

**DSP** MUTUAL FUND  
SCHEME INFORMATION DOCUMENT

**SECTION I**

**DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund**

(An open ended target maturity index fund investing in the constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index. A relatively high interest rate risk and relatively low credit risk.)

<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>Income over long term</li> <li>An open ended target maturity index fund that seeks to track the performance of Nifty SDL Plus G-Sec Jun 2028 30:70 Index, subject to tracking error.</li> </ul> <p>* Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p>	<p><b>Scheme Riskometer</b></p> <p style="text-align: center;"><b>RISKOMETER</b> <b>THE RISK OF THE SCHEME IS LOW TO MODERATE</b></p>	<p><b>Benchmark Riskometer</b></p> <p>Nifty SDL Plus G-Sec Jun 2028 30:70 Index</p> <p style="text-align: center;"><b>RISKOMETER</b> <b>THE RISK OF THE BENCHMARK IS LOW TO MODERATE</b></p>
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(For latest Riskometers, investors may refer on the website of the Fund viz. [www.dspim.com](http://www.dspim.com))

**Potential Risk Class Matrix:** The potential risk class matrix of the scheme based on interest rate risk and credit risk is as follows:

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

**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	:Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021
Website of the entities	: <a href="http://www.dspim.com">www.dspim.com</a>

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](http://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.

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 November 29, 2024.

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An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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PART I: HIGHLIGHTS/SUMMARY OF THE SCHEME		
Sr. No	Title	Description
I.	Name of the Scheme	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund
II.	Category of the Scheme	Index Funds
III.	Scheme Type	An open ended target maturity index fund investing in the constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index. A relatively high interest rate risk and relatively low credit risk.
IV.	Scheme Code	DSPM/O/O/DIN/21/12/0049
V.	Investment Objective	<p>The investment objective of the scheme is to track the Nifty SDL Plus G-Sec Jun 2028 30:70 Index by investing in Government Securities (G-Sec) and SDLs, maturing on or before June 2028 and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index, subject to tracking error.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</b></p>
VI.	Liquidity/ Listing Details	<p><b>Liquidity details:</b></p> <p>As per SEBI Regulations, the Mutual Fund shall dispatch Redemption proceeds within 3 Working Days from the date of receipt of valid redemption or repurchase request.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p><b>Listing details:</b></p> <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>
VII.	Benchmark (Total Return Index)	<ul style="list-style-type: none"> <li>• Benchmark of the Scheme - Nifty SDL Plus G-Sec Jun 2028 30:70 Index</li> <li>• Justification- The benchmark has been selected as per requirement under Clause no. 1.9 as per SEBI Master Circular.</li> <li>• Second Tier benchmark- Not applicable.</li> </ul>
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 11 p.m. of the same Business Day.</p> <p>The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service centres at various locations. The NAV of the Scheme will also be updated on the AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Further Details in Section II.</p>

IX.	Applicable timelines	<p>Timeline for-</p> <ul style="list-style-type: none"> <li>Dispatch of redemption proceeds -</li> </ul> <p>As per SEBI (MF) Regulations, the Mutual Fund shall despatch the redemption proceeds within 3 working Days from the date of acceptance of redemption request.</p> <p>Investors 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"> <li>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 of the IDCW.</li> </ul>													
X.	<p><b>Plans and Options</b></p> <p>Plans/Options and sub options under the Scheme</p>	<table border="1" data-bbox="695 723 1433 1332"> <thead> <tr> <th>Plan</th> <th>Options</th> <th>Sub-Option</th> <th>Income Distribution cum Capital Withdrawal-Frequency/ Record Date</th> </tr> </thead> <tbody> <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 Income Distribution cum Capital Withdrawal (IDCW) &amp; Reinvestment of Income Distribution cum Capital Withdrawal (IDCW)</td> <td>At the discretion of Trustee</td> </tr> </tbody> </table> <p>The Plans under the Scheme will have common portfolio.</p> <p>Investors may note that under Income Distribution cum Capital Withdrawal options the amounts can be distributed out of investor's capital Equilization Reserve, which is part of sale price that represents realized gains.</p> <p>Notes: Default option: 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 border="1" data-bbox="722 1888 1422 1962"> <tr> <td>If no indication is given under the following</td> <td>Default</td> </tr> </table>	Plan	Options	Sub-Option	Income Distribution cum Capital Withdrawal-Frequency/ Record Date	Regular Plan and Direct Plan	Growth	-	-	Income Distribution cum Capital Withdrawal (IDCW)	Payout of Income Distribution cum Capital Withdrawal (IDCW) & Reinvestment of Income Distribution cum Capital Withdrawal (IDCW)	At the discretion of Trustee	If no indication is given under the following	Default
Plan	Options	Sub-Option	Income Distribution cum Capital Withdrawal-Frequency/ Record Date												
Regular Plan and Direct Plan	Growth	-	-												
	Income Distribution cum Capital Withdrawal (IDCW)	Payout of Income Distribution cum Capital Withdrawal (IDCW) & Reinvestment of Income Distribution cum Capital Withdrawal (IDCW)	At the discretion of Trustee												
If no indication is given under the following	Default														

Option - Growth/ Income Distribution cum Capital Withdrawal (IDCW)	Growth
Sub-option - Payout of Income Distribution cum Capital Withdrawal (IDCW)/ Reinvestment of Income Distribution cum Capital Withdrawal (IDCW)	Payout of Income Distribution cum Capital Withdrawal (IDCW)

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.

**Notes:**

- a. **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	Plan as selected in the application form/transaction	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.

- b. 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.
- c. Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan/Option, with a retrospective effect.
- d. Applications not specifying Scheme/Plans/Options and/ or accompanied by cheque/demand drafts/account to account transfer instructions favouring

		<p>Scheme/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>e. 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. Investors should provide details/instructions only in the space provided in the form. Any details/noting/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.</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 anti- money 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.	<b>Load Structure</b>	<p><b>Exit Load: Nil</b></p> <p><b>Note:</b> No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa.</p>
XII.	<b>Minimum Application Amount/switch in</b>	<ul style="list-style-type: none"> <li>• <b>During NFO:</b> 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.</li> <li>• <b>On continuous basis:</b> Rs. 100/- and any amount thereafter</li> </ul> <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.	<b>Minimum Additional Purchase Amount</b>	Rs. 100/- & any amount thereafter
XIV.	<b>Minimum Redemption/switch out amount</b>	Not applicable
XV.	<b>New Fund Offer Period</b> This is the period during which a new scheme sells its units to the investors.	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.	<b>New Fund Offer Price:</b> This is the price per unit that the investors have to pay to invest during the 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.



XVII.	<b>Segregated portfolio/side pocketing disclosure</b>	As per clause 4.4 of the SEBI Master Circular, the scheme is enabled for segregated portfolio. For Details, kindly refer SAI.
XVIII.	<b>Swing pricing disclosure</b>	<p>In accordance with clause 4.10 of the SEBI Master Circular, Swing pricing framework is applicable.</p> <p>Investors may note that in case the Scheme wind up in future and the AMC reverse the decision of such winding up post announcement, the Scheme shall mandatorily invoke the swing pricing upon re-opening subscriptions and redemption. For details pertaining to swing factor and indicative range of swing factor in such scenario, investors may refer section - “D. Information pertaining to Investments by the Schemes of the Fund” - point “2. Swing Pricing” of SAI.”</p> <p>For Details, kindly refer SAI.</p>
XIX.	<b>Stock lending/short selling</b>	The Scheme will not engage in stock lending/ short selling.
XX.	<b>How to Apply and other details</b>	<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.</p> <p>Please refer further details in section II.</p>
XXI.	<b>Investor services</b>	<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: <a href="mailto:service@dspim.com">service@dspim.com</a></p> <p><u>Contact details for complaint resolution:</u></p> <p><b>Mr. Prakash Pujari</b>  <b>Investor Relations Officer</b>          DSP Asset Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri (East), Mumbai - 400069, Tel.: 022 - 67178000</p> <p><b>Stock Exchange Transactions:</b> For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange.</p> <p><b>MFU Customer Care:</b> 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 <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>.</p>
XXII.	<b>Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes)</b>	The Scheme will mature on June 30, 2028. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.

XXIII.	Special product/facility available during the NFO and on ongoing basis	<p><b>During NFO:</b> 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><b>Special product/facility available on ongoing basis:</b></p> <ol style="list-style-type: none"> <li>1. <b>Systematic Investment Plan (SIP):</b> SIP allows investing fixed amounts regularly on specific dates monthly or quarterly by purchasing Units of the Scheme at applicable Net Asset Value (NAV). <ul style="list-style-type: none"> <li>- <b>Daily SIP facility:</b> 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.</li> <li>- <b>SIP TOP-UP facility:</b> 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 <a href="http://www.dspim.com">www.dspim.com</a></li> <li>- <b>SIP Pause facility:</b> 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.</li> </ul> </li> <li>2. <b>Systematic Transfer Plan (STP):</b> 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). <ul style="list-style-type: none"> <li>- <b>Daily STP facility:</b> 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.</li> </ul> </li> </ol>
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		<p>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 <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>6. <b>One time mandate facility:</b> 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 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>7. <b>Transfer of Income Distribution cum Capital Withdrawal plan (IDCW)</b></p> <p>Unit holders under the Regular Plan &amp; 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 &amp; 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 (DTP).</p> <p>Under DTP, IDCW as &amp; 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 <a href="http://www.dspim.com">www.dspim.com</a></p> <p>For further details, please refer SAI.</p>
XXIV.	Weblink	<p>Link for TER for last 6 months and Daily TER- <a href="https://www.dspim.com/mandatory-disclosures/ter">https://www.dspim.com/mandatory-disclosures/ter</a></p> <p>Link for scheme factsheet- <a href="https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets">https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets</a></p>

XXV.	Minimum installment amount for Systematic Investment Plan (SIP)	Rs. 100/-& any amount thereafter
XXVI.	Minimum installment amount for Systematic Withdrawal Plan (SWP)/ Systematic Transfer Plan (STP) (Applicable only during Continuous Offer)	Rs. 100/-& any amount thereafter
XXVII.	Ongoing/Continuous Offer Period  (This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period)	The Continuous offer for the Scheme commenced from March 21, 2022.

#### 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 Nifty SDL Plus G-Sec Jun 2028 30:70 Index 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: November 29, 2024  
Place: Mumbai

Sd/-  
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, it is anticipated that the asset allocation of the Scheme shall be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Government Securities forming part of the G-Sec portion of Nifty SDL Plus G-Sec Jun 2028 30:70 Index	95%	100%
State Development Loans (SDLs) forming part of the SDL portion Nifty SDL Plus G-Sec Jun 2028 30:70 Index		
*Money Market Instruments including cash and cash equivalents	0%	5%

\*Money Market Instruments will include Triparty REPO (TREPS), Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as permitted by SEBI / RBI from time to time, including schemes of mutual funds.

**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 & Borrowing	Nil	-	
2.	Derivatives	Nil	-	
3.	Securitized Debt	Nil	-	
4.	Debt Instruments with SO / CE rating	Nil	-	
5.	Overseas Securities	Nil	-	
6.	Debt Instruments with special features (AT1 and AT2 Bonds)	Nil	-	
7.	Tri-party repos (including Reverse repo in T-bills and G-sec)	Upto 5%	-	
8.	Other / own mutual funds	Upto 5% of AUM of the Fund level	Clause 4 of the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996	
9.	Repo/ reverse repo transactions in corporate debt securities	Nil	-	
10.	Credit Default Swap transactions	Nil	-	
11.	Unrated money market securities	Upto 5% (refer note-1 )	Clause 12.1 of the SEBI Master Circular	
12.	Short selling	Nil	-	
13.	Short Term Deposit	Refer Note-2	Clause 12.16 of the SEBI Master Circular	

Note:

1. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.

2. 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:

- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- ii. Such short-term deposits shall be held in the name of the Scheme.
- iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval

of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

- iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
- v. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
- vi. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- vii. 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.

The duration of Scheme shall replicate duration of Index, in line with clause 3.5.4 of SEBI Master Circular, subject to maximum permissible deviation of +/- 10%.

This Scheme being the Target Maturity Fund, the following norms for permissible deviation in duration shall apply:

- a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
- b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
- c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.

The Scheme may however invest in Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI.

The net assets of the scheme will be invested in securities constituting the Nifty SDL Plus G-Sec Jun 2028 30:70 Index subject to compliance with clause 3.5 of SEBI Master Circular for Norms for Debt Exchange Traded Funds (ETFs)/Index Funds. A small portion of the net assets will be invested in TREPS / money market instruments permitted by SEBI / RBI.

#### **Cumulative gross exposure -**

As per Clause 12.24 of the SEBI Master Circular, the cumulative gross exposure through , 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.

#### **Maturity Date of the Scheme:**

The Scheme will mature on June 30, 2028. If such a Maturity Date is a non-Business Day, the subsequent Business Day shall be considered as the Maturity Date for the Scheme.

#### **Change in Asset Allocation and Portfolio Rebalancing:**

Subject to the Regulations and below mentioned rebalance timelines, the asset allocation pattern indicated above may deviate depending on factors as follows:

1. After the launch of the Scheme and until full deployment is achieved.
2. In case if the Scheme is planning to participate in the primary issue on the EBP Platform
3. In case of the process of rebalancing of the portfolio in the following events:
  - a. Event of credit rating changes,

- b. Corporate events,
- c. Generating liquidity for redemption proceeds/ IDCW pay-out

In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table above, then the Fund Manager will rebalance the portfolio of the Scheme to the position indicated in the asset allocation table above within a period of 7 calendar days.. However, in case of deviation in the asset allocation beyond 7 Days, the justification for the same shall be provided by the Fund Manager of the Scheme to the Investment Committee and the reason for the same shall be recorded in writing. Any alteration in the investment pattern will be for a short term on defensive considerations as per clause 1.14.1.2 of SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders.

