DSP MUTUAL FUND

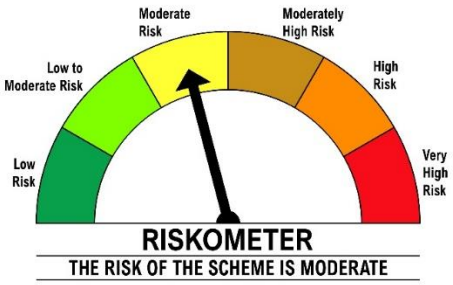
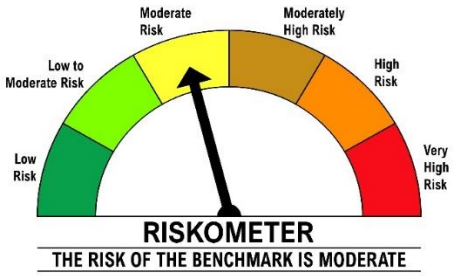
SCHEME INFORMATION DOCUMENT

SECTION I

DSP Fixed Maturity Plan (FMP) - Series 280 - 90 Days

A Close Ended Debt Scheme. A relatively low interest rate risk and moderate credit risk.

Scrip Code	BSE	(To be inserted after listing of scheme)

This product is suitable for investors who are seeking*:	**Scheme Riskometer#**	**Benchmark Riskometer#**
This product is suitable for investors who are seeking*: • Income over a short-term investment horizon • Investment in debt & money market instruments maturing on or before maturity of the scheme *Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.		NIFTY Liquid Index B-I 

 # The actual Risk-o-meter will be decided at the time of launch based on the tenure and portfolio of each scheme.

The product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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

Potential Risk Class Matrix: The potential risk class matrix of DSP Fixed Maturity Plan (FMP) – Series 280 - 90 Days based on interest rate risk and credit risk is as follows:

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

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

New Fund Offer opens on: November 13, 2026
New Fund Offer closes on: November 17, 2026

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 2026, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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 03, 2026.

BSE Disclaimer: BSE Ltd. ("the Exchange") has vide its letter no. LO/IPO/PJ/MF/IP/28/2026-27 dated June 01, 2026, given **permission to DSP Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to DSP Mutual Fund. The Exchange does not in any manner: - i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of DSP Fixed Maturity Plan (FMP) - Series 280 - 90 Days of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.**

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	DSP Fixed Maturity Plan (FMP) – Series 280 - 90 Days
II.	Category of the Scheme	Close Ended Debt Scheme
III.	Scheme type	A Close Ended Debt Scheme. A relatively low interest rate risk and moderate credit risk.
IV.	Scheme code	DSPM/C/D/FTP/26/06/0102
V.	Investment objective	The investment objective of the Scheme is to seek to generate income by investing in a portfolio of Debt and Money Market Securities maturing on or before the maturity of the Scheme. **There is no assurance that the investment objective of the Scheme will be achieved.**
VI.	Liquidity/listing details	**Liquidity Details -** The Units of the Scheme cannot be redeemed by the investors directly with the Mutual Fund until the maturity of the Scheme and there will be redemption by the Mutual Fund on the maturity of the Scheme. However, investors who wish to exit/redeem before the maturity date may do so through stock exchange mode, if they have opted to hold Units in a demat form, by mentioning their demat details on the NFO application form. The Unit holders are given an option to hold Units by way of an account statement (physical form) or in dematerialized form (demat). The Units of the Scheme will be listed on the Mutual Fund Segment of BSE Limited (BSE) within 5 business days from the date of allotment. The Trustee may at its sole discretion list the Units under the Scheme on any other recognized Stock Exchange at a later date. In case of rollover, units of the Scheme will be listed on the Mutual Fund Segment of BSE Limited (BSE) within 5 business days from the date of original maturity. The Units of the Scheme can be purchased/sold on a continuous basis (subject to suspension of trading) on BSE and/or any other Stock Exchange on which the Units are listed during the trading hours like any other publicly traded stock. The price of the Units in the market will depend on demand and supply at that point of time. There is no minimum investment, although the Units are purchased in round lots of 1. The record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity / Final Redemption date ("Maturity Record Date") will be two working days prior to the Maturity / Final Redemption date. The stock exchange(s) will suspend trading in Units one working day prior to the Maturity Record Date. No separate notice will be issued by the AMC informing about Maturity Record Date or Suspension of trading by the stock exchange. However, the Fund reserves the right to change the Maturity Record Date by issue of suitable notice.

		Investors will not be able to redeem their units during the tenor of the Scheme directly from the fund and there will be redemption by the fund only on the maturity of the Scheme. The redemption proceeds shall be dispatched to the unit holders within three working days from the date of maturity of the Scheme in terms of Regulation 46(1) of the SEBI (MF) Regulations, 2026. In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, the scheme shall be allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders. 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 Sebi Master Circular No. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 ('SEBI Master Circular'), the AMC may not be able to adhere with the timelines prescribed above. **Listing details -** The Units are proposed to be listed on BSE Limited or any other recognized Stock Exchange as may be approved by the Trustee, within 5 business days from allotment. For details, **please refer provision for Listing under 'Section II. Other Scheme Specific Disclosure'.**
VII.	**Benchmark (Total Return Index)**	• AMFI Tier I benchmark/ Benchmark of the Scheme: NIFTY Liquid Index B-I • Justification: The composition & duration profile of the aforesaid benchmark is most suited to compare the performance of the scheme. The Trustee may change the benchmark for any of the Scheme in the series in future, if a benchmark better suited to the investment objective of that Scheme is available at such time and as per the guidelines and directives issued by SEBI from time to time. • Second Tier benchmark: Not applicable.
VIII.	**NAV disclosure**	The AMC will declare separate NAV under Regular Plan and Direct Plan of Scheme. The first NAV will be calculated and declared within 5 business days from the date of allotment. Thereafter, the Mutual Fund shall declare the NAV of the Scheme on every Business Day, on AMFI's website www.amfiindia.com, by 11.00 p.m. and also on AMC website www.dspim.com. The Net Asset Value (NAV) of Segregated Portfolio, if any, shall be declared on every 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 Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website www.amfiindia.com and on www.dspim.com.

<table>
<tr><td></td><td></td><td>Further details in Section II.</td></tr>
<tr><td>IX.</td><td>Applicable timelines</td><td>Timeline for-
• Dispatch of redemption proceeds

Investors will not be able to redeem their units during the tenor of the Scheme directly from the fund and there will be redemption by the fund only on the maturity of the Scheme. The redemption proceeds shall be dispatched to the unit holders within three working days from the date of maturity of the Scheme in terms of Regulation 46(1) of the SEBI (MF) Regulations, 2026.

In case of exceptional situations listed in AMFI Circular No. AMFI/35P/MEM-COR/74/2022-23 dated January 16, 2023, the scheme shall be allowed additional timelines for transfer of redemption or repurchase proceeds to the unitholders

• Dispatch of Income Distribution cum Capital Withdrawal ('IDCW')

IDCW warrants shall be dispatched to the Unit Holders within 7 Working days from the record date for declaration of the IDCW.</td></tr>
<tr><td>X.</td><td>Plans and Options</td><td>
<table>
<tr><th>Plan</th><th>Options Available</th><th>Sub-Option</th><th>IDCW Frequency/ Record Date</th></tr>
<tr><td>Regular Plan and Direct Plan</td><td>Growth Option</td><td>-</td><td>-</td></tr>
</table>

Default Option-

Investors should indicate the name of the Scheme and/or Option, clearly in the application form. In case of valid applications received, without indicating the Scheme and/or Option etc. or where the details regarding option are not clear or ambiguous, the following defaults will be applied:

<table>
<tr><th>If no indication is given under the following</th><th>Default</th></tr>
<tr><td>Option</td><td>Growth</td></tr>
</table>

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.

