the Fund in all India editions of at least two daily newspapers, one each in English and Hindi. Investors are requested to register their e-mail addresses with Mutual Fund.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/annual-reports>), AMFI website (link- <https://www.amfiindia.com/research-information/other-data/accounts-data>) for further details.

5. Dashboard

In accordance with clause 5.8.4 of the SEBI Master Circular, 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.

In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. expense ratio, returns and/or yield of the schemes will be made for both regular and direct plans.

Refer to AMC website (link- <https://www.dspim.com/mandatory-disclosures/dashboard>) for further details.

6. Performance disclosure:

In accordance with clause 5.9 of the SEBI Master, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The disclosure shall include other scheme AUM and previous day NAV.

In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. returns of the schemes will be made for both regular and direct plans.

Refer to AMFI website (link- <https://www.amfiindia.com/research-information/other-data/mf-scheme-performance-details>) for further details.

7. Risk-o-meter:

In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, in addition to the existing labels relating to levels of risk i.e. Low, Low to Moderate, Moderate, Moderately High, High and Very High, the Risk-o-meter shall also be depicted using a colour scheme.

In accordance with clause 5.16.1 of the SEBI Master Circular, AMC, based on internal assessment, shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:

- a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.
- b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.

The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

Further, as per Clause 17.4.1.i and 17.4.1.j of the SEBI Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month

(For AMC Refer Link-<https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>)

(For AMFI- refer link- <https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation>)

Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website

(For AMC refer link- <https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure>)

(For AMFI - refer Link <https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation>).

Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.

Any change in risk-o-meter of the Scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme.

8. Scheme Summary Document

The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, etc. Scheme summary document is uploaded

on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).

In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. expense ratio of the schemes will be made for both regular and direct plans.

Website link- <https://www.dspim.com/mandatory-disclosures/scheme-summary-document>

AMFI link - <https://www.amfiindia.com/research-information/other-data/scheme-details>

9. Monthly Average Asset under Management (Monthly AAUM) Disclosure:

The Mutual Fund shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website viz. www.dspim.com and forward to AMFI within 7 working days from the end of the month.

10. Special Consideration-

Investor are requested to read special consideration section in SAI.

C. Transparency/NAV Disclosure:

The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 8:30 p.m. of the immediately succeeding Business Day.

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. The monthly/half yearly portfolio of the Scheme shall be available in a user-friendly and downloadable spreadsheet format on the AMFI's website www.amfiindia.com and website of the AMC viz. www.dspim.com on or before the 10th day of succeeding month.

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

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

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 'Restriction on Redemption of Units' in the SAI. The AMC will declare separate NAV under Regular Plan and Direct Plan of Scheme.

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

Reason for delayed disclosure of NAV:

The Scheme has investment in overseas securities and in order to capture same day price of such underlying overseas investment, the time limit for disclosure of the NAV for the said scheme is changed from 10 a.m. of the immediately succeeding Business Day to 8:30 p.m. of the immediately succeeding Business Day.

However, if in case of non-availability of price/valuation for the underlying overseas investments (due to various reasons including observation of Non-Business Day of underlying overseas fund), consequent to which there would be inability in capturing same day price/valuation for such underlying investments, then NAV of the Scheme will be declared as and when the price/valuation for such underlying investment is available.

D. Transaction charges and stamp duty:

- Transaction Charge - AMC has discontinued the payment of transaction charges to distributors effective May 01, 2023. Accordingly, no transaction charges shall be deducted from the investment amount given by the investor, for transactions / applications received through the distributors (i.e. in Regular Plan) and full investment amount will be invested in the Scheme.
- Stamp duty - Mutual fund units issued against Purchase transactions would be subject to levy of stamp duty @ 0.005% of the amount invested.

For more details, investors are requested to refer SAI.

E. Associate Transactions- Please refer to Statement of Additional Information (SAI)

F. Taxation-

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

The information provided is as per the provisions of the Income-tax Act, 1961 ("the Act"), as amended by the Finance Act, 2025. The information is provided for general information only. It does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. 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. It is assumed that units of mutual fund are held as capital asset by the investors.

§Non Equity Oriented Funds (other than Specified Mutual Funds)								
Particulars	Resident Investors		NRI/PIOs & Other Non-resident Investors other than FPI		FPI Investors		Mutual Fund	
	Tax Rates	TDS Rates	Tax Rates	TDS Rates	Tax Rates	TDS Rates	Tax / TDS Rates	
Tax on Income Distributed by Mutual Funds	Taxable at normal rates of tax applicable to the assessee	10% (under section 194K)	i. In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee (other than units purchased in foreign currency) ii. In respect of non-resident (not being company) or foreign corporates -20%	20% (u/s 196A) or as per applicable DTAA whichever is lower	20% (u/s 115AD)	20% (u/s 196D) or as per applicable DTAA whichever is lower	NIL (u/s 10(23D))	

			(for units purchased in foreign currency)				
Capital Gains							
Long Term:							
Listed units of a non-equity oriented Scheme (other than Specified Mutual Funds)	12.5% (u/s 112)	NIL	12.5% (u/s 112)	12.5% (u/s 195)	12.5% without exchange fluctuation (u/s 115AD)	NIL	NIL (u/s 10(23D))
Unlisted units of a non-equity oriented Scheme (other than Specified Mutual Funds)	12.5% (u/s 112)	NIL	12.5% without exchange fluctuation (u/s 112)	12.5% without exchange fluctuation (u/s 195)	12.5% without exchange fluctuation (u/s 115AD)	NIL	NIL (u/s 10(23D))
Short Term:							
Units of a non-equity oriented Scheme (other than Specified Mutual Funds)	Taxable at normal rates of tax applicable to the assessee	NIL	In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee. In respect of non-resident corporates: 35%	In respect of non-resident non corporates - 30% In respect of non-resident corporates(u/s 195): 35%	30% (u/s 115AD)	NIL	NIL (u/s 10(23D))

\$Non Equity oriented funds are funds other than Equity oriented funds and Specified Mutual Funds:

“equity oriented fund” has been defined to mean a fund set up under a scheme of a mutual fund specified under section 10(23D) of the Act and—

a) In a case where the fund invests in the units of another fund which is traded on a recognized stock exchange- (I) a minimum of 90 per cent. of the total proceeds of such fund is invested in the units of

such other fund; and (II) such other fund also invests a minimum of 90 per cent of its total proceeds in the equity shares of domestic companies listed on recognized stock exchange; and
b) in any other case, a minimum of 65 per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange.

"Specified Mutual Fund" means, (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause(a).

Additional Notes:

1. Income of Mutual Fund is exempt from tax as per section 10(23D) of the Act.
2. Based on the investment objectives of the scheme as defined in this document, the scheme will potentially be classified as "Non Equity oriented Fund (other than Specified Mutual Fund)" for the purpose of taxation. Accordingly, the applicable rates have been covered above.
3. These rates should also be applicable to units acquired in case of consolidation of options under any scheme of a mutual fund (in the absence of any specific exemption provision in the Income-tax Act, 1961)
4. Capital gains on redemption of listed units held for a period of more than 12 months from the date of allotment & capital gains on redemption of unlisted units held for a period of more than 24 months from the date of allotment shall be treated as Long Term Capital Gains.
5. The above rates are subject to surcharge as applicable (refer table below for rates) and Health and Education cess at the rate of 4% on income tax and surcharge.