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.

**Rebalancing of deviation due to short term defensive consideration:**

Any alteration in the investment pattern will be for a short term on defensive considerations in line with clause 1.14.1.2 of SEBI Master Circular. The intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days.

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:**

In line with clause 3.5.3.1 of SEBI Master Circular, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days.

Further, any transactions undertaken in the portfolio of Scheme in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

**B. WHERE WILL THE SCHEME INVEST?**

The corpus of the Scheme will invest in Securities which are constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index and in Money Market Instruments.

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. **Investment in Government Securities-** The Scheme would invest in G-Secs comprising part of Nifty SDL Plus G-Sec Jun 2028 30:70 Index and endeavor to track the benchmark index.
2. **Investment in State Development Loans (SDLs)-** The Scheme would invest in State Development Loans issued by State Governments, comprising part of Nifty SDL Plus G-Sec Jun 2028 30:70 Index and endeavor to track the benchmark index.
3. **Money market instruments:** The Scheme may also invest in money market instruments, in compliance with Regulations. Money Market Instruments will include Triparty REPO (TREPS), Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as permitted by SEBI / RBI from time to time, including schemes of mutual funds.
4. **Cash and Cash Equivalents** will include following securities having residual maturity of less than 91 Days:
  - I. TREPS,
  - II. Treasury Bills,
  - III. Government securities, and
  - IV. 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.
5. **Units of Liquid/Money market schemes**
6. **Investment in Short Term Deposits**
7. Any other securities / instruments as may be permitted by SEBI/ RBI from time to time, subject to regulatory approvals, if any.



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

### **C.WHAT ARE THE INVESTMENT STRATEGIES?**

1. The Scheme seeks to track the Nifty SDL Plus G-Sec Jun 2028 30:70 Index subject to tracking errors. Accordingly, the Scheme will invest in G-Secs and SDLs maturing within the maturity date of the Scheme. The Scheme is a Target Maturity Date Index Fund. It will mature on 30 June 2028 and will distribute all of its maturity proceeds (Net Assets) to the Unitholders within 10 (Ten) Business days from the date of maturity of the Scheme, in line with current regulatory timelines.
2. The Scheme will follow Buy & Hold investment strategy in which existing bonds will be held till maturity unless sold for meeting redemptions, payment of IDCW, rebalancing requirement or optimizing portfolio construction process.
3. The portfolio of eligible securities invested by the Scheme is expected to have, in aggregate, fundamental characteristics such as modified duration, weighted average maturity, aggregate credit ratings, aggregate Yield To Maturity (YTM) etc. along with other liquidity parameters in line with Nifty SDL Plus G-Sec Jun 2028 30:70 Index. The Scheme may or may not hold all of the eligible securities which are part of Nifty SDL Plus G-Sec Jun 2028 30:70 Index
4. The Scheme may also participate in new issuances / private placement by the eligible issuers which are currently not part of the index but will eventually get included in the index during the next rebalancing period. The Scheme may participate in such issuances only if they meet all eligibility criteria as defined by the index and suitable from asset allocation perspective and other parameters of the Scheme.
5. The duration of Scheme shall replicate duration of Index, in line with clause 3.5.4 of SEBI Master Circular, subject to maximum permissible deviation of +/- 10%.

This Scheme being the Target Maturity Fund, the following norms for permissible deviation in duration shall apply:

- a) For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher.
- b) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.
- c) However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme.

6. The Scheme's exposure to money market instruments will be in line with the asset allocation table.

### **Portfolio Turnover**

The Scheme is a Target Maturity Date Index Fund. It is expected to be managed in a passive manner. The Scheme will endeavor to keep the portfolio turnover at a minimum. However, the portfolio turnover ratio may vary as the Scheme may change the portfolio according to Asset Allocation to align itself with the objectives of the Scheme and in accordance with the composition of Nifty SDL Plus G-Sec Jun 2028 30:70 Index. The effect of higher portfolio turnover could be higher brokerage and transaction costs.

### **D.HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

Benchmark (Total Returns Index): **Nifty SDL Plus G-Sec Jun 2028 30:70 Index**

Justification- The benchmark has been selected as per required under Clause no. 1.9 as per SEBI Master Circular. The benchmark has been chosen as the Scheme will invest in securities which are constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index subject to compliance with clause 3.5 of SEBI Master Circular for Norms for Debt Exchange Traded Funds (ETFs)/Index Funds. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme.

## E.WHO MANAGES THE SCHEME?

Name of Fund Manager	Age	Tenure	Educational Qualifications	Brief Experience	Other schemes managed by Fund Manager
Mr. Laukik Bagwe	47 Years	2 Years 7 Months (managing the scheme since March 2022)	BCOM. PGDBA (Finance)	Over 23 years of experience: From April 2023 to Current: Vice President - DSPAM. From November 2007 to March 2023: Vice President - DSPIM. From November 2003 to October 2007 - Derivium Capital & Securities Private Limited - Head Fixed Income- Trading - SLR & NONSLR Broking. From June 2000 to October 2003 - Birla Sunlife Securities Ltd. - Manager - SLR & NONSLR Broking.	DSP 10Y G-Sec Fund DSP Corporate Bond Fund DSP Credit Risk Fund DSP CRISIL SDL Plus G-Sec Apr 2033 50:50 Index Fund DSP Dynamic Asset Allocation Fund DSP FMP Series - 264 - 60M - 17D DSP FMP Series 267 - 1246 Days DSP FMP Series 268 - 1281 Days DSP FMP Series 270 - 1144 Days DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund DSP Short Term Fund DSP Liquidity Fund DSP Ultra Short Fund
Mr. Shantanu Godambe	38 Years	1 Year and 4 Months (Managing the scheme since July 2023)	CFA, MS(Finance), B.Com	Over 17 Years of Experience: From April 2023 Onwards: Vice President (Investments - Fixed Income) - DSP Asset Managers Private Limited March 2023: Vice President (Investments - Fixed Income) - DSP Investment Managers Private Limited From January 2016-February 2023: Group Executive Vice President - Financial Markets - Yes Bank Ltd From November 2008-January 2016: Head - SLR Desk - Prebon Yamane India Ltd	DSP 10Y G-Sec Fund DSP Aggressive Hybrid Fund DSP Banking and PSU Debt Fund DSP CRISIL SDL Plus G-Sec Apr 2033 50:50 Index Fund DSP Equity Savings Fund DSP Floater Fund DSP Gilt Fund DSP Multi Asset Allocation Fund DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund DSP Regular Savings Fund DSP Strategic Bond Fund

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

### List of other existing Index schemes-

1. DSP Nifty 50 Equal Weight Index Fund
2. DSP Nifty Next 50 Index Fund
3. DSP Nifty 50 Index Fund
4. DSP CRISIL SDL Plus G-Sec Apr 2033 50:50 Index Fund
5. DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund
6. DSP Nifty Midcap 150 Quality 50 Index Fund

7. DSP Nifty Smallcap250 Quality 50 Index Fund
8. DSP Nifty Bank Index Fund
9. DSP Nifty Top 10 Equal Weight Index Fund

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

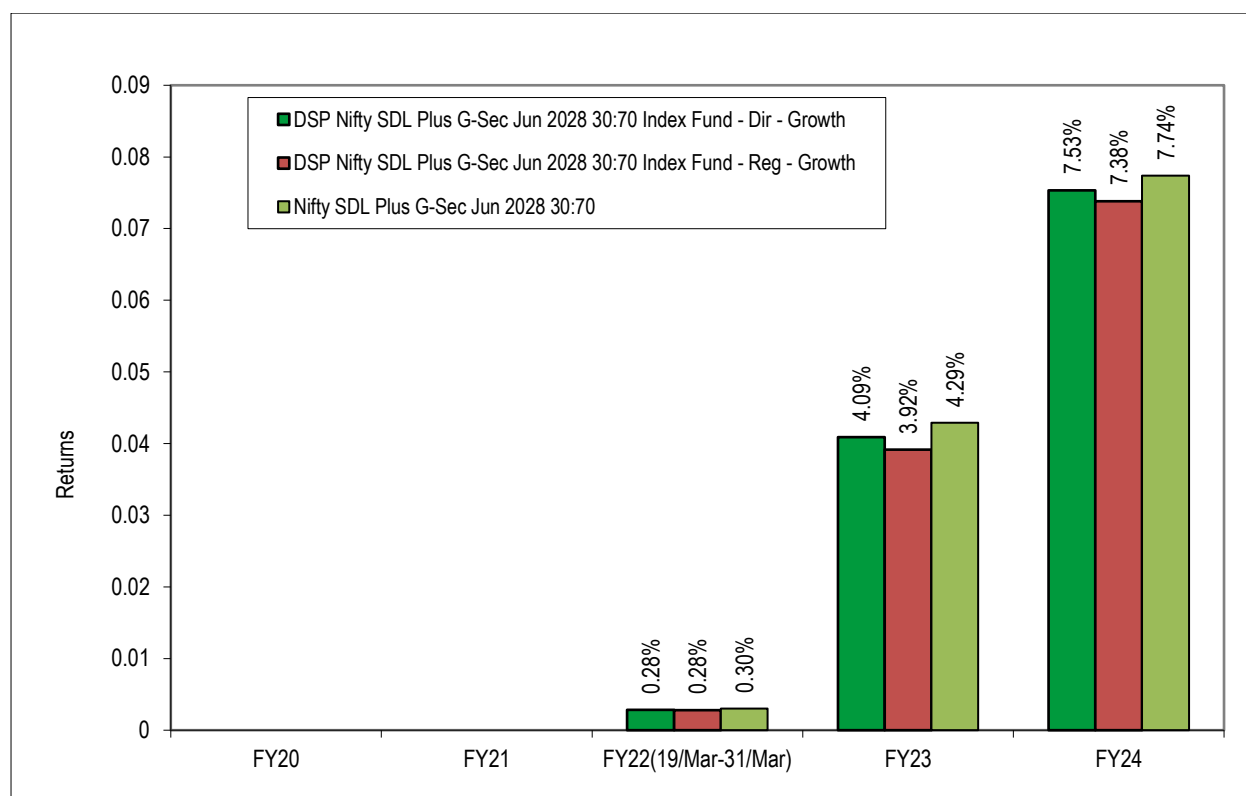
#### G.HOW HAS THE SCHEME PERFORMED

##### (a) Compounded Annualised Returns as of September 30, 2024

Period	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund - Reg - Growth	Nifty SDL Plus G-Sec Jun 2028 30:70	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund - Dir - Growth	Nifty SDL Plus G-Sec Jun 2028 30:70
Last 1 Year	8.70%	9.10%	8.86%	9.10%
Last 3 Year	--	--	--	--
Last 5 Year	--	--	--	--
Since Inception	6.41%	6.78%	6.58%	6.78%
Nav/ Index value	11.7040	1,181.37	11.7494	1,181.37
Date of allotment	21-Mar-22		21-Mar 22	

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



Returns are calculated for Direct/Regular plan under Growth option of the scheme

## H.ADDITIONAL SCHEME RELATED DISCLOSURES

- i. 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>
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme- Website link-<https://www.dspim.com/invest/mutual-fund-schemes/debt-funds/nifty-sdl-plus-g-sec-2028-index-fund/dnsdl-regular-growth>
- iii. Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly-<https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- iv. Portfolio Turnover Rate- Not Applicable
- v. Aggregate investment in the Scheme by: (Details are as on September 30, 2024)

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Mr. Laukik Bagwe	6396.690	11.7494	75,157.27
2.	Mr. Shantanu Godambe	1534.109	11.7494	18,024.86

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

- vi. 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 Index/ ETF Funds.

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.

## 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.

**- Ongoing price for subscription (Purchase Price)/ switch -in from other Scheme/ plan**  
(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 Scheme which currently have no Exit Load, the Redemption Price will be the Applicable NAV. In the case of Scheme 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 x (1-0.005) = 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 or 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.

For details on load structure please see Load Structure.

While determining the price of the units, the mutual fund shall ensure that the repurchase price of Scheme is not be lower than 95% Net Asset Value as provided under SEBI (MF) Regulations. 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.

## 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 stationery, bank charges etc. all such expenses are borne by 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 and Transfer Agent'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.

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

The AMC has estimated that upto 1.00 % 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 index fund:**

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

### **Notes to Table 1:**

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

- a. Brokerage and transaction costs which are incurred for the purpose of execution of trade 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 for cash market transactions may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

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

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

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

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

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

#### **GST on investment and advisory fees:**

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

#### **Others:**

In accordance with 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](http://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.	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
(i)	Investment Management and Advisory Fees	Upto 1.00%
(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 including agent commission and statutory advertisement	
(vi)	Cost related to investor communications	
(vii)	Cost of fund transfer from location to location	
(viii)	Brokerage & Transaction cost pertaining to distribution of units	
(ix)	Cost towards investor education & awareness (at least 0.01 percent)	
(x)	Brokerage & transaction cost over and above 0.12 percent for cash market trades, respectively.	
(xi)	Goods & Service Tax on expenses other than investment and advisory fees	
(xii)	Goods & Service Tax on brokerage and transaction cost	
(a)	<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)</b>	<b>Upto 1.00%</b>
(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 ([www.dspim.com](http://www.dspim.com)).