The Plans under the Scheme will have common portfolio.

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.</td></tr>
</table>

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

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

Notes:

a) Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/ instruction provided at a non -designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.

b) Applications not specifying Schemes/Plans/Options and/ or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.

c) Where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.

d) Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan/Option, with a retrospective effect.

e) The AMC and its Registrar reserve the right to disclose the details of investors and their transactions to third parties viz. banks, distributors, Registered Investment Advisors from whom applications of investors are received and any other organization for the purpose of compliance with legal and regulatory requirements or for complying with antimony laundering requirements.

f) 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. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	**Load Structure**	Exit Load – Nil
XII.	**Minimum Application Amount/switch in**	• **During NFO:** Rs.5,000 and any amount thereafter. • **On Continuous basis :** Not Applicable, as purchase/redemption/switch-out is not permitted during the term of the Scheme. The listed units will have to be sold in lots of 1(one) Unit or such other marketable lots as prescribed by the Exchange, from time to time 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.
XIII.	**Minimum Additional Purchase Amount**	Not Applicable.
XIV.	**Minimum Redemption/switch out amount**	Not Applicable, as purchase/redemption/switch-out is not permitted during the term of the Scheme. The listed units will have to be sold in lots of 1(one) Unit or such other marketable lots as prescribed by the Exchange, from time to time
XV.	**New Fund Offer Period** This is the period during which a new scheme sells its units to the investors.	NFO opens on:-November 13, 2026 NFO closes on: - November 17, 2026 As per Paragraph 1.7.1 of SEBI Master Circular, the NFO shall remain open for subscription for a minimum period of 3 Working Days and not more than 15 calendar days. Extension or Termination of NFO Period In case the NFO Opening/ Closing Date is subsequently declared as a non-Business Day, the following Business Day will be deemed to be the NFO Opening/ Closing Date. The AMC/Trustee reserves the right to change the New Fund Offer Period, subject to the condition that the subscription list of the New Fund Offer Period shall not be kept open for more than 15 calendar days. An addendum shall be uploaded on the AMC website i.e. www.dspim.com notifying the change in the NFO Dates/Period.
XVI.	**New Fund Offer Price:** This is the price per unit that the investors have to pay to invest during the NFO.	Rs. 10/- per unit during the New Fund Offer.
XVII.	**Segregated portfolio/side pocketing disclosure**	As per Paragraph 5.5 of the SEBI Master Circular, the scheme is enabled for segregated portfolio. For details, kindly refer SAI.
XVIII	**Swing pricing disclosure**	In accordance with Paragraph 5.8 of the SEBI Master Circular, Swing pricing framework is not applicable.

XIX.	**Stock lending/short selling**	The scheme will not invest in stock lending/Borrowing or short selling.
XX.	**How to Apply and other details**	• Please refer to the SAI and application form for instructions. • Investors intending to trade in Units of the Scheme, will be required to provide demat account details in the application form, as mentioned under 'Dematerialisation'. Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. For details on ASBA process please refer the ASBA application form. Financial transactions through email in respect of non- individual investors shall be accepted in terms of AMFI Best Practice Guidelines (BPG) no. 118/ 2024-25 dated January 31, 2025 and such other circulars issued in this regard from time to time. For the terms and conditions of for availing the facility to transact through electronic mail, please refer SAI. Please refer further details in section II.
XXI.	**Investor services**	Contact details for general service requests: 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. E-mail: service@dspim.com Contact details for complaint resolution: **Mr. Santosh Pandey** **Investor Relations Officer** DSP Asset Managers Private Limited The Ruby, 25th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai – 400028, Tel.: +91 22 67177000 **Stock Exchange Transactions:** For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange. **MFU Customer Care:** For transactions related to MFU, Investors may contact the customer care of MFUI on 1800-266-1415 (business hours on all days except Sunday and Public Holidays) or send an email to clientservices@mfuindia.com. **SEBI SCORES Portal**: Additionally, Investors may also lodge complaints through SEBI Complaints Redress System ('SCORES') Portal available at https://scores.sebi.gov.in if they are unsatisfied with the resolutions given by AMC. SCORES portal facilitates you to lodge your complaint online with SEBI and subsequently track its status. Further, investors may also lodge complaints through Online Dispute Resolution Portal ('ODR') Portal available at https://smartodr.in/login

XXII	**Specific attribute of the scheme** (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	The Scheme is a close ended debt scheme and the tenure of the Scheme will be 90 days after the date of allotment of units. The Scheme will be fully redeemed / wound up at the end of the tenure of the scheme.
XXIII	**Special product/facility available during the NFO and on ongoing basis**	**Special product/facility available during NFO:** 1. Switching: During the NFO period (switch request will be accepted upto 3.00 p.m. on the last day of the NFO), the Unit holders will be able to invest into the NFO of the Scheme by switching part or all of their Unit holdings held in the existing schemes of the Mutual Fund. A switch has the effect of redemption from one scheme/plan/ option and a purchase in the other scheme/plan/option to which the switching has been done. The price at which the units will be switched-out will be based on the redemption price of the scheme from which switch-out is done and the proceeds will be invested into the Scheme at the NFO Price. Unit holders are requested to note that application for switch-out for units for which funds are not realized via purchase or switch-in in the scheme of the Fund shall be liable to be rejected. In other, switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/ transfer or switch-in funding process. Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction. The funds from the switch out schemes into the switch in scheme should be received till the allotment date. If the NFO of the scheme is called off for any reason whatsoever, the Switch Out amount from other schemes to the NFO scheme will be paid to the investor within 5 Business Days of the closure of the NFO, similar to a redemption from Switch out scheme. Investors should note that the Switch transaction will not be nullified and the switch amount will be paid out as redemption. Further, such payments will not qualify as delayed payments and no interest will be payable by the Fund/AMC/RTA in such cases where the payment date is beyond 10 days of the switch out date, as the switch transactions are accepted from the first day of the entire NFO period and the NFO may be called off after the closure of NFO 2. Applications Supported by Blocked Amount (ASBA) facility ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques/ demand drafts are used as a mode of payment. Please refer ASBA application form for detailed instructions. **Please refer the SAI and ASBA application form for complete details on ASBA.** **Special product/facility available on ongoing basis:**

		1. **Pledge of Units for Loans:** Units can be pledged by the Unit Holders as security for raising loans, subject to any rules / restrictions that the Trustee may prescribe from time to time. For Units held in demat form, the rules of the respective DP will be applicable for pledge of the Units. Units held in demat form can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledge gets created in favour of the pledgee only when the pledgee's DP confirms the creation of pledge in the system. In case of Units held in physical form, the Registrar will note and record such pledge. A standard form for this purpose is available at any of the official points of acceptance of transactions and on www.dspim.com. 2. **One time mandate facility:** This Facility enables the Unit Holder/s of DSP - Mutual Fund ('Fund') to transact with in a simple, convenient and paperless manner by submitting OTM - One Time Mandate registration form to the Fund which authorizes his/her bank to debit their account up to a certain specified limit per transaction, as and when they wish to 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. For further details, please refer SAI.
XXIV.	**Weblink**	Link for TER for last 6 months and Daily TER: https://www.dspim.com/mandatory-disclosures/ter Link for scheme factsheet: Not Applicable
XXV.	**Minimum installment Amount for Systematic Investment Plan (SIP)**	Not Applicable
XXVI.	**Minimum installment Amount for Systematic Withdrawal Plan (SWP)/Systematic Transfer Plan (STP)**	Not Applicable
XXVII	**Maturity**	The Units of the Scheme shall be fully redeemed at the end of the respective tenure. **DSP Fixed Maturity Plan (FMP) - Series 280 - 90 Days will mature on February 17, 2027.**