Particulars	Income > 50 lakhs and upto 1 crores(in Rs)	Income > 1 cr and upto 2 cr(in Rs)	Income > 2 cr and upto 5 cr(in Rs)	Income > 5 cr and upto 10 cr(in Rs)	Income exceeding 10 cr(in Rs)
Resident and Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Long Term Capital Gains	10%	15%	15%	15%	15%
Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Short Term Capital Gains and Income Distribution	10%	15%	25%	25% [†]	25% [†]
Firms, Local authorities	-	12%	12%	12%	12%
Co-operative societies		7%	7%	7%	12%
Co-operative societies **(New regime under section 115BAD)	10%	10%	10%	10%	10%
Domestic Company	-	7%	7%	7%	12%
** (New regime under section 115BAA)	10%	10%	10%	10%	10%
FII/ FPI, Foreign	-	2%	2%	2%	5%

company					
Please note surcharge is not applicable in case of TDS deducted on income distributed to resident investors under section 194K					

& The maximum rate of surcharge for individuals and HUFs or association of persons [other than a cooperative society], or body of individuals, whether incorporated or not, or an artificial juridical person referred to in sub-clause (vii) of clause (31) of section 2 who opt for the new tax regime under section 115BAC, shall be 25% instead of 37% under normal provisions (Old tax regime). The new tax regime would be the default tax regime from FY 2023-24 onwards.

'++ In case company/co-operative society opts for new regime of taxation, then the surcharge would be applicable at the rate of 10% irrespective of the taxable income.

6. Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIIB (hereafter referred to as deductee), shall furnish his valid and operative 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.

7. For detailed tax implications, please refer to 'SECTION IX - TAX & LEGAL & GENERAL INFORMATION' provided in 'Statement of Additional Information ('SAI')'.

Investor are requested to refer SAI for overseas Tax chapter.

G. Rights of Unitholders - Please refer to SAI for details.

H. List of official points of acceptance: Investors are requested to refer AMC website - <https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/list-of-investor-service-centers-iscs-official-points-of-official-points-of-acceptance-collecting-banker-details>

I. Penalties, 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 -

Investors are requested to refer AMC website - <https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/penalties-pending-litigation-or-proceedings-findings-of-inspections-or-investigations>

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

For DSP Trustee Private Limited
Trustee: DSP Mutual Fund

Place: Mumbai
Date: May 30, 2025

Sd/-
Shitin D. Desai
Director

Collection Bank accounts

Bank Name	Account Title	Account Number	IFSC Code	Branch Details
AXIS BANK	DSP Mutual Fund Collection Account	004010200028875	UTIB0000004	Fort - Mumbai
Citibank N.A.	DSP Mutual Fund Collection Account	0014410791	CITI0100000	Fort - Mumbai
DEUTSCHE BANK	DSP Mutual Fund Collection Account	0541524000	DEUT0784BBY	Fort - Mumbai
DEVELOPMENT BANK OF SINGAPORE	DSP Mutual Fund	811210050324	DBSS0IN0811	Fort - Mumbai
HDFC BANK LTD	DSP Mutual Fund Collection Account	00600350005982	HDFC0000060	Fort - Mumbai
HSBC Bank	DSP Mutual Fund Collection Account	002-080133-901	HSBC0400002	Fort - Mumbai
ICICI BANK	DSP Mutual Fund Collection Account	000405073887	ICIC0000004	Nariman Point - Mumbai
IDFC BANK LIMITED	DSP Mutual Fund Collection Account	10001378839	IDFB0040101	BKC-NAMAN BRANCH
IndusInd Bank	DSP MUTUAL FUND COLLECTION ACCOUNT	201000052697	INDB0000006	Nariman Point - Mumbai
KOTAK MAHINDRA BANK	DSP Mutual Fund Collection Account	09582540009492	KKBK0000958	Fort - Mumbai
STANDARD CHARTERED BANK	DSP Mutual Fund Collection Account	22505396064	SCBL0036001	Fort - Mumbai
STATE BANK OF INDIA	DSP Mutual Fund Collection Account	00000031773838894	SBIN0011777	Fort - Mumbai
SYNDICATE BANK	DSP Mutual Fund Collection Account	50373050000148	SYNB0005037	Nariman Point - Mumbai
THE SARASWAT CO-OPERATIVE BANK LTD	DSP Mutual Fund Collection A/c	369100100000181	SRCB0000369	Kalina - Santacruz (E)
UNION BANK OF INDIA	DSP BlackRock Mutual Fund	378901010036153	UBIN0537896	Nariman Point - Mumbai
YES BANK	DSP Mutual Fund Collection Account	000180100000630	YESB0000001	Worli - Mumbai

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

Sr No	Location	Address	Board Lines	Fax Nos
1	Ahmedabad	3rd Eye one, Office No 301, 3rd Floor, Opposite Havmor Restaurant, CG Road, Ahmedabad - 380006	91 - 79 - 44105000	91 - 79 - 44105025
2	Bangalore	Raheja Towers , West Wing 26-27, Office no 104-106, 1st Floor, M G Road, Bangalore - 560 001	91 - 80 - 49233500	91 - 80 - 41606535
3	Bhopal	Star Arcade, 3rd Floor, Office No. 302, Plot No. 165-A, 166, Zone-1, M.P. Nagar, Bhopal - 462011	91 - 755 - 6681800	
4	Bhubaneswar	Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 – A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar – 751001.	91 - 674 - 2530148	
5	Chandigarh	SCO 2471-2472, 1st Floor, Sector 22C, Chandigarh - 160022.	91-172-6131200	91 - 172 - 6131201
6	Chennai	Office No. 712, 7th Floor, Alpha Wing of Block ‘A’, Raheja Towers, Anna Salai, Mount Road, Chennai – 600002.	91 - 44 - 46532000	91 - 44 - 28416403
7	Coimbatore	A.M.I. Midtown, 3rd Floor, Office No. 25A4, D.B. Road, R.S. Puram, Coimbatore - 641002	91 - 422 - 4022600	91 - 422 - 2222633
8	Goa	CEDMAR APARTMENTS, BLOCK D-A, 3rd Floor, Next to Hotel Arcadia, M G Road, Panjim, Goa - 403001.	91 - 832 - 6741212/ 2420823	91 - 832 - 2420994
9	Guwahati	Bibekananda Complex, 2nd Floor, Near ABC Bus Stand G.S.Road, Guwahati - 781005.	91 - 361 - 2467910 91 -361 -3501300	91 - 361 - 2131198
10	Hyderabad	RVR Towers, Office No 1-B, 1st Floor, Door No.6-3-1089/F, Above Reliance Footprint, Rajbhavan Road, Somajiguda, Hyderabad-500082.	91 - 40 - 44105000	91 - 40 - 44105050
11	Indore	Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Opp SBI, Indore - 452001.	91 - 731 - 4763450	
12	Jaipur	Green House, Office No 308, 3rd Floor, Ashok Marg, Above Axis Bank, C- Scheme, Jaipur - 302001.	91 - 141 - 4219300 /9306	-
13	Jamshedpur	Tee Kay Corporate Towers, 5th Floor, Main Road, Bistupur, Jamshedpur - 831001.	91 – 65 - 7717 8440	
14	Kanpur	Kan Chambers, Office No 701-702, 7th Floor, 14/113, Civil Lines, Kanpur – 208001.	91 - 512-6680000	91 - 512 - 3025357
15	Kochi	Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001	91 - 484 - 3094000	91 - 484 - 2374105
16	Kolkata	4th Floor, Room No - 41 B Legacy Building ,25A Shakespeare Sarani Kolkata - 700017	91 - 33 - 44442855	91 - 33 - 44442860
17	Lucknow	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow - 226001	91 - 522 - 3502350	NA
18	Ludhiana	SCO-29, 1st Floor. Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001	91 - 161 - 6675100	91 - 161 - 6675100
19	Mangalore	Maximus Commercial Complex, Office No UGI- 5, Light House Hill Road, Mangalore - 575001.	91 - 824 - 4262855	91 - 824 - 4262844
20	Mumbai	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021	91 - 22 - 66578000	-
21	Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.	91 - 712 - 6694700	
22	Nasik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.	91 - 253 - 6681300	91 - 253 - 6620207
23	New Delhi	219-224, 2nd Floor, Narain Manzil, 23 Barakhamba Road, New Delhi-110001	91 - 11 - 47897855	-
24	Patna	Hari Ram Heritage, Office No. 404, 4th Floor, S.P Verma Road, Patna - 800001.	8657765265	
25	Pune	City Mall, 1st Floor, Unit No. 109- (A, B, C) University Square, University Road, Pune-411007.	91 - 20 - 67635800	91 - 20 - 67635820
26	Rajkot	Nakshtra 10, 3rd Floor, Office No. 302 – 305, Gondal Road, Opp. Malaviya Petrol Pump, Rajkot - 360001.	91 - 281 - 7143260	91 - 281 - 6641091
27	Raipur	Office No. SF 18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur-492001	91 - 771 - 4205500	-
28	Ranchi	Shrilok Complex, No 106 & 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001	9031000973	-