**B. Illustration for difference in returns between Regular and Direct Plan-**

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year	10,000	10,000
Returns before expenses	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://www.dspim.com/mandatory-disclosures/ter>

**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](http://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	Nil

Please note, that for the purpose of calculating the holding period each investment/transaction made into a Scheme will be tracked separately. Investors are advised to contact any of the Investor Service Centres or the AMC to know the latest position on Exit Load structure prior to investing in the Scheme.

**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 the existing load structure, subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall consider the following measures to avoid complaints from investors about investment in the 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 Scheme before investing.

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

#### **E. Tracking Error and Tracking Difference**

Tracking Error is divergence of the performance (return) of the Fund's portfolio from that of the Underlying Index. Based on that the availability of issuances, it is expected that the Portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, the risk parameters of the portfolio of the Scheme and underlying index could be similar.

The Fund will endeavor to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum.

Tracking error could be the result of a variety of factors including but not limited to:

- a. Delay in the purchase or non-availability of securities which are part of the Index
- b. Delay in liquidation of securities which have been removed by the Index
- c. Due to timing of transactions either on RFQ platforms or in open market
- d. Due to investment in out of index investments such as Repo in Government securities and TREPS
- e. Due to over-weight / under-weight investment in bonds of eligible issuers at ISIN level which are part of the Index
- f. Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme.
- g. Change in asset allocation between the Index and the Scheme in the last year of the Scheme.
- h. Difference in valuation of underlying bonds by the Index Provider and AMC's valuation providers.

#### **Tracking Difference**

Tracking Difference is defined as the annualized difference of daily returns between the index and the NAV of the Index Schemes. Tracking difference of the Scheme shall be disclosed on the website of the AMC i.e. [www.dspim.com](http://www.dspim.com) and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The Annualized tracking difference averaged over one year period for Debt Index Fund shall not exceed 1.25%. In case the average annualized tracking difference over one year period for Debt Index Fund is higher than 1.25% the same shall be brought to the notice of Board of Directors of Trustee with corrective actions taken by the AMC, if any.

## Section II

### I. Introduction

#### A. Definitions/interpretation

##### Definitions-

<b>Business Day/Working Day</b>	A day other than (i) Saturday and Sunday, (ii) a day on which the National Stock Exchange is closed and (iii) a day on which Sale and Redemption of Units are suspended.
<b>Custodian</b>	Citibank N.A., Mumbai branch, acting as a custodian to the Scheme, or any other Custodian who is approved by the Trustee.
<b>DSPNSPG2028IF/Scheme</b>	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund
<b>Scheme Information Document</b>	This document issued by DSP Mutual Fund, offering Units of DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund

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:

<b>AMC:</b>	Asset Management Company	<b>MFSS:</b>	Mutual Fund Service System
<b>AMFI :</b>	Association of Mutual Funds in		
<b>AML:</b>	Anti-Money Laundering		
<b>ABS:</b>	Asset Backed Securities	<b>MFU:</b>	MF Utilities India Private Limited
<b>ASBA:</b>	Application Supported by Blocked Amount	<b>NAV:</b>	Net Asset Value
<b>AOP:</b>	Association of Person	<b>NEFT:</b>	National Electronic Funds Transfer
<b>BSE:</b>	BSE Limited	<b>NFO:</b>	New Fund Offer
<b>BSE StAR MF:</b>	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	<b>NRI:</b>	Non-Resident Indian
<b>CAS:</b>	Consolidated Account Statement	<b>NRE:</b>	Non Resident External
<b>CAMS:</b>	Computer Age Management Services Limited	<b>NRO:</b>	Non Resident Ordinary
<b>CDSL:</b>	Central Depository Services (India) Limited	<b>NSE / National Stock Exchange:</b>	National Stock Exchange of India Limited
<b>DFI:</b>	Development Financial Institutions	<b>NSDL:</b>	National Securities Depository Limited
<b>Transfer IDCW:</b>	Transfer of Income Distribution cum Capital Withdrawal plan	<b>OTC:</b>	Over the Counter
<b>DP:</b>	Depository Participant	<b>OTM:</b>	One Time Mandate
<b>DFI:</b>	Development Financial	<b>POA:</b>	Power of Attorney
<b>ECS:</b>	Electronic Clearing System	<b>PIO:</b>	Person of Indian Origin
<b>EFT:</b>	Electronic Funds Transfer	<b>PMLA:</b>	Prevention of Money Laundering Act, 2002
<b>FRA:</b>	Forward Rate Agreement	<b>POS:</b>	Points of Service
<b>FIRC:</b>	Foreign Inward Remittance Certificate	<b>PSU:</b>	Public Sector Undertaking

<b>FOF:</b>	Fund of Funds	<b>RBI:</b>	Reserve Bank of India
<b>FPI:</b>	Foreign Portfolio Investor	<b>RTGS:</b>	Real Time Gross Settlement
<b>FATCA:</b>	Foreign Account Tax Compliance Act	<b>SEBI:</b>	Securities and Exchange Board of India
<b>Flex STP:</b>	Flex Systematic Transfer Plan	<b>SI:</b>	Standing Instructions
<b>HUF:</b>	Hindu Undivided Family	<b>SIP:</b>	Systematic Investment Plan
<b>IMA:</b>	Investment Management Agreement	<b>SWP:</b>	Systematic Withdrawal Plan
<b>IRS:</b>	Interest Rate Swap	<b>STP:</b>	Systematic Transfer Plan
<b>ISC:</b>	Investor Service Centre	<b>STT:</b>	Securities Transaction Tax
<b>KYC:</b>	Know Your Customer	<b>SCSB:</b>	Self Certified Syndicate Bank
<b>Value STP:</b>	Value Systematic Transfer Plan	<b>SLR:</b>	Statutory Liquidity Ratio
<b>LTV:</b>	Loan to Value Ratio	<b>TREPs:</b>	Tri-Party REPOs
<b>MBS:</b>	Mortgaged Backed Securities	<b>UBO:</b>	Ultimate Beneficial Ownership
<b>IDCW:</b>	Income Distribution cum Capital Withdrawal	<b>PRC</b>	Potential Risk Class

## INTERPRETATION

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

- The Terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to “US\$” refer to United States Dollars and “Rs. INR” refer to Indian Rupees. A “Crore” means “ten million” and a “Lakh” means a “hundred thousand”.

References to times of day (i.e. a.m. or p.m.) are to Indian Standard Time (IST) and references to a day are to a calendar day including non-Business Day.

## B. Risk factors

### Specific Risk Factors

#### Risks associated with segregated portfolio:

- Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer
- Security comprises of segregated portfolio may not necessarily realise desired value
- Listing of units of segregated portfolio on 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

#### Risks associated with transacting in scheme units through stock exchange mechanism

In respect of transactions in units of the schemes through NSE and/or BSE or any other recognized stock exchange promoted platforms, 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 AMC and 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 recognized exchange in this regard.

#### 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 associated with investments in passive schemes:**

##### **Passive Investments:**

As the scheme proposes to invest not less than 95% of the net assets in the securities of the benchmark Index, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets. The value of the Scheme's investments, may be affected generally by factors affecting equity markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.

The scheme will be investing only in the securities included in the underlying index and will be exposed to additional concentration risk in cases where the underlying index has concentration towards any specific sector, theme or market capitalization. The AMC will not have any option to reduce the concentration risk by diversifying the investments.

##### **Tracking Error and Tracking Difference Risk:**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the respective scheme, corporate actions, cash balance, changes to the underlying index and regulatory policies which may affect AMC's ability to achieve close correlation with the underlying index of the scheme. The scheme's returns may therefore deviate from those of its underlying index. **"Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the respective scheme. "Tracking Difference" is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return).** Tracking Error and Tracking difference may arise including but not limited to the following reasons:

- i. Expenditure incurred by the fund.
- ii. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all time as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- iii. Securities trading may halt temporarily due to circuit filters.
- iv. Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents etc.
- v. Rounding off of quantity of shares in underlying index.
- vi. Dividend payout.
- vii. Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- viii. Execution of large buys / sell orders
- ix. Transaction cost (including taxes and insurance premium) and recurring expenses
- x. Realization of Unit holders funds
- xi. Index providers may either exclude or include new scrips in their periodic review of the scrips that comprise the underlying index. In such an event, the Fund will try to reallocate its portfolio but the available investment/reinvestment opportunity may not permit absolute mirroring immediately.

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

It will be the endeavor of the fund manager to keep the tracking error as low as possible. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and

market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances may result in tracking error. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

#### **Risk Factors associated with investments in Debt Securities and Money Market Securities:**

- **Price-Risk or Interest-Rate Risk:** Fixed income securities such as bonds, debentures and money market instruments run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. However, 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.
- **Term Structure of Interest Rates (TSIR) Risk:** The Net Asset Value (NAV) of the Scheme(s), to the extent invested in Debt and 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.
- **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. E.g., corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are rated AAA are comparatively less risky than bonds which are AA rated. Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.
- **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.
- **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.
- **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.
- **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment

may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

- **Risk from zero coupon securities:** As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- **Risk associated with floating rate securities:** To the extent the Scheme' investments are in floating rate debt instruments or fixed debt instruments swapped for floating rate return, they will be affected by:
  - a) Interest rate movement (Basis Risk) - Coupon rates on floating rate securities are reset periodically in line with the benchmark index movement. Normally, the interest rate risk inherent in a floating rate instrument is limited compared to a fixed rate instrument. Changes in the prevailing level of interest rates will likely affect the value of the Scheme' holdings until the next reset date and thus the value of the Scheme' Units. The value of securities held by the Scheme generally will vary inversely with changes in prevailing interest rates. The Mutual Fund could be exposed to interest rate risk (i) to the extent of time gap in the resetting of the benchmark rates, and (ii) to the extent the benchmark index fails to capture interest rate changes appropriately;
  - b) Spread Movement (Spread Risk) - Though the basis (i.e. benchmark) gets readjusted on a regular basis, the spread (i.e. markup) over benchmark remains constant. This can result in some volatility to the holding period return of floating rate instruments;
  - c) Settlement Risk (Counterparty Risk) - Specific floating rate assets may also be created by swapping a fixed return into a floating rate return. In such a swap, there is the risk that the counterparty (who will pay floating rate return and receive fixed rate return) may default;
  - d) Liquidity Risk: The market for floating rate securities is still in its evolutionary stage and therefore may render the market illiquid from time to time, for such securities that the Scheme are invested in.

#### **Risk factors associated with investment in Tri-Party Repo:**

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

#### **Trade Execution Risk on RFQ Platforms:**

Current SEBI regulations mandates Mutual Funds to execute certain % of their monthly trading volume in corporate bonds on RFQ platforms. RFQ platforms are peer-to-peer platforms and are still in development stage. Therefore, they have lower level of secondary market liquidity. Mandatory execution of trades on RFQ among MFs may hamper trade execution efficiency during periods of heavy outflows.

### C. Risk Mitigation Strategies

The Scheme will invest in securities which are constituents of the underlying Index subject to compliance with clause 3.5 of SEBI Master Circular for Norms for Debt Exchange Traded Funds (ETFs)/Index Funds. Based on the availability of issuances, it is expected that the portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, broad risk parameters of the portfolio of the Scheme such as credit rating, weighted average YTM, weighted average maturity, asset allocation etc. are expected to be similar to the Underlying Index.

The Scheme's exposure to money market instruments will be in line with the asset allocation table. This allocation will be monitored periodically and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.

- **Market Risk:**

The Scheme, being a Target Maturity Date index fund structure, is expected to follow a Buy and Hold investment strategy in a passive manner. Investors who remain invested until the maturity of the Scheme are expected to mitigate intermittent market / volatility risk to large extent.

- **Liquidity Risk:**

The Scheme intends to invest in government securities & SDLs issued by State governments. In general, government securities enjoy higher level of secondary market liquidity.

- **Credit Risk:**

The Scheme intends to invest in government securities & SDLs issued by State governments. As a result the bond issued by them are considered as relatively safe from a credit perspective. SDLs are issued and serviced by the RBI. SDLs are eligible for SLR investments.

- **Term Structure of Interest Rates (TSIR) Risk:**

The Scheme being passively managed and a Target Maturity Date index fund structure, is expected to follow a Buy and Hold investment strategy in a passive manner. All investments are within the maturity date of the Scheme and the underlying Index.

- **Tracking Error and tracking difference:**

The Investment Manager would monitor the tracking error and tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain low cash levels to minimize tracking error and tracking difference.

- **Risk Management & Liquidity Management tools:**

DSP Mutual Fund schemes as mandated wide various SEBI & AMFI circulars, have adopted the following for risk management & liquidity management

1. **Potential Risk Matrix (PRC) & Risk-o-meter:** Investors are requested to review this scheme's Potential Risk Matrix (PRC) to understand the maximum risk that this scheme will run as per design and & Risk-o-meter to understand periodical measurement of that risk on a regular basis. Investor are suggested to read about various disclosures under the section "PERIODIC DISCLOSURES" pertaining to "Compliance with Potential Risk Class Matrix norms" & "Risk-o-meter" to understand in detail the disclosure frequency and remedial measures in case of breaches in the boundaries.
2. **Mandatory Liquidity requirement:** DSP mutual fund scheme adopts the Liquidity Risk Management framework mandated by SEBI and AMFI which helps estimates liquidity requirement by determining liquidity risk arising from the liability side and tries to covers all potential liquidity risk scenarios up to agreed confidence interval and has mandated remedial measures both for managing the risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual



outcome and projected outcome. Investors can refer to the circular 135/ BP/93/ 2021-22 dated July 24, 2021 and subsequent circulars for detail understanding on the Liquidity Risk Management Framework.