		If the maturity date is not a Business Day, the immediately succeeding Business Day will be considered as the maturity date. On the maturity date, all Units under the Scheme will be compulsorily, and without any further act by the Unit Holders, redeemed at the Applicable NAV of that day. For the units held in electronic form, the units will be extinguished with the Depository and the redemption amount will be paid to the Unit Holders on the maturity date, at the prevailing NAV on that date. **Rollover of the Scheme:** The Trustee/AMC may decide to roll over the Scheme (i.e., extend the maturity date of the Scheme) in line with the provisions of the SEBI (Mutual Funds) Regulations, 2026, and the guidelines issued thereunder from time to time. For detailed provisions regarding the rollover mechanism, please refer to the 'Maturity' provision under 'Section II - Other Scheme Specific Disclosures.

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, 2026 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, 2026 and the guidelines there under shall be applicable.

Date: November 03, 2026
Place: Mumbai

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

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Debt and money market instruments	0%	100%

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

Type of Instrument	Percentage of exposure	Circular references
Securitised Debt	Upto 50%	-
Securities Lending	Nil	Paragraph 13.6 of the SEBI Master Circular
Short selling	Nil	-
Derivatives	Upto 100% for hedging	Paragraph 13.15 and 13.18.2 of the SEBI Master Circular
Derivatives for other than hedging	Nil	
Overseas Securities	Nil	-
ReITS and InVITS	Nil	-
Debt Instruments with special features (AT1 and AT2 Bonds)	Nil	-
Debt Instruments with SO / CE rating	Upto 10% of the debt portfolio and the group exposure in such instruments shall not exceed 5% of the debt portfolio	Sr. No. 10 of table under Paragraph 13.1 of the SEBI Master Circular
Tri-party repos (including Reverse repo in T-bills and Government Securities)	Upto 50%	-
Other / own mutual funds	Upto 5 % of AUM of Mutual Fund level x	Paragraph 3 of the Sixth Schedule of SEBI (Mutual Funds) Regulations, 2026
Repo/ Reverse Repo of corporate debt securities	Upto 10%	Paragraph 13.8 of the SEBI Master Circular
Credit Default Swap transactions	Exposure through CDS (Notional amount of both CDS bought and sold) shall not exceed 10% of AUM of scheme and shall be within the overall limit of derivatives exposure of the Scheme	Paragraph 13.17 of the SEBI Master Circular
Foreign Securitized debt	Nil	-
Unrated debt and money market instruments	Upto 5% (Refer note 1)	Sr. No. 4 of table under Paragraph 13.1 of SEBI master circular
Short Term Deposit	Upto 15% of net assets (Refer note 2)	Paragraph 13.17.3.(g) 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.

Note 2 - Investment in short-term deposits of scheduled commercial banks-

Pending deployment of funds of the Scheme shall be in terms of Paragraph 13.7 of the SEBI Master Circular, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions:

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

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

Such deposits shall be held in the name of the Scheme

Towards maturity (when residual maturity of the scheme is 90 days or lower, there may be higher allocation to money market instruments & cash and cash equivalents under the scheme.

Cumulative gross exposure-

As per Paragraph 13.18.1 of the SEBI Master Circular, the cumulative gross exposure through debt, derivative positions, repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), 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.

As per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021, Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days:

1. TREPS,
2. Treasury Bills,
3. Government securities, and
4. Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.

Timelines for deployment of funds collected in NFO -

In line with Paragraph 7.24 of the SEBI Master Circular, deployment of the funds garnered in an NFO shall be made within 30 business days from the date of allotment of units.

In an exceptional case, if the AMC is not able to deploy the funds in 30 business days, reasons in writing, including details of efforts taken to deploy the funds, shall be placed before the Investment Committee.

The Investment Committee, after examining the root cause for delay may extend the timeline by 30 business days.

Change in Investment Pattern

Rebalancing of deviation due to short term defensive consideration-

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term on defensive considerations as per Paragraph 1.9.1(b) of the SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall endeavor to rebalance the portfolio within 30 calendar days.

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

Portfolio rebalancing in case of passive breach-

As per Paragraph 3.11 of SEBI Master circular and the clarifications/ guidelines issued by AMFI/ SEBI from time to time, in the event of deviation from mandated asset allocation mentioned or prudential limits, passive breaches (i.e. occurrence of instances not arising out of omission and commission of AMC), shall be rebalanced within 30 business days. Where the portfolio is not rebalanced within above mentioned period, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.

In case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Paragraph 3.11 of SEBI Master Circular.

Intended Portfolio for Scheme

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

Intended Portfolio Allocation for DSP Fixed Maturity Plan (FMP) – Series 280 - 90 Days

	Credit rating (%) A1+**	Credit rating (%) AAA*	Credit rating (%) AA*	Credit rating (%) A*	Credit rating (%) BBB*	Credit rating (%) Not Applicable
Certificates of Deposits (CD)	15-20%					
Commercial Papers (CP)	80-85%					

Non - Convertible Debentures (NCDs) /Bonds		0-5%				
Securities issued by the Government of India /State Development Loans (SDLs)						0-5%
Bills Re-discounting Scheme (BRDS)						
Cash & Cash Equivalent (TREPS / Reverse Repo)						0-5%
Mutual Fund Units						

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

Notes:

a. All investments shall be made based on rating prevalent at the time of investment. Further, in case of an instrument which has dual rating, the most conservative publicly available rating would be considered.

b. Further, the Scheme shall not invest more than 5% of its NAV in any unrated debt instruments including BRDS. All such investments shall be made with the prior approval of the Board of Trustees and the Board of Asset Management Company.

c. Rating considerations - Securities with Rating AA will include AA+ and AA-, Similarly, securities with Ratings A1+ will include A1.

d. At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalents

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

(i) Positive variation in investment towards higher credit rating in the same instrument may be allowed.

(ii) In case instruments/securities as indicated above are not available or taking into account risk - reward analysis of instruments/securities, the Scheme may invest in Certificate of Deposits (CDs) having equivalent or higher ratings/ TREPS /Government Securities/Reverse Repo and Repo in Government Securities/SDLs/T-bills.

(iii) Further, the allocation may vary during the tenure of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event. In case of such deviations, the Scheme may invest in CDs of equivalent or higher rating/ TREPS /Government Securities/Reverse Repo and Repo in Government Securities/T-Bills.

(iv) The above investment pattern is indicative and may be changed by the Fund Manager for a short term period including but not limited to building up the portfolio post NFO and towards the maturity of the Scheme, the Investment Manager may deploy (upto 100%) the funds in cash/cash equivalents/in units of money market/Overnight/liquid schemes of DSP Mutual Fund and/any other mutual Fund in terms of applicable regulations on defensive considerations, pursuant to Paragraph 1.9.1. (b) of the SEBI Master Circular keeping in view market conditions, market opportunities, applicable SEBI (Mutual Funds) Regulations 2026, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. In the event of any deviation from the

asset allocation as stated above, the Fund Manager shall review and rebalance the portfolio within 30 Calendar days from the date of such deviation.