Sr No	Location	Address	Board Lines	Fax Nos
29	Surat	International Trade Centre (ITC), A-Wing, Office No. 401, Fourth Floor, Majura Gate Crossing, Ring Road, Surat - 395 002	91- 26 1711 5200	-
30	Vadodara	Naman House, 1st Floor,1/2 B, Haribhakti Colony,Opposite Race Course Post Office,Race Course, Vadodara – 390 007.	91 - 0265-6700200	91 -0265 - 2341841
31	Visakhapatnam	Office No.304B, VRC Complex, 47-15-14/15, Dwaraka Nagar, Visakhapatnam - 530016.	91 - 891 - 6637727	91 - 891 - 6633181
32	Varanasi	Arihant Complex, D-64/127, C-H, 7th Floor, Sigra, Varanasi - 221010. UP	91-542-6600352	91-542-3045654
33	Trivandrum	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004	91-471-4012138	91-471-4012138
34	Dehradun	NCR Plaza, Office no G-12/A, Ground Floor, No 24-A (New No 112/28), Ravindranath Tagore Marg, New Cantt Road , Hathibarkhala, Dehradun - 248001	91-135-6615225	-
35	Jodhpur	Lotus Tower, Block No E, 1st Floor, Plot No 238, Sardarpura 3rd B Road, Opposite Gandhi Maidan, Jodhpur-342003, Jodhpur Rajasthan	91-291-2620500	
36	Vapi	Office No: 3, 1st Floor, Bhikhaji Regency, Opp. DCB Bank, Vapi - Silvassa Road,Vapi - 396195.	0260-3051531	0260-6640001
37	Agra	Vimal Tower, Half of Shop No G-1 and half share in G-1A, Ground Floor, Sanjay Place, Agra – 282002.	91- 56 - 2710 0001	
38	Gurugram	Office No 227 & 228, Vipul Agora Mall, Near Sahara Mall, Meharauli Gurgaon Road, Near MG Metro Station, Sector 28, Gurugram, Haryana-122001	0124-4567610	

Name, address and contact no. of Registrar and Transfer Agent (R&T), Website address-

CAMS (Computer Age Management Services Limited), Rayala Towers, Tower II, 9th Floor. 158 Anna Salai, Chennai 600002. <https://www.camsonline.com/>