Further Investment manager also evaluates and monitors the Asset Liability Mismatch (ALM) which addresses the gap in the estimated potential liquidity requirement over a 90-day period and schemes investment / assets liquidity to meet the potential requirement and best ensures that scheme has necessary liquidity to meet its liability obligations.

3. **Stress testing the scheme portfolio:** The investment manager periodically stress test the scheme portfolio to address the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level and evaluate the stress in terms of its impact on the NAV of the scheme. The stress test is performed using the methodology and periodicity as mandated by AMFI in consultation to SEBI
4. **Swing Pricing:** The Investment Manager has a Swing Pricing framework in place for open ended debt schemes to address situations of severe liquidity stress at an AMC level, reversal of scheme wind up decision in future post announcement, or a severe dysfunction at market level. The Swing Pricing offers the contingency plan in case of extreme exigencies. Investors are suggested to read the detailed disclosure pertaining to this policy in “Swing Pricing Framework” of Statement of Additional Information (SAI).

It is to be noted that in case of applicability of the swing pricing the realization of the redemption proceeds would be subject to swing factor applicable for the investor’s transaction.

## II. Information about the scheme:

### A. Where will the scheme invest-

The corpus of the Scheme will invest in Securities which are constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index and in Money Market Instruments.

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. **Investment in Government Securities:** The Scheme would invest in G-Secs comprising part of Nifty SDL Plus G-Sec Jun 2028 30:70 Index and endeavor to track the benchmark index.

Government Securities are Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.

2. **Investment in State Development Loans (SDLs):** The Scheme would invest in State Development Loans issued by State Governments, comprising part of Nifty SDL Plus G-Sec Jun 2028 30:70 Index and endeavor to track the benchmark index.

State development loan (SDL) is a bond issued by a state government to fund its various developmental projects and infrastructure initiatives

3. **Investment in money market instruments:** The Scheme may also invest in money market instruments, in compliance with Regulations. Money Market Instruments will include Triparty REPO (TREPS), Commercial Paper, Certificates of Deposit, Treasury Bills, Bills Rediscounting, Repos, short-term Government securities and any other such short-term instruments as may be permitted by SEBI / RBI from time to time.

Money Market Instruments are 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 having maturity upto 1 year.

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.

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.

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.

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.

Bills re-discounting is a financial practice where banks purchase bills of exchange from other financial institutions at a discounted rate, providing immediate liquidity to the selling institution. This transaction allows banks to manage their short-term liquidity needs efficiently, as they can convert their assets into cash before their maturity dates.

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.

4. **Cash and Cash Equivalents** will include following securities having residual maturity of less than 91 Days:
  - I. TREPS,
  - II. Treasury Bills,
  - III. Government securities, and
  - IV. 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.

5. **Units of Liquid/Money market schemes**

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.

6. **Investment in 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.
7. Any other securities / instruments as may be permitted by SEBI/ RBI from time to time, subject to regulatory approvals, if any.

**Investment in schemes of own/other Mutual Fund-**

The Scheme may invest in Liquid/Money Market Scheme under the AMC or any other mutual fund without charging any fees, provided that the aggregate inter-Scheme investment made by all Schemes under the same management or in Scheme under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Mutual Fund.

## **Regulatory Guidelines-**

The Scheme may invest in other Schemes managed by the AMC or in the Schemes of any other Mutual Fund(s), provided such investment is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all Schemes of the Mutual Fund or in the Scheme under the management of other asset management companies shall not exceed 5% of the net asset value of the Mutual Fund.

## **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 25 Oct 2024, total outstanding treasury bills are Rs. 7,59,178 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 18 Oct 2024, outstanding Certificate of Deposits are Rs. 4,84,134 crore\*. Certificate of deposits currently trade at a spread of around 95 basis points\*\* over comparable treasury bills as on 31 Oct 2024, 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 Oct 2024, total outstanding Commercial Papers are Rs. 4,38,134 crore\*. Commercial papers trade at around 120 basis points\*\* over comparable treasury bills as on 31 Oct 2024, 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, Nov 01, 2024.

## **Overview of Debt Market in India**

The Indian bond market comprises mainly of Government securities; State Development Loans (SDL), bonds issued by Public Sector Undertakings (PSU), Development Financial Institutions (DFI) and Infrastructure-related agencies; debentures and money market instruments issued by corporate sectors and banks. The Government of India routinely issues Government securities and Treasury bills for liquidity and fiscal management. While the Government issues Treasury bills for 91 days, 182 days and 364 days in a discounted form, coupon-bearing Government securities are issued for maturity ranging from 1 year to as high as 50 years. Both Treasury bills and coupon-bearing securities are auctioned by the RBI on behalf of the Government of India. The Indian bond market has also witnessed issuance of bonds from Government-sponsored institutions, DFIs, and infrastructure-related agencies. These bonds are rated by credit rating agencies like CRISIL, ICRA, CARE and India Ratings. They are widely held by market participants because of their liquidity and reduced risk perception due to the government stake in some of them.

The Indian corporate sector has also been frequently raising capital through issuance of non-convertible debentures and commercial papers. These debentures/commercial Papers are mostly rated by rating agencies

like CRISIL, ICRA, CARE and India Ratings. There is an active and vibrant secondary market for these debentures/commercial Papers. These normally trade at a marginally higher yield than bonds issued by PSU and other government-sponsored agencies.

## **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 will the Scheme invest, described earlier, as well as the SEBI (MF) Regulations, including Schedule VII thereof, as amended from time to time.

1. 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.
2. The Scheme may invest in other Schemes managed by the AMC or in the Schemes of any other Mutual Fund(s), provided such investment is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter-scheme investment made by all Schemes of the Mutual Fund or in the Scheme under the management of other asset management companies shall not exceed 5% of the net asset value of the Mutual Fund.
3. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

4. The Mutual Fund shall get the securities purchased/transferred in the name of the Mutual Fund on account of the Scheme, wherever the instruments are intended to be of a long term nature.
5. No Scheme shall 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.
6. 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.
7. The Scheme shall not make any investment in any fund of funds Scheme.
8. The Scheme shall not invest in ADR/GDR/overseas securities.
9. The Scheme will not invest in Securitized Debt/ debt instruments having credit enhancements & structured obligations.
10. The Scheme will not invest in derivatives & short selling of securities.
11. The Scheme may however invest in Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI.
12. The Scheme will not participate in repo/reverse repo of corporate debt securities.

13. The Scheme will not invest in Credit Default Swaps.
14. The Scheme will not invest in debt instruments having special features.
15. 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 Scheme for the purpose of repurchase, redemption of Units or payment of interest or IDCW to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Scheme and the duration of such borrowing shall not exceed a period of six months.
16. If any company invests more than 5 percent of the NAV of any of the 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.
17. The scheme will not lend and borrow securities.
18. As per Clause 12.24 of the SEBI Master Circular, the cumulative gross exposure through debt, 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.
19. Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks shall be in terms of clause 12.16 of SEBI Master Circular, subject to the following conditions
  - i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
  - ii. Such short-term deposits shall be held in the name of the Scheme.
  - iii. The Scheme shall not park more than 15% of their net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
  - iv. The Scheme shall not park more than 10% of their net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
  - v. The Trustee shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in the Scheme.
  - vi. The Trustee shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.
  - vii. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

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

20. 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.

Clause 12.8 of the SEBI Master Circular introduced 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 the Mutual Fund 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 securitised debt 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.

21. The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments.

22. Investment in unrated money market instruments, other than government securities, treasury bills, shall be subject to the following:

a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

b. Exposure in such instruments shall not exceed 5% of the net assets of the scheme.

All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

23. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

24. 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.

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

### **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 Scheme -

- An open ended target maturity index fund investing in the constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index. A relatively high interest rate risk and relatively low credit risk.

(ii) Investment Objective

- Main Objective - Please refer “Highlights/summary of the scheme”
- Investment pattern - Please refer “How will the Scheme allocate its assets?”

(i) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption. Please refer, “Highlights/summary of the scheme”
- Aggregate fees and expenses charged to the Scheme. Please refer “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-**

**ABOUT NIFTY SDL PLUS G-SEC JUN 2028 30:70 INDEX**

**Introduction**

Nifty SDL Plus G-Sec Jun 2028 30:70 Index seeks to measure the performance of portfolio of State Development Loans (SDLs) and Government Securities (G-Secs) maturing during the twelve month period ending June 30, 2028.

The index is computed using the total return methodology including price return and coupon return.

**Index Service Provider:**

NSE INDICES LTD, a subsidiary of NSE Strategic Investment Corporation Limited was setup in May 1998 to provide a variety of indices and index related services and products for the Indian capital markets.

**Index Governance:**

A professional team at NSE INDICES LTD manages NIFTY Next 50 Index. There is a three-tier governance structure comprising the Board of Directors of NSE INDICES LTD, the Index Policy committee, and the Index maintenance Sub-committee

**Methodology**

The methodology is in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide clause 3.5 of SEBI Master Circular

**Index Structure**

The index contains 2 components as on the base date of index

- 1) SDL component: SDL with longest maturity issued by top 10 states/UTs selected based on their Total Outstanding Liabilities (TOL)/Gross State Domestic Product (GSDP) ratio of 2021 (RE) maturing during

the twelve month period ending June 30, 2028. States/UTs with the lowest TOL/GSDP ratio to be selected first

2) G-Sec component: Eligible G-Secs maturing during the twelve month period ending June 30, 2028

**1) Methodology for SDL component - Constituting 30% of the Index Eligibility norms**

- SDL should not be a special security

**Issuer Selection**

- Top 10 states/UTs with a minimum outstanding amount of Rs. 10,000 crores are selected based on their TOL/GSDP ratio of 2021 (RE) as available on the RBI's website^ as on January 31, 2022 maturing during the twelve month period ending June 30, 2028. States/UTs with the lowest TOL/GSDP ratio to be selected first

**Security Selection**

- As on January 31, 2022, for every selected state/UT, SDL with the longest maturity maturing during the twelve month period ending June 30, 2028 is selected to be part of the index.
- Only one SDL per state/UT to be part of the index

**Weight Assignment**

- Each state/UT that is part of the SDL component (constituting 30% of index) is given equal weight as of the base date of the index
- Subsequently, the security level weights may drift due to price movement and accordingly, the total 30% weight of the SDL component may also drift
- Any coupon amount received is assumed to be reinvested in the portfolio on the same date, in the proportion of the existing weights

**2) Methodology for G-Sec component - Constituting 70% of the Index Eligibility norms**

- G-Sec should not be a special security

**Security Selection**

- From the eligible universe, G-Secs with a minimum outstanding amount of Rs. 25,000 crores as on January 31, 2022 maturing during the twelve month period ending June 30, 2028 are selected to be part of the index

**Weight Assignment**

- Each security that is part of the G-Sec component (constituting 70% of index) is given equal weight as of the base date of the index
- Subsequently, the security level weights may drift due to price movement and accordingly, the total 70% weight of the G-Sec component may also drift
- Any coupon amount received is assumed to be reinvested in the portfolio on the same date, in the proportion of the existing weights

**Index Rebalancing/Reconstitution**

- On a quarterly basis, index will be screened for compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds in terms of clause 3.5.2.5 of SEBI Master Circular. In case of non-compliance, suitable corrective measures will be taken to ensure compliance with the norms
- Index will be reviewed on an annual basis with data cut-off date being 9 working days (T-9) before the last working day of the year (T). Changes, if any, shall be effective from last working day of the June month (T) of the respective years
- During the annual review, if there is an eligible SDL available with a longer maturity of the same state/UT, maturing during the twelve month period ending June 30, 2028, the existing SDL of that state/UT will be replaced by the available longer maturity SDL of the same state/UT, otherwise the existing SDL of that state/UT will continue to be part of the index. During the annual review, if there are eligible G-Secs available, maturing during the twelve month period ending June 30, 2028 and are not part of the index, such G-Secs will be included in the index



- During the annual review, the total weights to the SDL and G-Sec components will be reset to the original 30:70 and the underlying security level weights within each component will be also reset to equal weight
- As the index includes securities that shall mature during the twelve month period ending on the final maturity date of the index, any proceeds from the security redemption prior to the final maturity date of the index shall be re-invested using the following waterfall approach:
  - The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT and Bond/money market instrument in case of corporate bond) and maturing on or just before the index maturity date with the same weightage. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds in line with clause 3.5 of SEBI Master Circular. In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds in line with clause 3.5 of SEBI Master Circular. In case due to any reason, it is not possible to meet any norms as prescribed under clause 3.5 of SEBI Master Circular, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date
  - If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate tracked by Nifty 1D Rate Index for any subsequent days till the maturity of the index

### Index Termination

The index shall mature on June 30, 2028.