(v) As per Paragraph 3.11 of SEBI Master circular and the clarifications/ guidelines issued by AMFI/ SEBI from time to time, as may be amended/ clarified from time to time in the event of change in the asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager is required to carry out portfolio rebalancing within 30 Business Days. In case the portfolio is not rebalanced within the period of 30 Business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business days from the date of completion of mandated rebalancing period.

B. WHERE WILL THE SCHEME INVEST?

The Scheme will invest in debt and money market securities, which include, but are not limited to:

- Debt obligations of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking finance companies, development financial institutions, corporate entities and trusts (securitised debt)
- Interest rate and credit derivatives as permitted by SEBI
- Money market securities include 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, Tri-party REPO repurchase agreement (repo), reverse repurchase agreement (rev-repo), Bills Rediscounting Scheme (BRDS) and any other like instruments as specified by the Reserve Bank of India from time to time
- Pass through, Pay through or other Participation Certificates, representing interest in a pool of assets including receivables
- The non-convertible part of convertible securities
- Securitized Debt
- Debt instruments with SO / CE rating
- Tri-party repos
- Repo of corporate debt securities
- Debt derivative instruments
- Structured Notes
- Units of Mutual funds as may be permitted by regulations
- Short Term Deposit

Any other instruments/securities as may be permitted by RBI/SEBI/such other Regulatory Authority from time to time.

From time to time, it is possible that the Investment Manager may decide to invest a higher proportion in debt and money market securities, depending on prevailing economic and market conditions and the need to adopt a defensive posture on the portfolio of the Scheme.

The securities mentioned in, **"Where will the Scheme(s) invest?",** could be listed, to be listed, unlisted, privately placed, secured, unsecured, rated or unrated (subject to the rating or equivalency requirements discussed above) and of any maturity. The securities may be acquired through secondary market operations, primary issues/offerings, other public offers, Private Placement and negotiated deals amongst other mechanisms.

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

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

category.

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

Credit Evaluation Policy: Credit Risk associated with fixed income securities will be managed by making investments in securities issued by borrowers, which have a good credit profile. The credit research process includes a detailed in-house analysis and due diligence. Limits are assigned for each of the issuer (other than government of India); these limits are for the amount as well as maximum permissible tenor for each issuer. The credit process ensures that issuer level review is done at inception as well as periodically by taking into consideration the balance sheet and operating strength of the issuer.

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

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

Sectors in which the Scheme shall not invest

The Scheme shall not invest in debt issued by floriculture, Gems and Jewelry and Leather and Leather products.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The investment strategy for the fund shall be active. The investment manager will invest in various debt and money market securities maturing on or before the scheme maturity date. In-house research by the investment manager will emphasize on credit analysis to determine the associated credit risk. The investment process will take into account aspects such as interest rate outlook, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, Government borrowing program, fiscal deficit, global interest rates, currency movements, etc.

Investments in derivatives

SEBI has permitted all the mutual funds to participate in the derivatives trading subject to observance of guidelines issued by SEBI in this behalf. Pursuant to this, the mutual funds may use various derivative and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.

For detailed derivative strategies, please refer to SAI.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

AMFI Tier I benchmark/ Benchmark of the Scheme would be as follows:

NIFTY Liquid Index B-I

- Justification: The composition & duration profile of the aforesaid benchmark is most suited to compare the performance of the scheme.

The Trustee may change the benchmark for the Scheme in future, if a benchmark better suited to the investment objective of that Scheme is available at such time and as per the guidelines and directives issued by SEBI from time to time.

E. WHO MANAGES THE SCHEME?

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other Scheme managed
Mr. Karan Mundhra	37	---	BCOM. Charted Accountant (CA)	Over 10 years of experience as under: From April 01, 2023 onwards- Fund manager- DSPAM From May 1, 2021 to March 31, 2023- Fund manager- DSPIM From July 2016 to April 30, 2021- Dealer, Fixed Income – DSPIM. From February 2016 to July 2016 –Manager – Fixed Income - DSPIM From April 2012 to January 2016 – Manager - Fund Accounting – DSPIM	DSP Arbitrage Fund DSP Medium Term Fund DSP Financial Services Sectoral Debt Fund DSP Floating Interest Rates Fund DSP Liquid Fund DSP Ultra Short to Short Term Fund DSP Overnight Fund DSP Money Market Fund DSP Short Term Fund DSP Ultra Short Term Fund
Ms. Shalini Vasanta	38 years	---	MBA (Finance); BA (Economics & Statistics Hons)	Over 12 years of Experience: From April 01, 2023 onwards: AVP, Fixed Income Investments - DSP Asset Managers Private Limited From Jan 2017 to March 31, 2023 -AVP, Fixed Income Investments - DSP Investment Managers Private Limited From March 2012 – December 2016: Senior Credit Analyst - ICRA Limited	DSP Credit Risk Fund DSP Financial Services Sectoral Debt Fund DSP Liquid Fund DSP Ultra Short to Short Term Fund DSP Overnight Fund DSP Money Market Fund DSP Ultra Short Term Fund
Mr. Kunal Khudania	35	---	Chartered Accountant B.Com (Honors)	8 years of experience: From July 01, 2025 to present: Fund Manager (Fixed Income) – DSP Asset Managers Private Limited From August 02, 2024 to present: Dealer (Fixed Income) – DSP Asset Managers Private Limited From April 01, 2023 to August 01, 2024: Credit Analyst – DSP Asset Managers Private Limited	DSP Dynamic Term Fund DSP Liquid Fund DSP Credit Risk Fund DSP Financial Services Sectoral Debt Fund

Fund Manager	Age	Tenure	Qualifications	Brief Experience	Other Scheme managed
				From August 16, 2022 to March 31, 2023: Credit Analyst – DSP Investment Managers Private Limited From March 17, 2017 to August 12, 2022 – Credit Analyst – Mirae Asset Investment Managers India Private Limited From July, 2016 to March, 2017 – Market Analyst – Futures First Info Services Private Limited	

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

List of other close-ended debt schemes-

DSP FMP Series 267 - 1172 Days
DSP FMP Series 270 - 1172 Days

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

G. HOW HAS THE SCHEME PERFORMED?

This is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

Since the scheme is a new fund to be launched, the following disclosures are not applicable

i. Scheme's portfolio holdings- Not Applicable.

ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme- Not applicable

iii. Functional Website link for Portfolio Disclosure – Fortnightly / Monthly https://www.dspim.com/mandatory-disclosures/portfolio-disclosures

iv. Functional website link to the respective addendums to the SID after the last update of SID- https://www.dspim.com/downloads?category=Notices%20and%20Addendum&sub_category=Addendum

v. Portfolio Turnover Rate- Not Applicable

vi. Aggregate investment in the Scheme by- Not Applicable.

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

vii. Investments of AMC in the Scheme-

In terms of in Regulation 22(3)(a) of SEBI (Mutual Funds) Regulations, 2026 read along with Paragraph 7.13 of the SEBI Master Circular and AMFI Best Practice Guidelines Circular No.100 /2022-23 dated April 26, 2022 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', the AMC shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the SEBI from time to time.

For details of investments of AMC in the scheme refer link- https://www.dspim.com/mandatory-disclosures/amcs-investments-in-schemes

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

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

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

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

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.