CAMS Investor Service Centres and Transaction Points

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
1	Ahmedabad	CSC	111 - 113, 1 st Floor - Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006	camsahm@camsonline.com	079	26402468	26402469
2	Bangalore	CSC	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka - 560042	camsgbl@camsonline.com		9513759055	
3	Bhubaneswar	CSC	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	camsbhr@camsonline.com	0674	2380699	
4	Bhubaneswar	CSC	At Darji Pokhari Chakka, Above om Jewellers Hospital Square, Puri Town Puri-752001 Odisha	Campuri@camsonline.com	06752	459442	
5	Chandigarh	CSC	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	camscha@camsonline.com	0172	4735028	
6	Chennai	CSC	New No. 10 (Old No. 178) M.G.R. Salai, Nungambakkam, Chennai – 600 034.	camslbl@camsonline.com	044	6109 7219	
7	Cochin	CSC	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	camscoc@camsonline.com	0484	2350112	
8	Coimbatore	CSC	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	camscbe@camsonline.com	0422	4208642	4208648
9	Durgapur	CSC	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	camsdur@camsonline.com	0343	2545420	2545430
10	Goa	CSC	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	camsgoa@camsonline.com		7888080442	
11	Secunderabad (Hyderabad)	CSC	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	camshyd@camsonline.com	040	48585696	48585697
12	Indore	CSC	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	camsind@camsonline.com	0731	4979972	
13	Jaipur	CSC	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	camsjai@camsonline.com	0141	4047667	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
14	Kanpur	CSC	First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001	camskpr@camsonline.com		6387635727	
15	Kolkata	CSC	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	camscal@camsonline.com	033	22260030	22260031
16	Lucknow	CSC	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	camsluc@camsonline.com	0522	4007938	
17	Ludhiana	CSC	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	camsl dh@camsonline.com	0161	4060315	
18	Madurai	CSC	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001	camsmdu@camsonline.com	0452	2483515	
19	Mangalore	CSC	14-6-674/15(1), SHOP NO - UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE – 575001, KARNATAKA	camsm an@camsonline.com	0824	4627561	
20	Mumbai	CSC	30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra – 400023	camsbby@camsonline.com	022	62962100	
21	Nagpur	CSC	145, Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010	camsnpr@camsonline.com	0712	2541449	
22	New Delhi	CSC	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001	camsd el@camsonline.com	011	61245468	
23	Patna	CSC	301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna 800001	camspat@camsonline.com	0612	2999153	
24	Pune	CSC	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052	camspun@camsonline.com	020	25442922	25442923
25	Surat	CSC	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	camssur@camsonline.com	0261	2472216	
26	Vadodara	CSC	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	camsvad@camsonline.com	0265	2330406	
27	Vijayawada	CSC	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010	camsvij@camsonline.com	0866	2488047	
28	Visakhapatnam (Vizag)	CSC	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016	camsviz@camsonline.com	0891	2791940	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
29	Agra	CSC	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	camsagr@camsonline.com	0562	4304088	
30	Ajmer	CSC	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	camsajm@camsonline.com	0145	8003525816	2425814
31	Allahabad	CSC	30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001	camsall@camsonline.com		9554800010	
32	Alwar	CSC	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	camsalw@camsonline.com		8875138138	
33	Amaravati	CSC	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies, Amaravati, Maharashtra,444601	camsama@camsonline.com	0721	2564304	
34	Amritsar	CSC	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	camsamt@camsonline.com	0183	5009990	3510600
35	Anand	CSC	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	camsana@camsonline.com	02692	240982	
36	Asansol	CSC	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	camsasa@camsonline.com		6295113627	
37	Aurangabad	CSC	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	camsaur@camsonline.com	0240	3557446	
38	Belgaum	CSC	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	camsbel@camsonline.com	0831	4810575	
39	Berhampur	CSC	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	camsbrp@camsonline.com	0680	2250401	
40	Bhavnagar	CSC	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001	camsbha@camsonline.com	0278	2225572	
41	Bhilai	CSC	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	camsbhi@camsonline.com	0788	4050360	
42	Bhilwara	CSC	C/o. Kodwani Associates, Shop No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	camsbhl@camsonline.com	01482	232290	
43	Bhopal	CSC	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	camsbhp@camsonline.com	0755	4275591	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
44	Bokaro	CSC	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	camsbkr@camsonline.com	06542	359182	
45	Burdwan	CSC	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	camsgbdw@camsonline.com	0342	3551397	
46	Calicut	CSC	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	camsgclt@camsonline.com	484	4864818	2742276
47	Cuttack	CSC	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	camsgcut@camsonline.com	0671	2303722	
48	Davangere	CSC	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	camsgdvg@camsonline.com	8192	230038	9243689048
49	Dehradun	CSC	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	camsgdun@camsonline.com	0135	3509653	
50	Dhanbad	CSC	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	camsgdha@camsonline.com	0326	2304675	
51	Erode	CSC	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001	camsgerd@camsonline.com	0424	4540033	
52	Faridabad	CSC	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad – 121002	camsgfdb@camsonline.com	0129	4320372	
53	Ghaziabad	CSC	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	camsggha@camsonline.com	0120	4154476	
54	Gorakhpur	CSC	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur -273001	camsggor@camsonline.com	0551	2344065	8081980843
55	Guntur	CSC	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	camsggun@camsonline.com	0863	4005611	
56	Gurgaon	CSC	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001	camsggur@camsonline.com	0124	4048022	
57	Guwahati	CSC	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008	camsgwt@camsonline.com		7896035933	
58	Gwalior	CSC	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002	camsgwa@camsonline.com	0751	4921685	
59	Hubli	CSC	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka- 580029	camshub@camsonline.com	0836	4258576	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
60	Jabalpur	CSC	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001	camsjab@camsonline.com	0761	4922144	
61	Rewa	CSC	Shop No 112, First Floor, Anant Vaibhav, University Road, Rewa-486001	camsrewa@camsonline.com	07662	452095	
62	Jalandhar	CSC	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab -144001	camsjal@camsonline.com	0181	2970241	
63	Jalgaon	CSC	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001	camsjlg@camsonline.com	0257	2224199	
64	Jamnagar	CSC	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	camsjam@camsonline.com	0288	2661941	
65	Jamshedpur	CSC	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	camsjpr@camsonline.com	0657	2320015	
66	Jodhpur	CSC	1/5, Nirmal Tower, 1 st Chopasani Road, Jodhpur, Rajasthan - 342003	camsjpd@camsonline.com	0291	2628038	
67	Kolhapur	CSC	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	camskhp@camsonline.com	0231	3500024	
68	Kota	CSC	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	camskot@camsonline.com	0744	2502555	
69	Kottayam	CSC	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	camsktm@camsonline.com		9207760018	
70	Meerut	CSC	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	camsmee@camsonline.com	0121	4002725	
71	Moradabad	CSC	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	camsmbd@camsonline.com	0591	7965082	
72	Muzaffarpur	CSC	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	camsmuz@camsonline.com	0621	2244086	
73	Mysore	CSC	No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009	camsmys@camsonline.com	0821	4053255	
74	Nasik	CSC	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	camsnsk@camsonline.com		9607033277	
75	Nellore	CSC	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	camsnel@camsonline.com	0861	4002028	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
76	Panipat	CSC	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103	camspan@camsonline.com	0180	4069802	
77	Patiala	CSC	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	camsptl@camsonline.com	0175	2229633	9814538392
78	Pondicherry	CSC	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	camspdy@camsonline.com	0413	4900549	8144991861
79	Raipur	CSC	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004	camsrai@camsonline.com	0771	4912040	
80	Rajahmundry	CSC	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101	camsrmd@camsonline.com	0883	6665531	6560401
81	Rajkot	CSC	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	camsraj@camsonline.com		09773499469	
82	Ranchi	CSC	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	camstran@camsonline.com	0651	2212133	
83	Rourkela	CSC	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	camsrrou@camsonline.com		9938237542	
84	Salem	CSC	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	camssal@camsonline.com	0427	4041129	
85	Sambalpur	CSC	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	camssam@camsonline.com		9438028908	
86	Siliguri	CSC	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpura, Siliguri - 734001	camssil@camsonline.com		9735316555	
87	Tirupur	CSC	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	camstrp@camsonline.com	0421	4242134	
88	Tirunelveli	CSC	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	camstrv@camsonline.com	0462	4000780	
89	Trichur	CSC	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001	camstur@camsonline.com		7558066777	
90	Trichy	CSC	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	camstri@camsonline.com	0431	4220862	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
91	Trivandrum	CSC	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	camstvm@camsonline.com	0471	4617690	
92	Udaipur	CSC	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	camsudp@camsonline.com	0294	2454567	
93	Valsad	CSC	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	camsval@camsonline.com	02632	245239	
94	Varanasi	CSC	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	camsvar@camsonline.com		8400890007	
95	Vellore	CSC	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	camsvel@camsonline.com	0416	290062	
96	Warangal	CSC	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	camswgl@camsonline.com	0870	2970738	
97	Balasore	CSC	B. C. Sen Road, Balasore, Orissa - 756001	camsbls@camsonline.com	06782	260902	
98	Jammu	CSC	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu & Kashmir - 180004	camsjmu@camsonline.com	0191	2432601	
99	Ballari	CSC	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	camsbry@camsonline.com		6361070264	
100	Navsari	CSC	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat - 396445	camsnvs@camsonline.com	02637	236164	
101	Rohtak	CSC	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	camsrok@camsonline.com	01262	257889	
102	Tirupati	CSC	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501	camstpt@camsonline.com	877	2225056	6302864854
103	Kalyani	CSC	A - 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	camskal@camsonline.com	033	25022720	
104	Bhuj	CSC	Tirthkala First Floor, Opp BICB Bank, New Station Road, Bhuj _kachhh. 370001	camsbuj@camsonline.com	02832	450315	
105	Solapur	CSC	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	camsslp@camsonline.com	0217	2724547	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
106	Junagadh	CSC	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	camsjdh@camsonline.com	0285	2633682	
107	Ankleshwar	CSC	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002	camsakl@camsonline.com	02646	220059	
108	Kollam	CSC	Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691006	camsklm@camsonline.com	0474	2742823	
109	Jhansi	CSC	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	camsjhs@camsonline.com		9839370008	
110	Aligarh	CSC	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001	camsalg@camsonline.com	0571	2970066	
111	Satara	CSC	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	camssat@camsonline.com		9172055297	
112	Kumbakonam	CSC	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001	camskum@camsonline.com	0435	2403747	
113	Bhagalpur	CSC	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	camsblp@camsonline.com		9264499905	
114	Bareilly	CSC	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001	camsbly@camsonline.com	0581	4010464	
115	Akola	CSC	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	camsako@camsonline.com		8208017732	
116	Yamuna Nagar	CSC	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	camsynr@camsonline.com	01732	796099	
117	Deoghar	CSC	S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	camsdeo@camsonline.com	06432	222635	
118	Karimnagar	CSC	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	camskri@camsonline.com	0878	2225594	
119	Kadapa	CSC	D. No. 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001, Andhra Pradesh	camskdp@camsonline.com	08562	248695	
120	Shimla	CSC	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	camssml@camsonline.com	177	2656161	2656809