### Index Constituents as on September 30, 2024

Sr. No	ISIN	Issuer Name	Coupon	Maturity Date	Weight	Annualized YTM as on 30/09/2024	Category
1	IN1620220070	07.63 HR SDL 2028	7.63%	01-06-2028	3.07%	7.07%	SDL
2	IN3320180034	08.45 UP SDL 2028	8.45%	27-06-2028	3.07%	7.04%	SDL
3	IN4520200093	06.99 TS SDL 2028	6.99%	10-06-2028	3.07%	7.04%	SDL
4	IN0020140011	8.60% GS 2028	8.60%	02-06-2028	14.26%	6.79%	G-Sec
5	IN0020170174	7.17% GS 2028	7.17%	08-01-2028	13.77%	6.80%	G-sec
6	IN2120180020	08.33 MP SDL 2028	8.33%	30-05-2028	3.07%	7.05%	SDL
7	IN0020230010	7.06% GS 2028	7.06%	10-04-2028	14.28%	6.78%	G-sec
8	IN0020070069	8.28% GS 2027	8.28%	21-09-2027	13.68%	6.79%	G-Sec
9	IN2220230030	07.20 MH SGS 2028	7.20%	24-05-2028	3.06%	7.05%	SDL
10	IN3120180051	08.32 TN SDL 2028	8.32%	23-05-2028	3.06%	7.03%	SDL
11	IN0020070036	8.26% GS 2027	8.26%	02-08-2027	13.68%	6.78%	G-Sec
12	IN1320170062	08.15 BR SDL 2028	8.15%	27-03-2028	2.95%	7.05%	SDL

13	IN1520230047	07.22 GJ SGS 2028	7.22%	14-06-2028	3.07%	7.04%	SDL
14	IN1920200681	06.99 KA SDL 2028	6.99%	17-03-2028	2.96%	7.00%	SDL
15	IN3520170090	08.15 CG SDL 2028	8.15%	27-03-2028	2.95%	7.05%	SDL
		<b>Total</b>			<b>100.00%</b>	<b>6.96%</b>	

Impact Cost -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><b>Transfer of Units in demat mode:</b></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 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><b>Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:</b></p>
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	<p>As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024 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> <ul style="list-style-type: none"> <li>(i) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li> <li>(ii) 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.</li> <li>(iii) 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).</li> </ul> <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> 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> <p>For details on pre-requisites, payment of stamp duty on transfer of units, please refer SAI.</p>
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.)	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	<p><b>(i) Growth Option</b></p> <p>Under this option, the Mutual Fund will not declare any IDCW. The income earned by the Scheme will remain invested in the Scheme concerned and will be reflected in the NAV. This Option is suitable</p>

for investors who are not looking for current income but who have invested only with the intention of capital appreciation. Moreover, if Units under this Option are held as a capital asset for a period of greater than 12 months from the date of acquisition, Unit Holders should get the benefit of long term capital gains tax. Please refer the SAI.

**(ii) Income Distribution cum Capital Withdrawal option (IDCW)**

The above option is suited for investors seeking income through IDCW declared by the Scheme. Only Unit Holders opting for such option will receive IDCW. Under this option, the Scheme envisage declaring IDCW comprising substantially of net income and realized gains.

The option stated in point (ii) above, in turn offer two sub- options i.e. "Payout of IDCW" or "Reinvestment of IDCW"

- **Payout of IDCW**

As per the SEBI (MF) Regulations, the Mutual Fund shall dispatch to the Unit Holders, IDCW warrants within 7 Working Days of the record date of IDCW. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW 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 application form entirely at the risk of the unitholders. **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.**

If the IDCW amount payable (net of tax deducted at source, wherever applicable) under the IDCW Payout sub-option of the Scheme is for an amount equal to or less than (i) Rs. 100/- in the then such IDCW will compulsorily and automatically reinvested in the Scheme/Plan by issuing additional Units of the Scheme under Regular Plan/ Direct Plan at the Applicable NAV on the next Business day after the Record Date. There shall be no load on IDCW so reinvested.

- **Reinvestment of IDCW**

Under this sub-option, IDCW will be reinvested by way of additional Units of the Scheme instead of being paid out. Such reinvestment will be at the applicable NAV on the next Business Day after the Record Date. There shall however, be no entry load/exit load, if any, on the IDCW so re- invested. The IDCW so reinvested shall be constructive payment of IDCW to the Unit Holders and constructive receipt of the same amount from each Unit Holder, for reinvestment in Units. The additional Units issued under this option and held as capital asset would get the benefit of long term capital gains if sold after being held for greater than 12 months. For this purpose, 12 months will be computed from the date when such additional Units are issued/allotted.

Effect of IDCW: The NAV of the Unit Holders in IDCW Option will stand reduced by the amount of IDCW declared.

On declaration of IDCW, the NAV of the respective IDCW Options 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.

**For details on taxation of IDCW please refer the SAI.**

**Notes-**

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.

For IDCW Options having a defined frequency, the Trustee at its sole discretion may also declare interim distributions between two successive record dates. The 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.

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.

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.

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.

**IDCW Distribution Procedure**

In accordance with clause 11.6.1 of Master Circular, the procedure for IDCW Distribution would be as under:

- a. 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.

	<p>b. 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.</p> <p>c. 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 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>
<p>Allotment (Detailed procedure)</p>	<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, 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 &amp; Cheques as applicable.</p>
<p>Who can invest 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 funds being permitted under respective constitutions and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme:</p> <ul style="list-style-type: none"> <li>• Indian Resident Adult Individuals either singly or jointly (not exceeding three)</li> <li>• Minors through parent/legal guardian</li> <li>• 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)</li> <li>• 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)</li> <li>• Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed</li> <li>• Partnership Firms and Limited Liability Partnerships (LLPs)</li> <li>• Karta of Hindu Undivided Family (HUF)</li> </ul>

	<ul style="list-style-type: none"> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</li> <li>• NRIs/Persons of Indian origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</li> <li>• Foreign Portfolio Investors (FPI) as defined in Regulation 2(1) (h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014</li> <li>• Army, Air Force, Navy and other para-military units and bodies created by such institutions</li> <li>• Scientific and Industrial Research Organisations</li> <li>• International Multilateral Agencies approved by the Government of India</li> <li>• Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</li> <li>• Others who are permitted to invest in the Scheme as per their respective constitutions</li> <li>• Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996</li> <li>• 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).</li> <li>• The AMC (No fees shall be charged on such investments).</li> <li>• 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.</li> </ul> <p>• <b>Applicability and provisions of Foreign Account Compliance Act (FATCA)</b>  For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. <a href="http://www.dspim.com">www.dspim.com</a></p>
Who cannot invest	<p><u>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme</u></p> <p>United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:</p> <ul style="list-style-type: none"> <li>• No fresh purchases /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.</li> </ul> <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> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul>
<p>How to Apply and other details</p>	<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 <a href="http://www.dspim.com">www.dspim.com</a>.</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 <a href="http://www.camsonline.com">www.camsonline.com</a> 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 incomplete. Such incomplete applications will be rejected.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p>	<p>Not Applicable</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<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 Working Day/Business Day to 5% of the total number of Units then in issue under the Scheme (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><b>Restriction on Redemption of Units of the Scheme</b>  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> <ol style="list-style-type: none"> <li>a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</li> <li>b) Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;</li> <li>c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ol> <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"> <li>i. No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.</li> </ol> <p>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>
<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>

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.

Pursuant to above, the NAV applicability for purchase/switch-in/subscription in the Scheme will be subject to following clauses:

1. Application for purchase/subscription/switch-in is received before the applicable cut-off time on a Business Day.
2. 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.
3. The funds are available for utilization before the cut-off time the Scheme.

<b>(a) Purchase and Switch-in</b>	
<b>Particulars</b>	<b>Applicable NAV</b>
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>(b) Redemption and Switch-out</b>	
<b>Particulars</b>	<b>Applicable NAV</b>

	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.
<p><b>Transaction through online facilities/ electronic mode:</b> 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 and conditions of such facilities.</p>		
<p><b>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.</b></p>		
<p><b>Applicable Net Asset Value in case of Multiple applications/transactions received under all open-ended Schemes of the Fund:</b> 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"> <li>1. All transactions received on same Business Day (as per cut-off timing and Time stamping rule).</li> <li>2. Aggregation of transactions shall be applicable to the Scheme.</li> <li>3. Transactions shall include purchases, additional purchases and exclude Switches, SIP/STP and trigger transactions.</li> <li>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).</li> <li>5. All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above.</li> <li>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).</li> <li>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.</li> <li>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.</li> <li>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</li> </ol>		

	<p>settlement cycle in the banking industry, would be considered for applicability of NAV.</p> <p>10. Investors are advised to make use of digital/electronic payment to transfer the funds to the Scheme's bank account.</p> <p><b>For Switching:</b> 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> <p><b>Shut Period or Suspension of Subscription and Switch-in before Maturity</b> As the scheme is maturing on June 30, 2028, purchase and switch-in into the scheme will be suspended 10 business days before the maturity date. Any applications for purchase or switch-in into the scheme during the suspension period would be rejected.</p>						
<p>Minimum amount for purchase/redemption/switches</p>	<table border="1" data-bbox="699 1025 1409 1406"> <tr> <td data-bbox="699 1025 938 1279"> <p>Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)</p> </td> <td data-bbox="938 1025 1409 1279"> <p>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.</p> </td> </tr> <tr> <td data-bbox="699 1279 938 1346"> <p>Minimum amount for Redemption*</p> </td> <td data-bbox="938 1279 1409 1346"> <p>Not Applicable</p> </td> </tr> <tr> <td data-bbox="699 1346 938 1406"> <p>Minimum amount for Switches</p> </td> <td data-bbox="938 1346 1409 1406"> <p>Rs. 100/- and any amount thereafter</p> </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; and only in number of Units and the provision pertaining to 'Minimum amount for Redemption' shall not be applicable to such investors.</p>	<p>Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)</p>	<p>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.</p>	<p>Minimum amount for Redemption*</p>	<p>Not Applicable</p>	<p>Minimum amount for Switches</p>	<p>Rs. 100/- and any amount thereafter</p>
<p>Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)</p>	<p>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.</p>						
<p>Minimum amount for Redemption*</p>	<p>Not Applicable</p>						
<p>Minimum amount for Switches</p>	<p>Rs. 100/- and any amount thereafter</p>						
<p>Accounts Statements</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 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 (including transaction charges paid to the distributor) 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 by mail or email 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. September/ March) 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, please 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 Official Points of Acceptance are mentioned at the end of this SID. As all allotments are provisional, subject to realisation 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 form.</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 at any point of time.</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 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>

Redemption or repurchase proceeds shall be dispatched to Unit Holders within 3 Working Days from the date of acceptance of redemption or repurchase.

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.

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.

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/mailed to redeeming investors, indicating the new balance to the credit in the account, along with the redemption cheque.

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.

The proceeds towards redemptions and IDCW will be despatched by a reasonable mode of despatch 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 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.

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><b>Redemption by NRIs and FPIs</b> 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.</p> <p><b>Effect of Redemption</b> 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><b>Fractional Units</b> 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 four 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><b>Redemption by investors transacting through the Stock Exchange mechanism</b> 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. Investor shall receive redemption amount through Broker/ Clearing Member's account. The AMC/Mutual Fund shall pay proceeds to the Broker/ Clearing Member and Broker/ Clearing Member in turn to the respective investor's account. Refer "Trading in Units through Stock Exchange mechanism", for detailed provisions.</p> <p><b>Redemption by investors who hold Units in dematerialized form</b> 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 or through stock exchange platforms.</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"> <li>1. Original cancelled cheque having the First Holder Name printed on the cheque [or]</li> </ol>



	<ol style="list-style-type: none"> <li>2. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or]</li> <li>3. Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]</li> <li>4. Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or]</li> <li>5. Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.</li> </ol> <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>
<p>Delay in payment of redemption / repurchase proceeds/dividend</p>	<p><b>Delay in payment of redemption / repurchase proceeds-</b></p> <p>The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three 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><b>Income Distribution cum Capital Withdrawal (IDCW) Warrants-</b></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>
<p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p>	<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>
<p>Disclosure w.r.t investment by minors</p>	<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"> <li>a. The minor shall be the sole and only first holder in the account. Nomination facility is not available for</li> </ol>

	<p>applications/ folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.</p> <ol style="list-style-type: none"> <li>b. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.</li> <li>c. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like       <ol style="list-style-type: none"> <li>i) Birth certificate of the minor, or</li> <li>ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or</li> <li>iii) Passport of the minor, or</li> <li>iv) any other suitable proof should be attached with the application form.</li> </ol> </li> <li>d. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.</li> <li>e. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.</li> <li>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.</li> <li>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.</li> </ol> <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>
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>
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</p>

	<p>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 daily basis as per the cut-off timings applicable to the relevant Scheme. The Channel Distributor is required to send copy of investors' KYC and agreement entered into between the investor &amp; 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>
<p>Subscription of Units Through Electronic Mode</p>	<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</p>

	<p>by the investor and the recipient may at its 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> <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>
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 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 investor shall be</p>

	<p>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 Scheme 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>
<p>Third Party Payment Avoidance &amp; additional documents/declaration required:</p>	<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>
<p>Cash Investments in mutual funds</p>	<p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs. 50,000/- per investor, per financial year shall be allowed subject to:</p> <ol style="list-style-type: none"> <li>i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and</li> </ol>

	<p>i. Sufficient systems and procedures in place.</p> <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>
<p>Facility to transact in units of the Scheme through MFU portal &amp; MFUI Points of Services pursuant to appointment of MFUI:</p>	<p>DSP Asset Managers Private Limited (“the AMC”) has entered into an Agreement with 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 Scheme 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 Scheme of DSP Mutual Fund (“the Fund”) electronically on the MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI. The MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> 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. <a href="http://www.mfuindia.com">www.mfuindia.com</a> against the POS locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in Scheme 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 Scheme through MFU are given below:</p> <ol style="list-style-type: none"> <li>1. Common Account Number (“CAN”): Investors are required to submit duly filled in CAN Registration Form (“CRF”) and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> or can be obtained from MFUI POS.</li> </ol> <p>CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Scheme 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 Scheme of Mutual Funds to the CAN to enable transacting across Scheme of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors/ distributors through MFU.</p> <p>CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI.</p> <ol style="list-style-type: none"> <li>2. CAN registered investors can transact through electronic mode through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available to them by MFUI. The time of transaction submission done through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the successful receipt of the same in</li> </ol>