While determining the price of the units, the mutual fund shall ensure that the repurchase price of Scheme is not be lower than 97% 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.

- **Ongoing price for subscription (Purchase Price/switch-in from other schemes/ plans) by investors and Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund)/ intra-Plan switching by investors (Redemption Price)**

Being a close ended Scheme, Investors can subscribe to the Units of the Plan(s) under the Scheme during the New Fund Offer Period only and such Plan(s) under the Scheme will not re-open for subscriptions after the closure of NFO. The redemption facility would be provided only on Maturity.
However, subsequent to closure of NFO and upon listing of Units on Exchange, buying or selling of Units by Unit holders / Investors can be made on the Exchange. Units can be bought or sold like any other listed stock on the Exchange at prevailing market prices.

The minimum number of Units that can be bought or sold on the Exchange is one Unit. The Units' market prices may be at a premium/discount to its NAV. Dealings by the Unit holders / Investors on the Exchange will be also subject to Exchange Rules and Regulations.

Unit holders are requested to note that in respect of Switch in requests, made for the Units held in dematerialized form, into a Fixed Maturity Plan or into any other Scheme, the Units of which are or shall be listed on any recognized Stock Exchange(s), the balance amount represented for the fractional Units of the Switch-in Scheme will be refunded to the Unit holders.

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 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 0.80% 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 66:

The Scheme may charge expenses within overall limits as specified in the Regulations except those expenses which are specifically prohibited.

Table 1: Limit for Base Expense ratio as prescribed under regulation 66 (7) (a) of SEBI MF regulations for other than equity oriented close ended schemes:

Particulars	As a % of daily net assets as per Regulation 66 (7) (a)
On total assets	0.80%

In addition to base expenses as permissible under Regulation 66 (7) (a), the AMC may also charge the following to the Scheme under Regulation 66 (9) & 66(10):

a. A mutual fund scheme may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub-regulation (7) of regulation 66.

b. Transaction costs incurred for the purpose of execution of trade mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio.

c. All statutory levies will be over and above the base expense ratio limits as defined in regulation 66(7).

Total Expense Ratio (TER'):

'Total expense ratio' means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme, as may be specified by SEBI.

As per Regulation 67(1), the total of all expenses charged to the investors of the scheme, shall be total of expense charged within the base limit specified under sub-regulation 7 of regulation 66, brokerage cost permitted under sub-regulation 9 of regulation 66, transaction cost incurred for the purpose of execution of trade as referred under sub-regulation 10 of regulation 66, and statutory levies charged to the investors.

Statutory Levy: "statutory levy" means levy imposed by state government and central government.

Others:

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 necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 on implementation of Paragraph 11.3 of Master Circular.

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 42, 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 of Total Expense Ratio:

In accordance with Paragraph 11.2 of the SEBI Master Circular, the AMC shall prominently disclose TER on daily basis on the website www.dspim.com and on website of AMFI

Change in Base Expense Ratio ('BER'):

In accordance with Paragraph 11.4 of the SEBI Master Circular, changes in the BER (i.e. expenses as provided in Regulation 66(7) of SEBI (Mutual Funds) Regulations, 2026) in comparison to previous BER 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 BER shall be updated on the website at least three working days prior to effecting such change Provided that the prior intimation/notice shall not be required for any increase or decrease in BER due to change in AUM and any decrease in BER due to various regulatory requirements.

illustrative example for estimating expenses:

The AMC in good faith has estimated and summarized expenses in the below table for Scheme. 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:

Expense Head	% of daily net assets
Investment Management and Advisory Fee	Upto 0.80%
Audit fees/fees and expenses of trustees*	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing and selling expenses including fees, commission and charges towards distribution of mutual fund schemes	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion (as per applicable rates in force) ^^^	
brokerage cost incurred towards execution of trades in addition to limits prescribed in regulation 66(9)	
Costs of statutory advertisements;	
Other Expenses (such other expenses as may be specified or approved by the Board)	
Maximum Base Expense Ratio (BER) permissible under Regulation 66 (7) (a)	**Upto 0.80%**
Statutory levies (including GST) on all expenses	**As per rates in force**
Brokerage Cost for trade execution as per regulation 66(9)	**At actuals**
Transaction Cost for trade execution as per regulation 66(10)	**At Actuals**

*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.

^^^ Additional incentives to distributors

As per As per Paragraph 11.6 of master circular HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026, effective March 1, 2026 additional incentives to distributors for onboarding new individual investors from B-30 cities and women investors shall be paid from amount mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions as per the terms and condition as mentioned therein. For detailed methodology for determination of additional incentive, please refer SAI.

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. 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.

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

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

The Exit Load will be applicable for investments made through normal purchase and SIP/STP/SWP transactions.

Note on Exit load exemptions:

1. There will be no Exit Load on inter-option switching.
2. No load will be charged on issue of 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

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 scheme.

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

(i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum may be circulated to all the distributors/brokers so that the same can be attached to all SIDs and KIMs already in stock.

(ii) Arrangements will be made to display the addendum to the SID in the form of a notice in all the ISCs/offices of the AMC/Registrar.

(iii) The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.

Investors are advised to contact any of the Investor Service Centers or the AMC to know the latest position on Exit Load structure prior to investing in the Scheme.

Section II

I. Introduction

A. Definitions/interpretation

Business Day/ Working Day	A day other than (i) Saturday and Sunday, (ii) a day on which the Reserve Bank of India or banks in Mumbai remains closed, (iii) a day on which there is no Reserve Bank of India clearing/settlement of securities, (iv) a day on which money markets are closed /not accessible and (v) a day on which the Sale and Redemption of Units are suspended. The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion.
Custodian	The Hongkong and Shanghai Banking Corporation Limited, acting as custodian to the Scheme, or any other Custodian who is approved by the Trustee.
DSP FMP/ DSP FMP – Series 280 - 90 Days/ Scheme/The Scheme	DSP Fixed Maturity Plan (FMP) – Series 280 - 90 Days
Scheme Information Document/SID	This document issued by DSP Mutual Fund, offering Units of DSP Fixed Maturity Plan (FMP) – Series 280 - 90 Days.

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

AMC:	Asset Management Company	**LTV:**	Loan to Value Ratio
AMFI :	Association of Mutual Funds in India	**MBS:**	Mortgaged Backed Securities
AML:	Anti-Money Laundering	**MFSS:**	Mutual Fund Service System
ABS:	Asset Backed Securities	**MFU:**	MF Utilities India Private Limited
ASBA:	Application Supported by Blocked Amount	**NAV:**	Net Asset Value
AOP:	Association of Person	**NEFT:**	National Electronic Funds Transfer
BSE:	BSE Limited	**NFO:**	New Fund Offer
BSE StAR MF:	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	**NRI:**	Non-Resident Indian
CAS:	Consolidated Account Statement	**NRE:**	Non Resident External
CAMS:	Computer Age Management Services	**NRO:**	Non Resident Ordinary
CDMDF	Corporate Debt Market Development	**NSE / National**	National Stock Exchange of India
CDSL:	Central Depository Services (India) Limited	**NSDL:**	National Securities Depository Limited
DFI:	Development Financial Institutions	**OTC:**	Over the Counter
DP:	Depository Participant	**OTM:**	One Time Mandate
DFI:	Development Financial Institutions	**POA:**	Power of Attorney
ECS:	Electronic Clearing System	**PIO:**	Person of Indian Origin
EFT:	Electronic Funds Transfer	**PMLA:**	Prevention of Money Laundering
FPI:	Foreign Portfolio Investors	**POS:**	Points of Service
FRA:	Forward Rate Agreement	**PSU:**	Public Sector Undertaking
FIRC:	Foreign Inward Remittance Certificate	**RBI:**	Reserve Bank of India