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
121	Kannur	CSC	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	camsknr@camsonline.com		9072260006	
122	Mehsana	CSC	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	camsmna@camsonline.com	02762	230169	
123	Hazaribag	CSC	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	camshaz@camsonline.com	06546	270060	9304875716
124	Anantapur	CSC	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	camsatp@camsonline.com	08554	227024	7569552117
125	Kurnool	CSC	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39 th Ward, Kurnool - 518001	camskrl@camsonline.com	08518	224639	
126	Hisar	CSC	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	camshsr@camsonline.com	01662	283100	
127	Sri Ganganagar	CSC	18 L Block, Sri Ganganagar, Rajasthan - 335001	camssgnr@camsonline.com	0154	9571395700	
128	Bhatinda	CSC	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	camsbti@camsonline.com	0164	2221960	
129	Shimoga	CSC	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	camsshi@camsonline.com	08182	222706	9243689049
130	Palakkad	CSC	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	camspkd@camsonline.com	0491	2930081	
131	Margao	CSC	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	camsmrg@camsonline.com	0832	8459816997	
132	Karur	CSC	No. A5 75/1 Vaiyapuri Nagar 2nd Cross, Karur, Tamilnadu - 639002	camskar@camsonline.com	04324	233893	
133	Bikaner	CSC	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	camsbkn@camsonline.com	0151	2970602	
134	Kakinada	CSC	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	camskkd@camsonline.com	0884	2358566	
135	Bilaspur	CSC	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	camsbil@camsonline.com		07752490706	
136	Vapi	CSC	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	camsvap@camsonline.com		9104883239	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
137	Ambala	CSC	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana – 133001	camsamb@camsonline.com	0171	4077086	
138	Agartala	CSC	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	camsaga@camsonline.com	0381	2971823	
139	Saharanpur	CSC	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	camssah@camsonline.com	0132	7963940	
140	Kharagpur	CSC	"Silver Palace" OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305	camskhg@camsonline.com	3222	354801	9800456034
141	Tiruvalla	CSC	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105	camstvl@camsonline.com	0469	2960071	
142	Alleppey	CSC	Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001	camsalp@camsonline.com	0477	2237664	
143	Noida	CSC	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida – 201301	camsnoi@camsonline.com	0120	4562490	
144	Thane	CSC	Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601	camsthn@camsonline.com	022	62791000	
145	Andheri	CSC	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	camsadh@camsonline.com	022	66662054	
146	Sangli	CSC	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	camssgi@camsonline.com		7066316616	
147	Jalna	CSC	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	camsjna@camsonline.com	02482	234766	
148	Ghatkopar	CSC	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	camsgkp@camsonline.com	022	62842803	
149	Borivali	CSC	501 – TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092	Camsbor@camsonline.com	022	62490300	
150	Vashi	CSC	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Stationm Vashi, Navi Mumbai - 400705	<u>camsvsh@camsonline.com</u>	022	44555197	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
151	Pitampura	CSC	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034	camspdel@camsonline.com	011	40367369	
152	Tambaram	CSC	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	camstam@camsonline.com	044	22267030	
153	Janakpuri	CSC	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	camsjdel@camsonline.com	011	41254618	
154	Bangalore(Wilson Garden)	CSC	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027	camsbwg@camsonline.com		9513759058	
155	Karnal	CSC	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	camsknl@camsonline.com	0184	4043407	
156	Kalyan	CSC	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301	camskyn@camsonline.com		09769762500	
157	Bharuch	CSC	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	camsbrh@camsonline.com	02642	262242	
158	Nadiad	CSC	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	camsndi@camsonline.com	0268	2550075	
159	Ahmednagar	CSC	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	camsamn@camsonline.com	0241	2344555	
160	Basti	CSC	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	camsbst@camsonline.com	05542	281180	
161	Chhindwara	CSC	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	camschi@camsonline.com		7389584098	
162	Chittorgarh	CSC	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	camscor@camsonline.com	01472	476800	4258576
163	Darbhangha	CSC	Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com	06272	245002	
164	Dharmapuri	CSC	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	camsdmp@camsonline.com	04342	296522	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
165	Dhule	CSC	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	camsdhu@camsonline.com	02562	241281	
166	Faizabad	CSC	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh-224001	camsfzd@camsonline.com	05278	358424	
167	Gandhidham	CSC	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	camsgdm@camsonline.com	02836	233220	
168	Gulbarga	CSC	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	camsglg@camsonline.com		8050083542	
169	Haldia	CSC	Mouza - Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	camshld@camsonline.com	03224	796951	
170	Haldwani	CSC	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	camshdw@camsonline.com	05946	222499	
171	Himatnagar	CSC	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	camshim@camsonline.com	02772	244332	
172	Hoshiarpur	CSC	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	camshsp@camsonline.com	01882	295987	244353
173	Hosur	CSC	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110	camshos@camsonline.com	04344	9344861916	
174	Jaunpur	CSC	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	camsjnp@camsonline.com	05452	243032	
175	Katni	CSC	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	camskat@camsonline.com	07622	299123	9203900509
176	Khammam	CSC	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001	camskmm@camsonline.com	08742	229793	
177	Malda	CSC	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	camsmld@camsonline.com	03512	2269071	9851456218
178	Manipal	CSC	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	camsmpl@camsonline.com	0820	2573233	
179	Mathura	CSC	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	camsmtr@camsonline.com	0565	7252000551	
180	Moga	CSC	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001	camsmog@camsonline.com	01636	513234	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
181	Namakkal	CSC	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	camsnmk@camsonline.com		9159294592	
182	Palanpur	CSC	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	camspal@camsonline.com	02742	254224	
183	Rae Bareli	CSC	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	camsrae@camsonline.com		9889901201	
184	Rajapalayam	CSC	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	camsrjp@camsonline.com	04563	220858	
185	Ratlam	CSC	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	camsrml@camsonline.com	07412	400066	
186	Ratnagiri	CSC	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	camsrag@camsonline.com	02352	355029	
187	Roorkee	CSC	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	camsrke@camsonline.com	01332	272242	
188	Sagar	CSC	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	camssag@camsonline.com	07582	408402	246247
189	Shahjahanpur	CSC	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	camsspn@camsonline.com	05842	228424	
190	Sirsa	CSC	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	camssrs@camsonline.com	01666	233593	
191	Sitapur	CSC	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	camsstp@camsonline.com	05862	350850	
192	Solan	CSC	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	camssol@camsonline.com	01792	220705	
193	Srikakulam	CSC	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam – 532 001	camssrk@camsonline.com	08942	228288	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
194	Sultanpur	CSC	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	camssln@camsonline.com	05362	351925	
195	Surendranagar	CSC	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	camssng@camsonline.com	02752	232599	
196	Tinsukia	CSC	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	camstin@camsonline.com	0374	2335876	2336742
197	Tuticorin	CSC	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	camstcn@camsonline.com	0461	4000770	
198	Ujjain	CSC	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	camsujn@camsonline.com	0734	4030019	
199	Yavatmal	CSC	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	camsyav@camsonline.com	07232	237045	
200	Kukatpally	CSC	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	camshyb@camsonline.com	040	23152618	
201	Chennai-Satelite ISC	CSC	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	chennai_isc@camsonline.com	044	28432650	
202	Mapusa (Parent ISC : Goa)	CC	Office No. 503, Buildmore Business Park, New Cana By pass Road, Ximer, Mapusa Goa - 403507	Not applicable			
203	Bhusawal (Parent: Jalgaon TP)	CC	3, Adelaide Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable			
204	Gondal (Parent Rajkot)	CC	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	camsgdl@camsonline.com		8000920007	
205	Vasco(Parent Goa)	CC	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Not applicable	0832	3251755	
206	Kolkata-CC (Kolkata Central)	CC	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001	Not applicable	033	32011192	
207	Bankura	CSC - Paid location of MF	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	camsbqa@camsonline.com	03242	252668	
208	Coochbehar	CSC - Paid location of MF	Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist, Cooch Behar, West Bengal - 736101	camschb@camsonline.com	03582	226739	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
209	Coochbehar	CSC	S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar, PIN- 736101	camschb@camsonline.com	03582	226739	
210	Gaya	CSC - Paid location of MF	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	camsgaya@camsonline.com		9472179424	
211	Haridwar	CSC - Paid location of MF	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	camshwr@camsonline.com		7900777785	
212	Dibrugarh	CSC - Paid location of MF	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	camsdbrg@camsonline.com	0373	2323602	
213	Korba	CSC - Paid location of MF	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	camskrba@camsonline.com	07759 - 356037	9425227943	
214	Biharsharif	CSC - Paid location of MF	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	camsbhsf@camsonline.com		8544093740	9472179424
215	Gandhi Nagar	CSC - Paid location of MF	No. 507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421	camsgnr@camsonline.com	079	23600400	
216	Shillong	CSC - Paid location of MF	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001	camsslg@camsonline.com	0364	3560860	2502511
217	Jalpaiguri	CSC - Paid location of MF	Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101	camsjalpai@camsonline.com	03561	222299	
218	Nanded	CSC - Paid location of MF	Shop No. 8, 9, Cellar "Raj Mohammed Complex", Main Road, Shri Nagar, Nanded - 431605	camsnan@camsonline.com	02462	359069	9579444034
219	Latur	CSC - Paid location of MF	Shop No. 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Pincode - 413512, Maharashtra	camslur@camsonline.com		7798557446	
220	Ichalkaranji	CSC- Paid location of MF	12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji-416115 Maharashtra	camsich@camsonline.com		8830989955	