	<p>the servers of MFUI would be the time-stamp for the transaction.</p> <ol style="list-style-type: none"> <li>3. Investors not registered with MFUI can also submit their financial &amp; non-financial transactions request at MFUI POS by giving reference of their existing folio number allotted by the Fund.</li> <li>4. The transactions on the MFU portal shall be subject to the terms &amp; conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time.</li> <li>5. All other terms and conditions of offering of the Scheme of the Fund as specified in the Scheme Information Document (“SID”), Key Information Memorandum (“KIM”) and Statement of Additional Information (“SAI”) shall be applicable to transaction through MFUI.</li> </ol>
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. 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>MFCentral 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 &amp; Conditions of the Platform from time to time. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p> <p>DSP Mutual fund designates MFCentral as its Official point of acceptance (DISC - Designated investor Service Centre) with effect from 23rd September 2021.</p>
Nomination	<p>Pursuant to clause 17.16 of SEBI Master Circular read with SEBI circular no. SEBI/HO/IMD/IMD-I POD1/P/CIR/2023/160 dated September 27, 2023 with respect to nomination for unitholders, the following shall be considered:</p> <ol style="list-style-type: none"> <li>1. New Investors: <ul style="list-style-type: none"> <li>Investors who are subscribing to units of DSP Mutual Fund 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).</li> </ul> </li> <li>a. In case of physical option: The forms shall carry the wet signature of all the unit holder(s).</li> </ol>

	<p>b. In case of online option:  (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:  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>2. Existing Unitholders:  The existing individual unitholders of DSP Mutual Fund shall provide the nomination/ opting out of nomination duly signed in physical form or through online modes on or before before December 31, 2023 or such other timeline as may be notified by SEBI from time to time, failing which the folios shall be frozen for debits.</p> <p>3. 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>
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### III. Other Details

a. **Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund - Not applicable**

b. **Periodic Disclosures-**

#### 1. **Fortnightly Portfolio Disclosure:**

The fortnightly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. [www.dspim.com](http://www.dspim.com) on or before the fifth day of succeeding fortnight. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send fortnightly portfolio via email within 5 days from the end of each fortnight. 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 Portfolio Disclosures:**

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](http://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](http://www.dspim.com) and on the website of AMFI [www.amfiindia.com](http://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](http://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. 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 - [Research and Information - Scheme Details | Best Mutual Funds India \(amfiindia.com\)](#)

## 6. Tracking Error & Tracking Difference

**Tracking Error:** Tracking Error of the Scheme based on past one year rolling data, shall be disclosed on a daily basis, on the website of AMC i.e. [www.dspim.com](http://www.dspim.com) and AMFI.

**Tracking Difference:** Tracking Difference shall be disclosed on the website of the AMC (i.e. [www.dspim.com](http://www.dspim.com)) and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

Refer to AMC website (link- <https://www.dspim.com/invest/mutual-fund-schemes/debt-funds/nifty-sdl-plus-g-sec-2028-index-fund/dnsdl-regular-growth> ), AMFI website (link- [https://www.amfiindia.com/research-information/other-data/tracking\\_errordata](https://www.amfiindia.com/research-information/other-data/tracking_errordata) ) for further details.

## 7. Issuer/Group/Sector Disclosure

The Scheme shall disclose the following on monthly basis:

- i. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme
- ii. Name and exposure to top 7 groups as a percentage of NAV of the scheme.
- iii. Name and exposure to top 4 sectors as a percentage of NAV of the scheme.

Any change in constituents of the index, if any, shall be disclosed on the AMC website i.e. [www.dspim.com](http://www.dspim.com) on the day of change.

Refer to AMC website (link- <https://www.dspim.com/invest/mutual-fund-schemes/debt-funds/nifty-sdl-plus-g-sec-2028-index-fund/dnsdl-regular-growth> ) for further details.

## 8. 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.

## 9. 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.

## 10. Constituents and Methodology of the Index

Updated constituents of the indices and methodology for the Scheme is available on the website of AMC (i.e. [www.dspim.com](http://www.dspim.com)) under Mandatory Disclosure section.

## 11. 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.

## 12. Compliance with Potential Risk Class Matrix norms

In line with clause 17.5 of SEBI Master Circular the PRC of the Scheme based on interest rate risk and credit risk of the Scheme is being classified.

Further, the investors are requested to note following in accordance with the above mentioned clause read along with the clarification issued by AMFI:

(i) when PRC cell classification is changed into a cell with either a higher interest rate risk or credit risk, mutual funds shall intimate to all unit holders about the change in the PRC value post completion of the fundamental attribute change (FAC) process. This shall be in addition to the intimation to unit holders about the proposed FAC and the 30-day exit period, prior to the change.

(ii) the change in the PRC value due to investment actions, price changes, rating changes, etc. shall be determined as part of the day-end post trade compliance check and if the day end PRC value is higher than the maximum risk specified for either of the risks, it shall be rebalanced within a period specified in the Scheme Information Document of the Scheme. Such rebalancing shall be monitored by the Investment Management Committee of the AMC. However, the rule relating to maximum residual maturity of the instrument as per clause 17.5.4 of SEBI Master Circular shall be part of pre-trade checks. Further, only a permanent change in the PRC positioning of a scheme into a higher risk cell will be regarded as a FAC.

As per clause 3.5.6 of SEBI Master Circular, at all points of time, positioning of the Debt Index Scheme in the Potential Risk Class (PRC) matrix shall be in the same cell as that of positioning of the index in the PRC matrix.

## 13. Special Consideration-

Investor are requested to read special consideration section in SAI.

## C. Transparency/NAV Disclosure

(This is the value per unit of the Scheme on a particular day. Investors can ascertain the value of their investments by multiplying the NAV with their Unit balance)

The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same Business Day.

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 Centers at various locations. The NAV of the Scheme will also be updated on the AMFI website [www.amfiindia.com](http://www.amfiindia.com) and on [www.dspim.com](http://www.dspim.com).

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

If the NAVs of the Scheme for a business day (Day T) is not published till 3.00 p.m. on the following business day (T+1) due to any reason, the Investment Manager shall temporary suspend all transactions (subscription/redemption) from T+2 business day onwards, till NAVs of the Scheme for Day T and Day T+1 are published.

Latest available NAVs shall be available to unit holders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the SAI available on AMC website i.e. [www.dspim.com](http://www.dspim.com).

#### **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 further details, please 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 (No.2) Act, 2024. 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.

<b><sup>5</sup>Specified Mutual Funds</b>				
<b>Particulars</b>	<b>Resident Investors</b>	<b>NRI/PIOs &amp; Other Non-resident Investors other than FPI</b>	<b>FPI Investors</b>	<b>Mutual Fund</b>

	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%(for units purchased in foreign currency)	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))
<b>Capital Gains</b>							
<b>Long Term:</b>							
Listed Units of a Specified Mutual Fund acquired prior to 1 April 2023	<u>Redeemed upto 22/07/2024</u> 20% with indexation, (u/s 112) <u>Redeemed on or after 23/07/2024:</u> 12.5% without indexation, (u/s 112)	NIL	<u>Redeemed upto 22/07/2024</u> 20% with indexation, (u/s 112) <u>Redeemed on or after 23/07/2024:</u> 12.5% without indexation, (u/s 112)	<u>Redeemed upto 22/07/2024</u> 20% with indexation, (u/s 195) <u>Redeemed on or after 23/07/2024:</u> 12.5% without indexation, (u/s 195)	10% (u/s 115AD)	NIL	NIL (u/s 10(23D))
Unlisted Units of a Specified Mutual Fund acquired prior to 1 April 2023	<u>Redeemed upto 22/07/2024</u> 20% with indexation, (u/s 112) <u>Redeemed on or after 22/07/2024</u> 12.5% without	NIL	<u>Redeemed upto 22/07/2024:</u> 10% without indexation and no exchange fluctuation	<u>Redeemed upto 22/07/2024:</u> 10% without indexation and no exchange fluctuation	10% (u/s 115AD)	NIL	NIL (u/s 10(23D))

	indexation, (u/s 112)		(u/s 112) <b>Redeemed on or after 23/07/2024:</b> 12.5% without indexation and no exchange fluctuation (u/s 112)	(u/s 195) <b>Redeemed on or after 23/07/2024:</b> 12.5% without indexation and no exchange fluctuation (u/s 195)			
<b>Short Term:</b>							
Units of a Specified Mutual Fund acquired on or after 1st April 2023 will be short term irrespective of holding period	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: 40% upto 22/07/2024 35% on or after 23/07/2024	30% for non-residents non corporates,  In respect of non-resident corporates(u/s 195): 40% upto 22/07/2024 35% on or after 23/07/2024	30% (u/s 115AD)	NIL	NIL (u/s 10(23D))
<p><sup>5</sup>"Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies. Finance Act 2023 has inserted Section 50AA in the Act. As per the said section, with effect from 1 April 2023, gains/losses from units of Specified Mutual Fund would be deemed to be short term capital gain/losses irrespective of the holding period. This is applicable for all such units which are acquired on or after Apr 1, 2023. For units which were acquired prior to that, rates applicable to long term capital gains shall be applicable if the units are held for a period of 36 months or more as on the date of redemption (if redeemed upto 22 July 2024) and 24 months or more (if redeemed on or after 23 July 2024).</p>							
<b>Additional Notes:</b>							
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, the scheme will potentially be classified as "Specified Mutual Fund" for the purpose of taxation. Accordingly, the rates covered above are as applicable to Specified Mutual Funds.							
3. These rates should also 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 Act)							
4. 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.							
<b>Particulars</b>	<b>Income &gt; 50 lakhs and upto 1 crores(in Rs)</b>	<b>Income &gt; 1 cr and upto 2 cr(in Rs)</b>	<b>Income &gt; 2 cr and upto 5 cr(in Rs)</b>	<b>Income &gt; 5 cr and upto 10 cr(in Rs)</b>	<b>Income exceeding 10 cr(in Rs)</b>		

Resident and Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Long Term Capital Gains (units acquired prior to 1 April 2023)	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% <sup>&amp;</sup>	25% <sup>&amp;</sup>
Firms, Local authorities	-	12%	12%	12%	12%
Co-operative societies		7%	7%	7%	12%
Domestic Company	-	7%	7%	7%	12%
<sup>++</sup> (New regime under section 115BAA)		10%	10%	10%	10%
FII/ FPI, Foreign company	-	2%	2%	2%	5%
Please note surcharge is not applicable in case of TDS deducted on income distributed to resident investors under section 194K					

& Finance Act, 2023 has amended surcharge rates 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. As per the amended section, the maximum rate of surcharge shall be 25% for income computed under section 115BAC of the Income tax Act, 1961 (new tax regime) instead of 37% under normal provisions (Old tax regime). The new tax regime would be the default tax regime from FY 2023-24 onwards.

<sup>++</sup> In case company opts for new regime of taxation, then the surcharge would be applicable at the rate of 10% irrespective of the taxable income.

5. The Finance Act 2021 introduced special provisions for higher rate of TDS in case of non-filers of Income tax return (referred to as “specified person”). Specified person does not include a non-resident who does not have permanent establishment in India. Finance Act 2023, with effect from 1st April, 2023, amended the said proviso to also exclude a person who is not required to furnish the return of income for the assessment year relevant to the said previous year and is notified by the Central Government in the Official Gazette in this behalf.
6. Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIB (hereafter referred to as deductee), shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:
  - (i) at the rate specified in the relevant provision of this Act; or
  - (ii) at the rate or rates in force; or
  - (iii) at the rate of twenty per cent.

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

- (i) name, e-mail id, contact number;
- (ii) address in the country or specified territory outside India of which the non-resident is a resident;
  - (i) 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;
  - (ii) 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. In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.
8. For detailed tax implications, please refer to 'SECTION IX - TAX & LEGAL & GENERAL INFORMATION' provided in 'Statement of Additional Information ('SAI')'.