FOF:	Fund of Funds	**RTGS:**	Real Time Gross Settlement
FPI:	Foreign Portfolio Investor	**REITs:**	Real Estate Investment Trusts
FATCA:	Foreign Account Tax Compliance Act	**SEBI:**	Securities and Exchange Board of India
Flex STP:	Flex Systematic Transfer Plan	**SI:**	Standing Instructions
HUF:	Hindu Undivided Family	**SIP:**	Systematic Investment Plan
IDCW	Income Distribution cum Capital Withdrawal	**SWP:**	Systematic Withdrawal Plan
IDCW Transfer Plan	Transfer of Income Distribution cum Capital Withdrawal Plan	**STP:**	Systematic Transfer Plan
IMA:	Investment Management Agreement	**STT:**	Securities Transaction Tax
InvITs:	Infrastructure Investment Trusts	**SCSB:**	Self -Certified Syndicate Bank
IRS:	Interest Rate Swap	**SLR:**	Statutory Liquidity Ratio
ISC:	Investor Service Centre	**UBO:**	Ultimate Beneficial Ownership
KYC:	Know Your Customer	**TREPs**	Tri-Party Repurchase
Value STP:	Value Systematic Transfer Plan	**REITs:**	Real Estate Investment Trusts
PRC	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." 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

Scheme Specific Risk Factors

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

i. **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.

ii. **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.

iii. Credit Risk: Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. Different types of securities in which the Scheme would invest as given in the SID carry different levels of credit risk. Accordingly, the Scheme' risk may increase or decrease depending upon their investment patterns. 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.

iv. Rating Migration Risk: Fixed income securities are exposed to rating migration risk, which could impact the price on account of change in the credit rating. For example: One notch downgrade of a AAA rated issuer to AA+ will have an adverse impact on the price of the security and vice-versa for an upgrade of a AA+ issuer.

v. **Liquidity or Marketability Risk:** This refers to the ease with which a security can be purchased or sold at or near to its valuation Yield-to-Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. The liquidity of investments made in the Scheme may be restricted by trading volumes besides operational issues like settlement periods and transfer procedures. Different segments of the Indian financial markets have different settlement processes & periods and such periods may be extended significantly by unforeseen circumstances. There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon. The inability of the Scheme to make intended securities purchases or sale could cause the Scheme to miss certain investment opportunities due to the absence of a well-developed and liquid secondary market for debt securities which would result at times, in potential underperformance in the Scheme.

vi. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. Investments in fixed income securities may carry reinvestment risk as the cash flows received may get invested at a lower rate of interest prevailing on the date of investment of cash flows viz. interest or redemptions received during the tenure of the scheme.

vii. **Pre-payment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

viii. **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.

ix. **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 investments in debt instruments having Structured Obligations / Credit Enhancements:

The Scheme may invest in debt instruments having credit enhancement (backed by assets such as equity shares/real estate or backed by payment mechanisms such as guarantees/ escrows of identified revenue streams). Typically, in such instruments, the profile of the underlying issuer tends to be relatively weaker. The risks with such credit enhanced structures include inability to sell and realize the collateral due to sharp prices moves of the underlying collateral values, erosion in collateral values, and illiquidity of collateral. There is a possibility of the guarantor or underlying issuer going insolvent which also can impact the recovery value of exposure. These instruments are typically less liquid in the secondary market which is an additional risk factor. In case of complex payment mechanisms, these may be challenged in legal courts by the unsecured creditors in case of bankruptcy of the underlying obligors which may result in delays or defaults in payments.

Risk factors associated with investment in unrated securities:

The scheme may invest in unrated securities as permitted under regulation. Investment in unrated securities involve a risk of default or decline in market value higher than rated instruments due to adverse economic and issuer-specific developments. Such investments display increased price sensitivity to changing interest rates and to a deteriorating economic environment. The market values for unrated investments tends to be more volatile and such securities tend to be less liquid than rated debt securities.

Risk factors associated with Investment in special feature bonds:

The scheme may invest in special feature bonds as permissible by the SEBI & scheme offer documents, which may be subordinate to the equity and thus may carry high credit risk and risk of capital loss. Some Tier 2 bonds issued by the banks under the Basel III norms may have such special features.

Risk factors associated with investments in Perpetual Debt Instrument (PDI)

Perpetual Debt instruments are issued by Banks, NBFCs and corporates to improve their capital profile. Some

of the PDIs issued by Banks which are governed by the RBI guidelines for Basel III Capital Regulations are referred to as Additional Tier I (AT1 bonds). While there are no regulatory guidelines for issuance of PDIs by corporate bodies, NBFCs issue these bonds as per guidelines issued by RBI. The instruments are treated as perpetual in nature as there is no fixed maturity date. The key risks associated with these instruments are highlighted below:

i. Risk on coupon servicing:
   a. Banks: As per the terms of the instruments, Banks have discretion at all times to cancel distributions/ payment of coupons.
   b. NBFCs: While NBFCs have discretion at all times to cancel payment of coupon, coupon can also be deferred (instead of being cancelled), in case paying the coupon leads to breach of capital ratios.
   c. Corporates: Corporates usually have discretion to defer the payment of coupon. However, the coupon is usually cumulative and any deferred coupon shall accrue interest at the original coupon rate of the PDI.

ii. Risk of write-down or conversion into equity:
   a. Banks: As per current RBI guidelines, banks have to maintain a Common Equity Tier-1 (CET-1) ratio of minimum 5.5% of Risk Weighted Assets (RWAs), failing which the AT-1 bonds can get written down. Further, AT-1 Bonds are liable to be written down or converted to common equity, at the discretion of RBI, in the event of Point of Non Viability Trigger (PONV). PONV is a point, determined by RBI, when a bank is deemed to have become non-viable unless there is a write off/ conversion to equity of AT-1 Bonds or a public sector capital injection happens. The write off/conversion has to occur prior to public sector injection of capital. This risk is not applicable in case of NBFCs and Corporates

iii. Risk of instrument not being called by the Issuer:
   a. Banks: The issuing banks have an option to call back the instrument after minimum period of 5 years from the date of issuance and typically annually thereafter, subject to meeting the RBI guidelines. However, if the bank does not exercise the call on first call date, the Scheme may have to hold the instruments for a period beyond the first call exercise date.
   b. NBFCs: The NBFC issuer has an option to call back the instrument after minimum period of 10 years from date of issuance and typically annually thereafter, subject to meeting the RBI guidelines. However, if the NBFC does not exercise the call option the Scheme may have to hold the instruments for a period beyond the first call exercise date.
   c. Corporates There is no minimum period for call date. However, if the corporate does not exercise the call option, the Scheme may have to hold the instruments for a period beyond the call exercise date

iv. Risk of rating downgrades: The Rating agencies, which rate the instruments, have a slightly different rating methodology for these Instruments compared to plain vanilla bonds. In the event of deterioration of the financial health of the Issuer or due to other reasons, the rating of the Perpetual Debt Instruments may be downgraded whilst the ratings of other bonds issued by the issuer may remain constant. In such a scenario, Perpetual Debt Instrument holders may incur losses on their investment

v. Liquidity risk: There may be no active market for the Perpetual Debt Instruments on the platform of the Stock Exchanges. As a result, the liquidity and market prices of the Perpetual Debt Instruments may fail to develop and may accordingly be adversely affected. There is no assurance that a trading market for the Perpetual Debt Instruments will exist and no assurance as to the liquidity of any trading market. The liquidity and market prices of the Perpetual Debt Instruments can be expected to vary with changes in market and economic conditions, financial condition and prospects and other factors that generally influence market price of such instruments. Such fluctuations may significantly affect the liquidity and market price of these Instruments, which may trade at a discount to the

price at which one purchases these instruments.