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

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

SRNO	State	City	POS Entity	Address	Contact
1	ANDHRA PRADESH	ANANTAPUR	CAMS	15-570-33 I Floor Pallavi Towers, Opp:Canara Bank Subash Road Anantapur 515001	Phone : 08554-651024 Email : camsatp@camsonline.com
2	ANDHRA PRADESH	GUNTUR	CAMS	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002	Phone : 0863-6572002 Email : camsgun@camsonline.com
3	ANDHRA PRADESH	KADAPA	CAMS	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001	Phone : 08562-248695 Email : camskdp@camsonline.com
4	ANDHRA PRADESH	KAKINADA	CAMS	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001	Phone : 0884-6560102 Email : camskkd@camsonline.com
5	ANDHRA PRADESH	KURNOOL	CAMS	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	Phone : 08518-650391 Email : camskri@camsonline.com
6	ANDHRA PRADESH	NELLORE	CAMS	9/756 First Floor ImmadiSETTY Towers Ranganayakulapet Road, Santhapet Nellore 524001	Phone : 0861-6510536 Email : camsnel@camsonline.com
7	ANDHRA PRADESH	RAJAHMUNDRY	CAMS	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101	Phone : 0883-6560401 Email : camsrmd@camsonline.com
8	ANDHRA PRADESH	TIRUPATHI	CAMS	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501	Phone : 0877-6561003 Email : camstpt@camsonline.com
9	ANDHRA PRADESH	VIJAYAWADA	CAMS	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010	Phone : 0866-6500103 Email : camsvij@camsonline.com
10	ANDHRA PRADESH	VISAKHAPATNAM	CAMS	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016	Phone : 0891-6502009/6502010 Email : camsviz@camsonline.com
11	ASSAM	GUWAHATI	CAMS	A.K. Azad Road Rehabari Guwahati 781008	Phone : 0361-2607771 Email : camsgwt@camsonline.com

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12	BIHAR	BHAGALPUR	CAMS	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001	Mobile : +91 9264499905 Email : camsbldp@camsonline.com
13	BIHAR	MUZAFFARPUR	CAMS	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001	Phone : 0621-2244086 Email : camsmuz@camsonline.com
14	BIHAR	PATNA	CAMS	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001	Phone : 0612-6500367 Email : camspat@camsonline.com
15	CHANDIGARH	CHANDIGARH	CAMS	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017	Email : camscha@camsonline.com
16	CHHATTISGARH	BHILAI	CAMS	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020	Mobile : +91-9203900630 / 9907218680 Email : camsbhi@camsonline.com
17	CHHATTISGARH	BILASPUR	CAMS	Beside HDFC Bank Link Road Bilaspur 495001	Mobile : +91-9203900626 Email : camsbil@camsonline.com
18	CHHATTISGARH	RAIPUR	CAMS	HIG C-23 Sector 1 Devendra Nagar Raipur 492004	Mobile : +91-9203900584 Email : camsrai@camsonline.com
19	DELHI	NEW DELHI	CAMS	401 to 404, 4th Floor Kanchan Junga Building Barakhamba Road New Delhi 110001	Phone : 011-3048 2468 Email : camsdcl@camsonline.com
20	GOA	MARGAO	CAMS	Virginkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601	Phone : 0832-6480250 Email : camsmrg@camsonline.com
21	GOA	PANJIM	CAMS	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001	Phone : 0832-6450439 Email : camsgoa@camsonline.com
22	GUJARAT	AHMEDABAD	CAMS	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006	Email : camsaahm@camsonline.com
23	GUJARAT	ANAND	CAMS	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001	Phone : 02692 - 240982 Email : camsana@camsonline.com
24	GUJARAT	ANKLESHWAR	CAMS	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002	Mobile : +91-9228000594 Email : camsakl@camsonline.com

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25	GUJARAT	BHAVNAGAR	CAMS	501 – 503, Bhayani Skyline Behind Joggers Park Atabhai Road Bhavnagar 364001	Phone : 0278–2225572 Email : camsbha@camsonline.com
26	GUJARAT	BHUJ	CAMS	Office No. 4-5, First Floor RTO Relocation Commercial Complex –B Opp. Fire Station, Near RTO Circle Bhuj 370001	Phone : 02832-650103 Email : camsbuj@camsonline.com
27	GUJARAT	JAMNAGAR	CAMS	207 Manek Centre P N Marg Jamnagar 361001	Phone : 0288-6540116 Email : camsjam@camsonline.com
28	GUJARAT	JUNAGADH	CAMS	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr.Alkapuri Opp. Zansi Rani Statue Junagadh 362001	Phone : 0285-6540002 Email : camsjdh@camsonline.com
29	GUJARAT	MEHSANA	CAMS	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002	Phone : 02762-230169 Email : camsmna@camsonline.com
30	GUJARAT	NAVSARI	CAMS	16 1st Floor Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari 396445	Phone : 02637-650144/236164 Email : camsnvs@camsonline.com
31	GUJARAT	RAJKOT	CAMS	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001	Phone : 0281-2227552 / 2227553 Email : camsraj@camsonline.com
32	GUJARAT	SURAT	CAMS	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002	Phone : 0261–2472216 Email : camssur@camsonline.com
33	GUJARAT	VADODARA	CAMS	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007	Phone: 0265 - 2330406 Email : camsvad@camsonline.com
34	GUJARAT	VALSAD	CAMS	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001	Mobile : 02632 - 245239 Email : camsvad@camsonline.com
35	GUJARAT	VAPI	CAMS	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195	Phone : 0260-6540104 Email : camsvap@camsonline.com
36	HARYANA	AMBALA	CAMS	Opposite Peer Bal Bhawan Road Ambala 134003	Mobile : +91-9254303805 Email : camsamb@camsonline.com
37	HARYANA	FARIDABAD	CAMS	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad 121002	Email : camsfdb@camsonline.com
38	HARYANA	GURGAON	CAMS	Unit No-115, 1st Floor, Vipul Agora Building Sector 28 Near Sahara Mall Mehrauli, Gurgaon Road Gurgaon 122001	Phone : 0124-4048022 Email : camsgur@camsonline.com

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39	HARYANA	HISAR	CAMS	12 Opp. Bank of Baroda Red Square Market Hisar 125001	Mobile : +91-9254303804 Email : camshsr@camsonline.com
40	HARYANA	PANIPAT	CAMS	SCO 83-84 Ist Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103	Mobile : +91-9254303801 Email : camspan@camsonline.com
41	HARYANA	ROHTAK	CAMS	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001	Mobile : +91-9254303802 Email : camsrok@camsonline.com
42	HARYANA	YAMUNA NAGAR	CAMS	124 B/R Model Town Yamuna Nagar 135001	Phone : 01732-796099 Email : camsynr@camsonline.com
43	HIMACHAL PRADESH	SHIMLA	CAMS	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001	Phone : 0177-6190997 Email : camssml@camsonline.com
44	JAMMU AND KASHMIR	JAMMU	CAMS	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004	Phone : 0191-2432601 Email : camsjmu@camsonline.com
45	JHARKHAND	BOKARO	CAMS	1st Floor, Plot No. HE-7 City Centre, Sector 4 Bokaro Steel City Bokaro 827004	Mobile : +91-7050005901 06542 359182 Email : camsbkr@camsonline.com
46	JHARKHAND	DEOGHAR	CAMS	S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112	Mobile : +91-9234300463 Email : camsdeo@camsonline.com
47	JHARKHAND	DHANBAD	CAMS	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001	Phone : 0326-2304675 Email : camsdha@camsonline.com
48	JHARKHAND	HAZARIBAG	CAMS	Municipal Market Annanda Chowk Hazaribag 825301	Mobile : +91-9234300462 Email : camshaz@camsonline.com
49	JHARKHAND	JAMSHEDPUR	CAMS	Room No. 15 Ist Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001	Phone : 0657-6450162 Email : camsjpr@camsonline.com
50	JHARKHAND	RANCHI	CAMS	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001	Phone : 0651-2212133 Email : camsrn@camsonline.com
51	KARNATAKA	BANGALORE	CAMS	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042	Phone : 080-30574709 Email : camsbgl@camsonline.com
52	KARNATAKA	BELGAUM	CAMS	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006	Mobile : +91-9243689047 Email : camsbel@camsonline.com