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

**H. List of official points of acceptance:** Investors are requested to refer AMC website. (Link- <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. (Link- <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**

Sd/-  
Shitin D. Desai  
Director

Place: Mumbai  
Date: November 29, 2024

**Collection Bank accounts**

<b>Bank Name</b>	<b>Account Title</b>	<b>Account Number</b>	<b>IFSC Code</b>	<b>Branch Details</b>
AXIS BANK	DSP Mutual Fund Collection Account	004010200028875	UTIB0000004	Fort - Mumbai
BANK OF AMERICA	DSP BlackRock Mutual Fund Collection Account	620572559177	BOFA0MM6205	Nariman Point - Mumbai
CITIBANK N.A.	DSP Mutual Fund Collection Account	0014410791	CITI0100000	Fort - Mumbai
CORPORATION BANK	DSP Mutual Fund	510101005897164	CORP0000024	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	Bhubaneshwar	Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 – A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubneshwar – 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	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001	0657-6623952	
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	Mumbai - Andheri	302, 3rd Floor ,Natraj , M.V Road Junction , Western Express Highway , Andheri East -Mumbai 400069	91 - 22 - 67177000	91 - 22 - 67177171
22	Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.	91 - 712 - 6694700	
23	Nasik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.	91 - 253 - 6681300	91 - 253 - 6620207
24	New Delhi	219-224, 2nd Floor, Narain Manzil, 23 Barakhamba Road, New Delhi-110001	91 - 11 - 47897855	-
25	Patna	Hari Ram Heritage, Office No. 404, 4th Floor, S.P Verma Road, Patna - 800001.	8657765265	
26	Pune	City Mall, 1st Floor, Unit No. 109- (A,B,C) University Square, University Road, Pune-411007.	91 - 20 - 67635800	91 - 20 - 67635820
27	Rajkot	Hem Arcade, Office No 303, Opposite Swami Vivekanand Statue, Dr Yagnik Road, Rajkot - 360001.	91 - 281 - 7143260	91 - 281 - 6641091
28	Raipur	Office No. SF 18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur-492001	91 - 771 - 4205500	-

Sr No	Location	Address	Board Lines	Fax Nos
29	Ranchi	Shrilok Complex, No 106 & 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001	9031000973	-
30	Surat	International Trade Centre, Office No G-28, Majura Gate Crossing, Ring Road, Surat - 395002.	91 - 261 - 6915200	91 - 261 - 6915250
31	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
32	Visakhapatnam	Office No.304B, VRC Complex, 47-15-14/15, Dwaraka Nagar, Visakhapatnam - 530016.	91 - 891 - 6637727	91 - 891 - 6633181
33	Varanasi	Arihant Complex, D-64/127, C-H, 7th Floor, Sigra, Varanasi - 221010. UP	91-542-6600352	91-542-3045654
34	Trivandrum	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004	91-471-4012138	91-471-4012138
35	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	-
36	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	
37	Vapi	Office No : 3, 1st Floor, Bhikhaji Regency, Opp. DCB Bank, Vapi - Silvassa Road, Vapi - 396195.	0260-3051531	0260-6640001
38	Agra	First Floor, Shanta Towers, Office No. 12 Block E-14, 16, Sanjay Place, Agra -282002	0562-6600450	
39	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	camsbgl@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	<a href="mailto:camsbhr@camsonline.com">camsbhr@camsonline.com</a>	0674	2380699	
4	Chandigarh	CSC	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	<a href="mailto:camscha@camsonline.com">camscha@camsonline.com</a>	0172	4735028	
5	Chennai	CSC	Ground Floor No. 178 / 10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamilnadu - 600034	camslb1@camsonline.com	044	28317210	28317220
6	Cochin	CSC	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	camscoc@camsonline.com	0484	2350112	
7	Coimbatore	CSC	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	camscbe@camsonline.com	0422	4208642	4208648
8	Durgapur	CSC	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	camsdur@camsonline.com	0343	2545420	2545430
9	Goa	CSC	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	camsgoa@camsonline.com		7888080442	
10	Secunderabad (Hyderabad)	CSC	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	camshyd@camsonline.com	040	48585696	48585697

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
11	Indore	CSC	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	<a href="mailto:camsind@camsonline.com">camsind@camsonline.com</a>	0731	4979972	
12	Jaipur	CSC	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	<a href="mailto:camsjai@camsonline.com">camsjai@camsonline.com</a>	0141	4047667	
13	Kanpur	CSC	First Floor 106 - 108 City Centre, Phase II, 63/2, The Mall, Kanpur, Uttarpradesh - 208001	<a href="mailto:camskpr@camsonline.com">camskpr@camsonline.com</a>		6387635727	
14	Kolkata	CSC	2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071	<a href="mailto:camskal@camsonline.com">camskal@camsonline.com</a>	033	22260030	22260031
15	Lucknow	CSC	Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001	<a href="mailto:camsluc@camsonline.com">camsluc@camsonline.com</a>	0522	4007938	
16	Ludhiana	CSC	U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002	<a href="mailto:camsldh@camsonline.com">camsldh@camsonline.com</a>	0161	4060315	
17	Madurai	CSC	Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001	<a href="mailto:camsmdu@camsonline.com">camsmdu@camsonline.com</a>	0452	2483515	
18	Mangalore	CSC	14-6-674/15(1), SHOP NO -UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE - 575001, KARNATAKA	<a href="mailto:camsman@camsonline.com">camsman@camsonline.com</a>	0824	4627561	
19	Mumbai	CSC	30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra - 400023	<a href="mailto:camsbby@camsonline.com">camsbby@camsonline.com</a>	022	62962100	
20	Nagpur	CSC	145, Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010	<a href="mailto:camsnpr@camsonline.com">camsnpr@camsonline.com</a>	0712	2541449	
21	New Delhi	CSC	CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001	<a href="mailto:camsdel@camsonline.com">camsdel@camsonline.com</a>	011	61245468	
22	Patna	CSC	301B, Third Floor, Patna One Plaza, Near Dak bungalow Chowk, Patna 800001	<a href="mailto:camspat@camsonline.com">camspat@camsonline.com</a>	0612	2999153	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
23	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
24	Surat	CSC	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	camssur@camsonline.com	0261	2472216	
25	Vadodara	CSC	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	camsvad@camsonline.com	0265	2330406	
26	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	
27	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	
28	Agra	CSC	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	camsagr@camsonline.com	0562	4304088	
29	Ajmer	CSC	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	camsajm@camsonline.com	0145	8003525816	2425814
30	Allahabad	CSC	30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001	camsall@camsonline.com		9554800010	
31	Alwar	CSC	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	camsalw@camsonline.com		8875138138	
32	Amaravati	CSC	81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601	camsama@camsonline.com	0721	2564304	
33	Amritsar	CSC	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	camsamt@camsonline.com	0183	5009990	3510600
34	Anand	CSC	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	camsana@camsonline.com	02692	240982	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
35	Asansol	CSC	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	camsasa@camsonline.com		6295113627	
36	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	
37	Belgaum	CSC	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	camsbel@camsonline.com	0831	4810575	
38	Berhampur	CSC	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	camsbrp@camsonline.com	0680	2250401	
39	Bhavnagar	CSC	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001	<u>camsbha@camsonline.com</u>	0278	2225572	
40	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	
41	Bhilwara	CSC	C/o. Kodwani Associates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	camsbhl@camsonline.com	01482	232290	
42	Bhopal	CSC	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	<u>camsbhp@camsonline.com</u>	0755	4275591	
43	Bokaro	CSC	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	camsbkr@camsonline.com	06542	359182	
44	Burdwan	CSC	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	camsbdw@camsonline.com	0342	3551397	
45	Calicut	CSC	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	camsclt@camsonline.com	484	4864818	2742276
46	Cuttack	CSC	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	camscut@camsonline.com	0671	2303722	



Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
47	Davangere	CSC	13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002	camsdvg@camsonline.com	8192	230038	9243689048
48	Dehradun	CSC	204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001	camsdun@camsonline.com	0135	3509653	
49	Dhanbad	CSC	Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001	<a href="mailto:camsdha@camsonline.com">camsdha@camsonline.com</a>	0326	2304675	
50	Erode	CSC	197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001	camserd@camsonline.com	0424	4540033	
51	Faridabad	CSC	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002	camsfdb@camsonline.com	0129	4320372	
52	Ghaziabad	CSC	1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002	camsgaha@camsonline.com	0120	4154476	
53	Gorakhpur	CSC	Shop No. 5 & 6, Third Floor, Cross Road, The mall, A D Tiraha, Bank Road, Gorakhpur - 273001	camsgor@camsonline.com	0551	2344065	8081980843
54	Guntur	CSC	Door No. 31 - 13 - 1158, First Floor, 13 / 1, Arundelpet, Ward No. 6, Guntur - 522002	camsgun@camsonline.com	0863	4005611	
55	Gurgaon	CSC	Unit No. - 115, First Floor Vipul Agora Building, Sector - 28, Near Sahara Mall, Mehrauli, Gurgaon Road, Chakkarpur, Gurgaon - 122001	camsgur@camsonline.com	0124	4048022	
56	Guwahati	CSC	Piyali Phukan Road, K. C. Path, House No. 1, Rehabari, Guwahati - 781008	camsgwt@camsonline.com		7896035933	
57	Gwalior	CSC	G - 6, Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior, Madhya Pradesh - 474002	camsgwa@camsonline.com	0751	4921685	
58	Hubli	CSC	No. 204 - 205, First Floor, B - Block, Kundagol Complex, Opp. Court, Club Road, Hubli, Karnataka- 580029	camshub@camsonline.com	0836	4258576	
59	Jabalpur	CSC	8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur, Madhya Pradesh - 482001	camsjab@camsonline.com	0761	4922144	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
60	Jalandhar	CSC	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab - 144001	camsjal@camsonline.com	0181	2208736	
61	Jalgaon	CSC	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001	camsjlg@camsonline.com	0257	2224199	
62	Jamnagar	CSC	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	camsjam@camsonline.com	0288	2661941	
63	Jamshedpur	CSC	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	camsjpr@camsonline.com	0657	2320015	
64	Jodhpur	CSC	1/5, Nirmal Tower, 1 <sup>st</sup> Chopasani Road, Jodhpur, Rajasthan - 342003	camsjpd@camsonline.com	0291	2628038	
65	Kolhapur	CSC	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	camskhp@camsonline.com	0231	3500024	
66	Kota	CSC	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	camskot@camsonline.com	0744	2502555	
67	Kottayam	CSC	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	<a href="mailto:camsktm@camsonline.com">camsktm@camsonline.com</a>		9207760018	
68	Meerut	CSC	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	camsmee@camsonline.com	0121	4002725	
69	Moradabad	CSC	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	camsmbd@camsonline.com	0591	7965082	
70	Muzaffarpur	CSC	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	camsmuz@camsonline.com	0621	2244086	
71	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	
72	Nasik	CSC	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	camsnsk@camsonline.com		9607033277	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
73	Nellore	CSC	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	camsnel@camsonline.com	0861	2302398	
74	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	
75	Patiala	CSC	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	camsptl@camsonline.com	0175	2229633	9814538392
76	Pondicherry	CSC	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	camspdy@camsonline.com	0413	4900549	8144991861
77	Raipur	CSC	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004	camsrai@camsonline.com	0771	4912040	
78	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
79	Rajkot	CSC	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	<a href="mailto:camsraj@camsonline.com">camsraj@camsonline.com</a>		09773499469	
80	Ranchi	CSC	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	<a href="mailto:camsran@camsonline.com">camsran@camsonline.com</a>	0651	2212133	
81	Rourkela	CSC	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	camsrou@camsonline.com		9938237542	
82	Salem	CSC	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	camssal@camsonline.com	0427	4041129	
83	Sambalpur	CSC	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	camssam@camsonline.com		9438028908	
84	Siliguri	CSC	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpara, Siliguri - 734001	camssil@camsonline.com		9735316555	
85	Tirupur	CSC	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	camstrp@camsonline.com	0421	4242134	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
86	Tirunelveli	CSC	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	camstrv@camsonline.com	0462	4000780	
87	Trichur	CSC	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001	camstur@camsonline.com		7558066777	
88	Trichy	CSC	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	camstri@camsonline.com	0431	4220862	
89	Trivandrum	CSC	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	<a href="mailto:camstvm@camsonline.com">camstvm@camsonline.com</a>	0471	4617690	
90	Udaipur	CSC	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	camsudp@camsonline.com	0294	2454567	
91	Valsad	CSC	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	camsval@camsonline.com	02632	245239	
92	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	
93	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	
94	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	
95	Balasore	CSC	B. C. Sen Road, Balasore, Orissa - 756001	camsbls@camsonline.com	06782	260902	
96	Jammu	CSC	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004	camsjmu@camsonline.com	0191	2432601	
97	Ballari	CSC	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	camsbry@camsonline.com		6361070264	

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98	Navsari	CSC	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat - 396445	camsnvs@camsonline.com	02637	236164	
99	Rohtak	CSC	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	camsrok@camsonline.com	01262	257889	
100	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
101	Kalyani	CSC	A - 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	camskal@camsonline.com	033	25022720	
102	Bhuj	CSC	Tirthkala First Floor, Opp BICB Bank, New Station Road, Bhuj_kachchh. 370001	camsbuj@camsonline.com	02832	450315	
103	Solapur	CSC	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	<a href="mailto:camsslp@camsonline.com">camsslp@camsonline.com</a>	0217	2724547	
104	Junagadh	CSC	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	camsjdh@camsonline.com	0285	2633682	
105	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	
106	Kollam	CSC	Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006	camsklm@camsonline.com	0474	2742823	
107	Jhansi	CSC	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	camsjhs@camsonline.com		9839370008	
108	Aligarh	CSC	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttarpradesh - 202001	camsalg@camsonline.com	0571	2970066	
109	Satara	CSC	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	camssat@camsonline.com		9172055297	
110	Kumbakonam	CSC	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001	camskum@camsonline.com	0435	2403747	

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111	Bhagalpur	CSC	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	camsblp@camsonline.com		9264499905	
112	Bareilly	CSC	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001	camsbly@camsonline.com	0581	4010464	
113	Akola	CSC	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	camsako@camsonline.com		8208017732	
114	Yamuna Nagar	CSC	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	camsynr@camsonline.com	01732	796099	
115	Deoghar	CSC	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	camsdeo@camsonline.com	06432	222635	
116	Karimnagar	CSC	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	camskri@camsonline.com	0878	2225594	
117	Kadapa	CSC	D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa - 516001	camskdp@camsonline.com	08562	248695	
118	Shimla	CSC	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	camssml@camsonline.com	177	2656161	2656809
119	Kannur	CSC	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	camsknr@camsonline.com		9072260006	
120	Mehsana	CSC	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	<a href="mailto:camsmna@camsonline.com">camsmna@camsonline.com</a>	02762	230169	
121	Hazaribag	CSC	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	camshaz@camsonline.com	06546	270060	9304875716
122	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
123	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 <sup>th</sup> Ward, Kurnool - 518001	camskrl@camsonline.com	08518	224639	