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

Risk associated with investments in repo of corporate debt securities:

In repo transactions, also known as a repo or sale repurchase agreement, securities are sold with the seller agreeing to buy them back at later date. The repurchase price should be greater than the original sale price, the difference effectively representing interest. A repo is economically similar to a secured loan, with the buyer receiving corporate debt securities as collateral to protect against default. The Scheme may invest in repo of corporate debt securities which are subject to the following risks:

i. **Counterparty Risk:** This refers to the inability of the seller to meet the obligation to buy back securities at the contracted price. The Investment Manager will endeavor to manage counterparty risk by dealing only with counterparties having strong credit profiles assessed through in-house credit analysis or with entities regulated by SEBI/RBI/IRDA

ii. **Collateral Risk:** In the event of default by the repo counterparty, the scheme have recourse to the corporate debt securities. Collateral risk arises when the market value of the securities is inadequate to meet the repo obligations. This risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instrument.

Risks associated with segregated portfolio:

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

Risks associated with investments in Securitized Assets:

A securitization transaction involves sale of receivables by the originator (a bank, non-banking finance company, housing finance company, or a manufacturing/service company) to a Special Purpose Vehicle (SPV), typically set up in the form of a trust. Investors are issued rated Pass Through Certificates (PTCs), the proceeds of which are paid as consideration to the originator. In this manner, the originator, by selling his loan receivables to an SPV, receives consideration from investors much before the maturity of the underlying loans. Investors are paid from the collections of the underlying loans from borrowers. Typically, the transaction is provided with a limited amount of credit enhancement (as stipulated by the rating agency for a target rating), which provides protection to investors against defaults by the underlying borrowers.

Some of the risk factors typically analyzed for any securitization transaction are as follows:

• Risks associated with asset class: Underlying assets in securitised debt may assume different forms and the general types of receivables include commercial vehicles, auto finance, credit cards, home loans or any such receipts. Credit risks relating to these types of receivables depend upon various factors including macro - economic factors of these industries and economies. Specific factors like nature and adequacy of collateral securing these receivables, adequacy of documentation in case of auto finance and home loans and intentions and credit profile of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

• Risks associated with pool characteristics:
(a) Size of the loan: This generally indicates the kind of assets financed with loans. While a pool of loan assets comprising of smaller individual loans provides diversification, if there is excessive reliance on very small ticket size, it may result in difficult and costly recoveries.
(b)Loan to Value Ratio: This Indicates how much percentage value of the asset is financed by borrower's own equity. The lower LTV, the better it is. This ratio stems from the principle that where the borrowers own contribution of the asset cost is high, the chances of default are lower. To illustrate for a Truck costing Rs. 20 lakhs, if the borrower has himself contributed Rs.10 lakhs and has taken only Rs. 10 lakhs as a loan, he is going to have lesser propensity to default as he would lose an asset worth Rs. 20 lakhs if he defaults in repaying an installment. This is as against a borrower who may meet only Rs. 2 lakhs out of his own equity for a truck costing Rs. 20 lakhs. Between the two scenarios given above, the later would have higher risk of default than the former.
(c) Original maturity of loans and average seasoning of the pool: Original maturity indicates the original repayment period and whether the loan tenors are in line with industry averages and borrower's repayment capacity. Average seasoning indicates whether borrowers have already displayed repayment discipline. To illustrate, in the case of a personal loans, if a pool of assets consists of those who have already repaid 80% of the installments without default, this certainly is a superior asset pool than one where only 10% of installments have been paid. In the former case, the portfolio has already demonstrated that the repayment discipline is far higher.
(d)Default rate distribution: This indicates how much % of the pool and overall portfolio of the originator is current, how much is in 0-30 DPD (days past due), 30-60 DPD, 60-90 DPD and so on. The rationale here is very obvious, as against 0-30 DPD, the 60-90 DPD is certainly a higher risk category.

• Credit Rating and Adequacy of Credit Enhancement: Unlike in plain vanilla instruments, in securitisation transactions, it is possible to work towards a target credit rating, which could be much higher than the originator's own credit rating. This is possible through a mechanism called "Credit enhancement". The process of "Credit enhancement" is fulfilled by filtering the underlying asset classes and applying selection criteria, which further diminishes the risks inherent for a particular asset class. The purpose of credit enhancement is to ensure timely payment to the investors, if the actual collection from the pool of receivables for a given period is short of the contractual payout on securitisation. Securitisation is normally non-recourse instruments and therefore, the repayment on securitisation would have to come from the underlying assets and the credit enhancement. Therefore, the rating criteria centrally focus on the quality of the underlying assets.

The Scheme will predominantly invest in those securitisation issuances which have AA and above rating indicating high level of safety from credit risk point of view at the time of making an investment. However, there is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

• Limited Liquidity & Price Risk: Presently, the secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

• Limited Recourse to Originator & Delinquency: Securitised transactions are normally backed by pool of receivables and credit enhancement as stipulated by the rating agency, which differ from issue to issue. The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and there is no obligation of either the Issuer or the seller or the originator, or the parent or any affiliate of the seller, issuer and originator. No financial recourse is available to the Certificate Holders against the Investors" Representative. Delinquencies and credit losses may cause depletion of the amount available under the credit enhancement and thereby the investor payouts may get affected if the amount available in the credit enhancement facility is not enough to cover the shortfall. On persistent default of an obligor to repay his obligation, the servicer may repossess and sell the underlying Asset. However, many factors may affect, delay or prevent the repossession of such asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such asset may be sold may be lower than the amount due from that Obligor.

• Risks due to possible prepayments: Weighted Tenor / Yield: Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments Full prepayment of underlying loan contract may arise under any of the following circumstances;
a. Obligor pays the receivable due from him at any time prior to the scheduled maturity date of that receivable; or
b. Receivable is required to be repurchased by the seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or
c. The servicer recognizing a contract as a defaulted contract and hence repossessing the underlying asset and selling the same.
d. In the event of prepayments, investors may be exposed to changes in tenor and yield.

• Bankruptcy of the Originator or Seller: If originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to trust was not a sale then an Investor could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to Trust not being construed as a 'True Sale'. Legal opinion is normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the Investors, as envisaged herein, would constitute a true sale.

• Bankruptcy of the Investor's Agent: If Investor's agent, becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets/receivables is not in its capacity as agent/Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets/receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent. Legal opinion is normally obtained to the effect that the Investors Agent's recourse to assets/receivables is restricted in its capacity as agent and trustee and not in its personal capacity.

• Risk of co-mingling: The servicers normally deposit all payments received from the obligors into the collection account. However, there could be a time gap between collection by a servicer and depositing the same into the collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the loan agreements may not be segregated from other funds of the servicer. If the servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss. Due care is normally taken to ensure that the Servicer enjoys highest credit rating on standalone basis to minimize co-mingling risk.