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53	KARNATAKA	BELLARY	CAMS	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101	Mobile : +91-9243689044 Email : camsbry@camsonline.com
54	KARNATAKA	DAVANGERE	CAMS	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002	Mobile : +91-9243689048 Email : camsdvg@camsonline.com
55	KARNATAKA	HUBLI	CAMS	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029	Mobile : +91-9243689042 Email : camshub@camsonline.com
56	KARNATAKA	MANGALORE	CAMS	14-6-674/15(1), SHOP NO - UG11-2 Maximus Complex Light House Hill Road Mangalore 575001	Email : camsmn@camsonline.com
57	KARNATAKA	MYSORE	CAMS	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009	Phone : 0821-4053255 Email : camsmys@camsonline.com
58	KARNATAKA	SHIMOGA	CAMS	Near Gutti Nursing Home Kuvempu Road Shimoga 577201	Mobile : +91-9243689049 Email : camsshi@camsonline.com
59	KERALA	ALLEPPEY	CAMS	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001	Phone : 0477-6060693 Email : camsalp@camsonline.com
60	KERALA	CALICUT	CAMS	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016	Phone : 0495 2742276 Email : camsclt@camsonline.com
61	KERALA	COCHIN	CAMS	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016	Phone: 0484-4864818 Email: camscoc@camsonline.com
62	KERALA	KANNUR	CAMS	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004	Phone : 0497-6060003 Email : camsknr@camsonline.com
63	KERALA	KOLLAM	CAMS	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006	Phone : 0474-2742823 Email : camsklm@camsonline.com
64	KERALA	KOTTAYAM	CAMS	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001	Phone : 0481-6060018 Email : camsktm@camsonline.com
65	KERALA	PALAKKAD	CAMS	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001	Phone : 0491-6060313 Email : camspkd@camsonline.com

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66	KERALA	THIRUVALLA	CAMS	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105	Phone : 0469-6061004 Email : camstvl@camsonline.com
67	KERALA	THRISSUR	CAMS	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001	Phone : 0487-6060019 Email : camstur@camsonline.com
68	KERALA	TRIVANDRUM	CAMS	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum 695010	Phone : 0471-6060049 Email : camstvm@camsonline.com
69	MADHYA PRADESH	BHOPAL	CAMS	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011	Mobile : +91-9203900546 Email : camsbhp@camsonline.com
70	MADHYA PRADESH	GWALIOR	CAMS	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office, Gwalior 474002	Mobile : +91-9203900504 Email : camsgwa@camsonline.com
71	MADHYA PRADESH	INDORE	CAMS	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001	Mobile : 0731- 4979972 Email : camsind@camsonline.com
72	MADHYA PRADESH	JABALPUR	CAMS	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001	Mobile : 0761-4922144 Email : camsjab@camsonline.com
73	MAHARASHTRA	AKOLA	CAMS	Opp. R L T Science College Civil Lines Akola 444001	Phone : 0724-6450233 Email : camsako@camsonline.com
74	MAHARASHTRA	AMARAVATI	CAMS	81 Gulsham Tower Near Panchsheel Amaravati 444601	Phone : 0721-6450006 Email : camsama@camsonline.com
75	MAHARASHTRA	AURANGABAD	CAMS	2nd Floor, Block No. D-21-D- 22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank Aurangabad 431001	Phone : 0240-6450226 Email : camsaur@camsonline.com
76	MAHARASHTRA	JALGAON	CAMS	70 Navipeth Opp. Old Bus Stand Jalgaon 425001	Phone : 0257-6450111 Email : camsjlg@camsonline.com
77	MAHARASHTRA	JALNA	CAMS	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203	Phone : 02482-234766 Email : camsjna@camsonline.com

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78	MAHARASHTRA	KOLHAPUR	CAMS	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001	Phone : 0231-2653303 Email : camskhp@camsonline.com
79	MAHARASHTRA	MUMBAI	CAMS	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali – West Mumbai - 400 092	Phone : 022-62490300 Email : camsbor@camsonline.com
80	MAHARASHTRA	MUMBAI	CAMS	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069	Phone : 022-26820728 Email : camsadh@camsonline.com
81	MAHARASHTRA	MUMBAI	CAMS	Rajabahdur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023	Phone : 022-30282478 Email : camsbby@camsonline.com
82	MAHARASHTRA	MUMBAI	CAMS	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077	Phone : 022-62842803 Email: camsgkp@camsonline.com
83	MAHARASHTRA	NAGPUR	CAMS	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010	Phone : 0712-6450492 Email : camsnpr@camsonline.com
84	MAHARASHTRA	NASIK	CAMS	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005	Phone : 0253-6450102 Email : camsnsk@camsonline.com
85	MAHARASHTRA	NAVI MUMBAI	CAMS	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705	Phone : 022-27810336 Email: camsvsh@camsonline.com
86	MAHARASHTRA	PUNE	CAMS	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052	Phone: 020-25442922 / 020-25442923 Email : camspun@camsonline.com
87	MAHARASHTRA	SANGLI	CAMS	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416	Phone : 7066316616 Email : camssgi@camsonline.com
88	MAHARASHTRA	SATARA	CAMS	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002	Phone : 02162-645297 Email : camssat@camsonline.com

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89	MAHARASHTRA	SOLAPUR	CAMS	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001	Phone : 0217-6450555 Email : camsslp@camsonline.com
90	MAHARASHTRA	THANE	CAMS	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601	Phone : 022 62791000 Email : camsth@camsonline.com
91	ORISSA	BALASORE	CAMS	B C Sen Road Balasore 756001	Mobile : +91-9238120075 Email : camsb@camsonline.com
92	ORISSA	BERHAMPUR	CAMS	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002	Mobile : 0680-2250401 Email : camsb@camsonline.com
93	ORISSA	BHUBANESWAR	CAMS	Plot No- 501/1741/1846 Office No-203, 2nd Floor, Center Point Sriya Talkies Road, Kharvel Nagar Unit 3 Bhubaneswar 751001	Phone : 0674-6012120 Email : camsb@camsonline.com
94	ORISSA	CUTTACK	CAMS	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001	Mobile : +91-9238120072 Email : camsc@camsonline.com
95	ORISSA	ROURKELA	CAMS	2nd Floor, J B S Market Complex Udit Nagar Rourkela 769012	Mobile : 9938237542 Email : camsr@camsonline.com
96	ORISSA	SAMBALPUR	CAMS	Opp. Town High School Sansarak Sambalpur 768001	Mobile : +91-9238120074 Email : camss@camsonline.com
97	PUNJAB	AMRITSAR	CAMS	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001	Phone : 0183-5009990 Email : camsa@camsonline.com
98	PUNJAB	BHATINDA	CAMS	2907 GH GT Road Near Zila Parishad Bhatinda 151001	Phone : 0164-6050076 Email : camsb@camsonline.com
99	PUNJAB	JALANDHAR	CAMS	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001	Phone : 0181-6050001 Email : camsj@camsonline.com
100	PUNJAB	LUDHIANA	CAMS	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Viridis Lab), Sarabha Nagar, Pulli Pakhawal Road P.O. Model Town Ludhiana 141002	Phone : 0161 - 4060315 Email : camsl@camsonline.com
101	PUNJAB	PATIALA	CAMS	35 New Lal Bagh Colony Patiala 147001	Phone : 0175-6050002 Email : camsp@camsonline.com