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124	Hisar	CSC	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	camshsr@camsonline.com	01662	283100	
125	Sri Ganganagar	CSC	18 L Block, Sri Ganganagar, Rajasthan - 335001	camssgnr@camsonline.com	0154	9571395700	
126	Bhatinda	CSC	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	camsbti@camsonline.com	0164	2221960	
127	Shimoga	CSC	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	camsshi@camsonline.com	08182	222706	9243689049
128	Palakkad	CSC	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	camspkd@camsonline.com	0491	2930081	
129	Margao	CSC	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	camsmrg@camsonline.com	0832	8459816997	
130	Karur	CSC	126 G, V. P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu - 639002	camskar@camsonline.com	04324	233893	
131	Bikaner	CSC	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	camsbkn@camsonline.com	0151	2970602	
132	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	
133	Bilaspur	CSC	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	camsbil@camsonline.com		07752490706	
134	Vapi	CSC	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	camsvap@camsonline.com		9104883239	
135	Ambala	CSC	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana - 133001	<u><a href="mailto:camsamb@camsonline.com">camsamb@camsonline.com</a></u>	0171	4077086	
136	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	
137	Saharanpur	CSC	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	camssah@camsonline.com	0132	7963940	

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138	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
139	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	
140	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	
141	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	
142	Thane	CSC	Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601	camsth@camsonline.com	022	62791000	
143	Andheri	CSC	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	camsadh@camsonline.com	022	66662054	
144	Sangli	CSC	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	camssgi@camsonline.com		7066316616	
145	Jalna	CSC	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	camsjna@camsonline.com	02482	234766	
146	Ghatkopar	TP	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	<a href="mailto:camsgkp@camsonline.com">camsgkp@camsonline.com</a>	022	62842803	
147	Borivali	TP	501 - TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali - West, Mumbai - 400092	Camsbor@camsonline.com	022	62490300	
148	Vashi	TP	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Station Vashi, Navi Mumbai - 400705	camsvsh@camsonline.com	022	44555197	



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149	Pitampura	TP	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	
150	Tambaram	TP	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	29850030	22267030
151	Janakpuri	TP	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	camsjdel@camsonline.com	011	41254618	
152	Bangalore( Wilson Garden)	TP	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027	camsbwg@camsonline.com		9513759058	
153	Karnal	TP	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	<u>camsknl@camsonline.com</u>	0184	4043407	
154	Kalyan	TP	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301	<u>camskyn@camsonline.com</u>		09769762500	
155	Bharuch	TP Lite	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	camsbrh@camsonline.com	02642	262242	
156	<b>Nadiad</b>	TP Lite	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	camsndi@camsonline.com	0268	2550075	
157	Ahmednagar	TP Lite	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	camsamn@camsonline.com	0241	2344555	
158	Basti	TP Lite	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	camsbst@camsonline.com	05542	281180	
159	Chhindwara	TP Lite	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	camschi@camsonline.com		7389584098	
160	Chittorgarh	TP Lite	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	camscor@camsonline.com	01472	476800	4258576

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161	Darbhanga	TP Lite	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com	06272	245002	
162	Dharmapuri	TP Lite	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	camsdmp@camsonline.com	04342	296522	
163	Dhule	TP Lite	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	camsdhu@camsonline.com	02562	241281	
164	Faizabad	TP Lite	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh- 224001	<a href="mailto:camsfzd@camsonline.com">camsfzd@camsonline.com</a>	05278	358424	
165	Gandhidham	TP Lite	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	camsgdm@camsonline.com	02836	233220	
166	Gulbarga	TP Lite	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	camsglg@camsonline.com		8050083542	
167	Haldia	TP Lite	Mouza - Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	camshld@camsonline.com	03224	796951	
168	Haldwani	TP Lite	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	camshdw@camsonline.com	05946	222499	
169	Himmatnagar	TP Lite	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	camshim@camsonline.com	02772	244332	
170	Hoshiarpur	TP Lite	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	camshsp@camsonline.com	01882	295987	244353
171	Hosur	TP Lite	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	
172	Jaunpur	TP Lite	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	camsjnp@camsonline.com	05452	243032	
173	Katni	TP Lite	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	camskat@camsonline.com	07622	299123	9203900509
174	Khammam	TP Lite	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	

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175	Malda	TP Lite	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	camsmld@camsonline.com	03512	2269071	9851456218
176	Manipal	TP Lite	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	camsmpl@camsonline.com	0820	2573233	
177	Mathura	TP Lite	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	camsmtr@camsonline.com	0565	7252000551	
178	Moga	TP Lite	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142001	camsmog@camsonline.com	01636	513234	
179	Namakkal	TP Lite	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	camsmnk@camsonline.com		9159294592	
180	Palanpur	TP Lite	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	camspal@camsonline.com	02742	254224	
181	Rae Bareli	TP Lite	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	camsrare@camsonline.com		9889901201	
182	Rajapalayam	TP Lite	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	camsrjp@camsonline.com	04563	220858	
183	Ratlam	TP Lite	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	camsrml@camsonline.com	07412	400066	
184	Ratnagiri	TP Lite	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	camsrsg@camsonline.com	02352	355029	
185	Roorkee	TP Lite	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	camsrke@camsonline.com	01332	272242	
186	Sagar	TP Lite	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	camssag@camsonline.com	07582	408402	246247

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187	Shahjahanpur	TP Lite	Bijlipura, Near Old Dist Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	camsspn@camsonline.com	05842	228424	
188	Sirsa	TP Lite	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	
189	Sitapur	TP Lite	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	camsstp@camsonline.com	05862	350850	
190	Solan	TP Lite	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	camssol@camsonline.com	01792	220705	
191	Srikakulam	TP Lite	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	
192	Sultanpur	TP Lite	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	camssln@camsonline.com	05362	227562	
193	Surendranagar	TP Lite	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	camssng@camsonline.com	02752	232599	
194	Tinsukia	TP Lite	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	camstin@camsonline.com	0374	2335876	2336742
195	Tuticorin	TP Lite	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	camstcn@camsonline.com	0461	4000770	
196	Ujjain	TP Lite	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	camsujn@camsonline.com	0734	4030019	
197	Yavatmal	TP Lite	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	camsyav@camsonline.com	07232	237045	
198	Kukatpally	TP Lite	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	camshyb@camsonline.com	040	23152618	
199	Mapusa (Parent ISC : Goa)	CC	Office No. 503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa - 403507	Not applicable			

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
200	Bhusawal (Parent: Jalgaon TP)	CC	3, Adelaide Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable			
201	Gondal (Parent Rajkot)	CC	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	<a href="mailto:camsgdl@camsonline.com">camsgdl@camsonline.com</a>		8000920007	
202	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	
203	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	
204	Chennai-Satelite ISC	CC	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	<a href="mailto:chennai_isc@camsonline.com">chennai_isc@camsonline.com</a>	044	28432650	
205	Bankura	CSC - Paid location of MF	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	<a href="mailto:camsbqa@camsonline.com">camsbqa@camsonline.com</a>	03242	252668	
206	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	<a href="mailto:camschb@camsonline.com">camschb@camsonline.com</a>	03582	226739	
207	Gaya	CSC - Paid location of MF	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	<a href="mailto:camsgaya@camsonline.com">camsgaya@camsonline.com</a>		9472179424	
208	Haridwar	CSC - Paid location of MF	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	<a href="mailto:camshwr@camsonline.com">camshwr@camsonline.com</a>		7900777785	
209	Dibrugarh	CSC - Paid location of MF	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	<a href="mailto:camsdbrg@camsonline.com">camsdbrg@camsonline.com</a>	0373	2323602	
210	Korba	CSC - Paid location of MF	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	<a href="mailto:camskrba@camsonline.com">camskrba@camsonline.com</a>	07759-356037	9425227943	
211	Biharsharif	CSC - Paid location of MF	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	<a href="mailto:camsbhsf@camsonline.com">camsbhsf@camsonline.com</a>		8544093740	9472179424

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
212	Gandhi Nagar	CSC - Paid location of MF	No. 507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421	<a href="mailto:camsgnr@camsonline.com">camsgnr@camsonline.com</a>	079	23600400	
213	Shillong	CSC - Paid location of MF	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001	<a href="mailto:camsslg@camsonline.com">camsslg@camsonline.com</a>	0364	3560860	2502511
214	Jalpaiguri	CSC - Paid location of MF	Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101	<a href="mailto:camsjalpai@camsonline.com">camsjalpai@camsonline.com</a>	03561	222299	

**Point of Services (“POS”) of MF Utilities India Private Limited (“MFUI”)**

The list of POS of MFUI is published on the website of the Fund at [www.dspim.com](http://www.dspim.com) and MFUI at [www.mfuindia.com](http://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 : <a href="mailto:camsatp@camsonline.com">camsatp@camsonline.com</a>
2	ANDHRA PRADESH	GUNTUR	CAMS	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002	Phone : 0863-6572002 Email : <a href="mailto:camsgun@camsonline.com">camsgun@camsonline.com</a>
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 : <a href="mailto:camskdp@camsonline.com">camskdp@camsonline.com</a>
4	ANDHRA PRADESH	KAKINADA	CAMS	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001	Phone : 0884-6560102 Email : <a href="mailto:camskdd@camsonline.com">camskdd@camsonline.com</a>
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 : <a href="mailto:camskri@camsonline.com">camskri@camsonline.com</a>
6	ANDHRA PRADESH	NELLORE	CAMS	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001	Phone : 0861-6510536 Email : <a href="mailto:camsnel@camsonline.com">camsnel@camsonline.com</a>
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 : <a href="mailto:camsrmd@camsonline.com">camsrmd@camsonline.com</a>
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 : <a href="mailto:camstpt@camsonline.com">camstpt@camsonline.com</a>

SRNO	State	City	POS Entity	Address	Contact
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
12	BIHAR	BHAGALPUR	CAMS	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001	Mobile : +91 9264499905 Email : camsbpl@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 : camsrail@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 : camsdel@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



SRNO	State	City	POS Entity	Address	Contact
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 : camсахm@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
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 : camsrj@camsonline.com

SRNO	State	City	POS Entity	Address	Contact
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
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 : camsrrok@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

SRNO	State	City	POS Entity	Address	Contact
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 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 1st 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
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

SRNO	State	City	POS Entity	Address	Contact
56	KARNATAKA	MANGALORE	CAMS	14-6-674/15(1), SHOP NO -UG11-2 Maximus Complex Light House Hill Road Mangalore 575001	Email : camsman@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 : camslct@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 Talapp 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

SRNO	State	City	POS Entity	Address	Contact
65	KERALA	PALAKKAD	CAMS	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001	Phone : 0491-6060313 Email : camspkd@camsonline.com
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

SRNO	State	City	POS Entity	Address	Contact
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
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	Rajabhadur 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

SRNO	State	City	POS Entity	Address	Contact
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
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 : camsthn@camsonline.com
91	ORISSA	BALASORE	CAMS	B C Sen Road Balasore 756001	Mobile : +91-9238120075 Email : camsbls@camsonline.com
92	ORISSA	BERHAMPUR	CAMS	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002	Mobile : 0680-2250401 Email : camsbpr@camsonline.com

SRNO	State	City	POS Entity	Address	Contact
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 : camsbhr@camsonline.com
94	ORISSA	CUTTACK	CAMS	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001	Mobile : +91-9238120072 Email : camscut@camsonline.com
95	ORISSA	ROURKELA	CAMS	2nd Floor, J B S Market Complex Udit Nagar Rourkela 769012	Mobile : 9938237542 Email : camsrour@camsonline.com
96	ORISSA	SAMBALPUR	CAMS	Opp. Town High School Sansarak Sambalpur 768001	Mobile : +91-9238120074 Email : camssam@camsonline.com
97	PUNJAB	AMRITSAR	CAMS	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001	Phone : 0183-5009990 Email : camsamt@camsonline.com
98	PUNJAB	BHATINDA	CAMS	2907 GH GT Road Near Zila Parishad Bhatinda 151001	Phone : 0164-6050076 Email : camsbti@camsonline.com
99	PUNJAB	JALANDHAR	CAMS	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001	Phone : 0181-6050001 Email : camsjal@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 : camslldh@camsonline.com
101	PUNJAB	PATIALA	CAMS	35 New Lal Bagh Colony Patiala 147001	Phone : 0175-6050002 Email : camsptl@camsonline.com
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



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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

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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
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

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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 : camsvel@camsonline.com
123	TELANGANA	KARIMNAGAR	CAMS	H.No.7-1-257 Upstairs S.B.H Mankamathota 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

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127	UTTAR PRADESH	AGRA	CAMS	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002	Phone : 0562-6450672 Email : camsagr@camsonline.com
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

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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 : camsmbd@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 : camsnoi@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
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 : camsvar@camsonline.com

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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

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148	WEST BENGAL	SILIGURI	CAMS	17B Swamiji Sarani Siliguri 734001	Mobile : +91-9233500714 Email : camssil@camsonline.com
330	MAHARASHTRA	MUMBAI	<b>MF Utilities India Pvt Ltd</b>	103-105, Orion Business Park, Ghodbunder Road,Kapurbawdi, Thane (West) 400 610	Phone : 022 62906363 Email : mfuthn@mfindia.in

**\*Any new offices/centres opened will be included automatically. For updated list, please visit [www.dspim.com](http://www.dspim.com) and [www.camsonline.com](http://www.camsonline.com). For more information on DSP Mutual Fund Visit [www.dspim.com](http://www.dspim.com) or call Toll Free No.: 1800-208-4499 / 1800-200-4499**