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102	RAJASTHAN	AJMER	CAMS	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001	Phone : 8003525816 / 0145- 2425814 Email : camsajm@camsonline.com
103	RAJASTHAN	ALWAR	CAMS	256 A Scheme 1 Arya Nagar Alwar 301001	Mobile : +91 8875138138 Email : camsalw@camsonline.com
104	RAJASTHAN	BHILWARA	CAMS	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001	Mobile : +91-9214245810 Email : camsbhl@camsonline.com
105	RAJASTHAN	BIKANER	CAMS	Shop No F 4 & 5 Bothra Complex Modern Market Bikaner 334001	Mobile : +91-9214245819 Email : camsbkn@camsonline.com
106	RAJASTHAN	JAIPUR	CAMS	R-7 Yudhisthir Marg C- Scheme Behind Ashok Nagar Police Station Jaipur 302001	Phone : 0141-4047667 Email : camsjai@camsonline.com
107	RAJASTHAN	JODHPUR	CAMS	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003	Mobile : 0291 - 2628038 Email : camsjpd@camsonline.com
108	RAJASTHAN	KOTA	CAMS	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007	Mobile : +91-9214245811 Email : camskot@camsonline.com
109	RAJASTHAN	SRI GANGANAGAR	CAMS	18 L Block Sri Ganganagar 335001	Mobile : +91-9214245818 Email : camssgnr@camsonline.com
110	RAJASTHAN	UDAIPUR	CAMS	Shree Kalyanam, 50, Tagore Nagar Sector – 4, Hiranmagri Udaipur 313001	Phone: 0294-2454567 Email : camsudp@camsonline.com
111	TAMIL NADU	CHENNAI	CAMS	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034	Email : camslb1@camsonline.com
112	TAMIL NADU	COIMBATORE	CAMS	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002	Phone : 0422-2434355, 2434353 Email : camscbe@camsonline.com
113	TAMIL NADU	ERODE	CAMS	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001	Phone : 0424-6455440 Email : camserd@camsonline.com
114	TAMIL NADU	KARUR	CAMS	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002	Mobile : +91-9244950001 Email : camskar@camsonline.com

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115	TAMIL NADU	KUMBAKONAM	CAMS	Jailani Complex 47 Mutt Street Kumbakonam 612001	Phone : 0435-6455433 Email : camskum@camsonline.com
116	TAMIL NADU	MADURAI	CAMS	#278, 1st Floor, North Perumal Maistry Street (Nadar Lane) Madurai 625001	Phone : 0452-6455009 Email : camsmdu@camsonline.com
117	TAMIL NADU	PONDICHERRY	CAMS	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001	Phone : 0413-6455015 Email : camspdy@camsonline.com
118	TAMIL NADU	SALEM	CAMS	No.2 I Floor Vivekananda Street New Fairlands Salem 636016	Phone : 0427-6455121 Email : camssal@camsonline.com
119	TAMIL NADU	TIRUNELVELI	CAMS	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001	Phone : 0462-6455081 Email : camstrv@camsonline.com
120	TAMIL NADU	TIRUPUR	CAMS	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601	Phone : 0421-6455232 Email : camstrp@camsonline.com
121	TAMIL NADU	TRICHY	CAMS	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018	Phone : 0431-6455024 Email : camstri@camsonline.com
122	TAMIL NADU	VELLORE	CAMS	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001	Phone : Email : camsvcl@camsonline.com
123	TELANGANA	KARIMNAGAR	CAMS	H.No.7-1-257 Upstairs S.B.H Mankammathota Karimnagar 505001	Phone : 0878-6500117 Email : camskri@camsonline.com
124	TELANGANA	SECUNDERABAD	CAMS	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003	Email : camshyd@camsonline.com
125	TELANGANA	WARANGAL	CAMS	A.B.K Mall Near Old Bus Depot Road F-7 Ist Floor Ramnagar, Hanamkonda Warangal 506001	Phone : 0870-6560141 Email : camswgl@camsonline.com
126	TRIPURA	AGARTALA	CAMS	Krishna Nagar Advisor Chowmuhan (Ground Floor) Agartala 799001	Mobile : +91-9862923301 Email : camsaga@camsonline.com
127	UTTAR PRADESH	AGRA	CAMS	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002	Phone : 0562-6450672 Email : camsagr@camsonline.com

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128	UTTAR PRADESH	ALIGARH	CAMS	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001	Phone : 0571-6450271 Email : camsalg@camsonline.com
129	UTTAR PRADESH	ALLAHABAD	CAMS	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001	Phone : 0532-6061278 Email : camsall@camsonline.com
130	UTTAR PRADESH	BAREILLY	CAMS	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001	Phone : 0581-6450121 Email : camsbly@camsonline.com
131	UTTAR PRADESH	GHAZIABAD	CAMS	B-11, LGF RDC Rajnagar Ghaziabad 201002	Phone : 0120-6510540 Email : camsgaha@camsonline.com
132	UTTAR PRADESH	GORAKHPUR	CAMS	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001	Phone : 0551-6061245 Email : camsgor@camsonline.com
133	UTTAR PRADESH	JHANSI	CAMS	372/18 D, Ist Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001	Phone : 9839370008 Email : camsjhs@camsonline.com
134	UTTAR PRADESH	KANPUR	CAMS	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001	Mobile : 8573000039 Email : camskpr@camsonline.com
135	UTTAR PRADESH	LUCKNOW	CAMS	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001	Phone : 0522-3918002 Email : camsluc@camsonline.com
136	UTTAR PRADESH	MEERUT	CAMS	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002	Phone : 0121-6454521 Email : camsmee@camsonline.com
137	UTTAR PRADESH	MORADABAD	CAMS	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001	Phone : 0591-6450125 Email : camsbmd@camsonline.com
138	UTTAR PRADESH	NOIDA	CAMS	Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K- 82, Sector -18 Noida 201301	Phone : 0120-4562490 Email : camsnoida@camsonline.com
139	UTTAR PRADESH	SAHARANPUR	CAMS	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001	Phone : 0132-7963940 Email : camssah@camsonline.com

SRNO	State	City	POS Entity	Address	Contact
140	UTTAR PRADESH	VARANASI	CAMS	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010	Mobile : 8400890007 Email : camsvr@camsonline.com
141	UTTARAKHAND	DEHRADUN	CAMS	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001	Phone : 0135-6455486 Email : camsdun@camsonline.com
142	WEST BENGAL	ASANSOL	CAMS	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303	Mobile : +91-9233500368 Email : camsasa@camsonline.com
143	WEST BENGAL	BURDWAN	CAMS	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101	Phone : 0342 3551397 Email : camsbdw@camsonline.com
144	WEST BENGAL	DURGAPUR	CAMS	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216	Mobile : 0343-2545420/30 Email : camsdur@camsonline.com
145	WEST BENGAL	KALYANI	CAMS	A-1/50 Block Akalyani Dist Nadia Kalyani 741235	Phone : 033-32422712 Email : camskal@camsonline.com
146	WEST BENGAL	KHARAGPUR	CAMS	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301	Mobile : +91-9233500715 Email : camskhg@camsonline.com
147	WEST BENGAL	KOLKATA	CAMS	Saket Building 44 Park Street 2nd Floor Kolkata 700 016	Phone : 033-30582285 Email : camscal@camsonline.com
148	WEST BENGAL	SILIGURI	CAMS	17B Swamiji Sarani Siliguri 734001	Mobile : +91-9233500714 Email : camssil@camsonline.com
149	MAHARASHTRA	Thane	MF Utilitie s India Pvt Ltd	103-105, Orion Business Park, Ghodbunder Road,Kapurbawdi, Thane (West) 400 610	Phone: +91 22 6290 6363 mfuthn@mfuindia.in

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