• Risks relating to tax incidence on securitization Special Purpose Vehicles: In October 2011, the income tax authorities issued a claim on certain securitisation SPVs, stating that the gross income of such SPVs was liable to tax. The matter is presently under sub judice with the Bombay High Court. Several industry participants approached the Ministry of Finance (MoF) to seek clarity and reinforce the "pass through" status of a securitisation SPV. The Finance Bill, 2013, has sought to clarify the tax position by stating that securitisation SPVs are not liable to pay income tax. However, any tax incidence on gross income of SPVs could result in dilution of payouts to investors.

Risks Associated with fixed income Derivatives:

The Scheme may invest in fixed income derivatives for swap of fixed rate debt instruments swapped to floating rate or floating rate debt instruments swapped to fixed rate, hedging and portfolio rebalancing or any other purposes as may be permitted under regulatory guidelines. The Scheme may use derivative instruments like Interest Rate Swaps, Forward Rate Agreements or other derivative as may be permitted by SEBI / RBI / such other Regulatory Authority from time to time.

The use of derivatives may expose the Scheme to a higher degree of risk. In particular, derivative contracts can be highly volatile, and the amount of initial margin is generally small relative to the size of the contract so that transactions may be leveraged in terms of market exposure. A relatively small market movement may have a potentially larger impact on derivatives than on standard bonds or equities. Leveraged derivative positions can therefore increase Scheme volatility.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that they add to the portfolio. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Identification and execution of the strategies to be pursued involve uncertainty and decision of the Investment Manager may not always be profitable. No assurance can be given that the Investment Manager will be able to identify or execute such strategies.

Other risks in using derivatives include but are not limited to:

a) Counterparty Risk - this occurs when a counterparty fails to abide by its contractual obligations and therefore, the Scheme is compelled to negotiate with another counter party, at the then prevailing (possibly unfavourable) market price. For exchange traded derivatives, the risk is mitigated as the exchange provides the guaranteed settlement but one takes the performance risk on the exchange
b) Market Liquidity risk – this occurs where the derivatives cannot be transacted due to limited trading volumes and/or the transaction is completed with a severe price impact.
c) Model Risk - the risk of mispricing or improper valuation of derivatives
d) Basis Risk arises due to a difference in the price movement of the derivative vis-à-vis that of the security being hedged

Risk factors with respect to imperfect hedging using interest rate futures:

An Interest Rate Futures is an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today. Interest Rate Futures are Exchange traded. These future contracts are cash settled.

Perfect Hedging means hedging the underlying using IRF contract of same underlying.

Imperfect hedging means the underlying being hedged and the IRF contract has correlation of closing prices of more than 90%.

In case of imperfect hedging, the portfolio can be a mix of:
i) Corporate Bonds and Government securities or
ii) Only Corporate debt securities or
iii) Only government securities with different maturities

Risk associated with imperfect hedging includes:

Basis Risk: The risk arises when the price movements in derivative instrument used to hedge the underlying assets does not match the price movements of the underlying assets being hedged. Such difference may potentially amplify the gains or losses, thus adding risk to the position.

Price Risk: The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Risk of mismatch between the instruments: The risk arises if there is a mismatch between the prices movements in derivative instrument used to hedge, compared to the price movement of the underlying assets being hedged. For example when IRF which has government security as underlying is used, to hedge a portfolio that contains corporate debt securities.

Correlation weakening and consequent risk of regulatory breach: SEBI Regulation mandates minimum correlation criterion of 0.9 (calculated on a 90 day basis) between the portfolio being hedged and the derivative instrument used for hedging. In cases where the correlation falls below 0.9, a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement to restore the correlation level to the stipulated level, within the stipulated period, due to difficulties in rebalancing would lead to a lapse of the exemption in gross exposure computation. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the investment manager to identify such opportunities. Identification and execution of the strategies to be pursued by the investment manager involve uncertainty and decision of investment manager may not always be profitable. No assurance can be given that the investment manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

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 Factor associated with Close-ended Schemes

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

Risk Factor associated with Listing of Units

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

Risk associated with principles of efficient portfolio management:

The Scheme may use models, techniques and instruments for efficient portfolio management and may also attempt to hedge or reduce the risk. The Scheme's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any). The use of these techniques is further dependent on the ability to predict movements in the prices of securities being hedged and movements in macro variables such as interest rates. There exists an imperfect correlation between the hedging instruments and

the securities or market sectors being hedged. Thus due to mentioned bottleneck these techniques and instruments if imperfectly used have the risk of the Scheme incurring losses due to mismatches particularly in a volatile market. There could be possible absence of a liquid market for any particular instrument at any particular time even though the futures and options may be bought and sold on an exchangeS.

Further the returns from the types of securities or assets in which the scheme invests may under perform returns of general Securities markets or different asset classes. Different types of Securities tend to go through cycles of out-performance and under-performance in comparison of Securities markets.

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 investors are requested to consult their tax counsel for detail understanding of the tax laws and the risk factor associated with such tax laws.

C. Risk mitigation strategies

Risks associated with Debt Securities and Money Market Securities:

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

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

ii. **Credit Risk:** Credit Risk associated with fixed income securities (including and not limited to instruments having structured obligations, credit enhancements, special features or are unrated) will be managed by making investments in securities issued by borrowers post detailed credit review internally. The credit research process includes a detailed in-house analysis and due diligence where limits are assigned for each of the issuer (other than government of India) for the amount as well as maximum permissible tenor. The credit process ensures that issuer limits are reviewed periodically by taking into consideration the financial statements and operating strength of the issuer.

iii. **Rating Migration Risk:** The endeavor is to invest in well researched issuers. The due diligence performed by the fixed income team before assigning credit limits and the periodic credit review and monitoring should help keep the rating migration risk low for company-specific issues.

iv. **Interest Rate Risk:** The investment managers will endeavor to keep the duration within the permissible limit as defined by the scheme document and based on the investment objectives.

v. **Re-investment Risk:** The Investment Manager will endeavor that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.

vi. **Term Structure of Interest Rates (TSIR) Risk:** The Scheme is expected to have duration based on the investment objective and limits defined in the scheme documents. Depending on the nature of the scheme, the Term Structure of Interest Rates (TSIR) Risk cannot be eliminated and it exists as a primary feature of the scheme.

Risks associated with fixed income Derivative investments:

Investment managers will ensure adherence to the limits and the guidelines as issued by SEBI / RBI and as mentioned in the scheme offer document from time to time for forward rate agreements and interest rate swaps and other fixed income derivative products.

Risks associated with favorable taxation of certain Scheme:

Investment Manager regular monitor's investment thresholds of Scheme of the Fund house to ensure compliance with the relevant tax laws & regulation.

Risk associated with investments in repo of corporate debt securities:

The Investment Manager will endeavor to manage counterparty risk in corporate debt repos by dealing only with counterparties having strong credit profiles or through tri-party corporate repos done on the exchange platforms. The collateral risk is mitigated by restricting participation in repo transactions only in AA and above rated money market and corporate debt securities, where potential for downgrade/default is low. In addition, appropriate haircuts are applied on the market value of the underlying securities to adjust for the illiquidity and interest rate risk on the underlying instruments.

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 tools

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 "C.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.

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 meets its liability obligations.

II. Information about the scheme:

A. Where will the scheme invest

Detailed description of the instruments (including overview of debt markets in India, if applicable) mentioned in Section I

Government Securities	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.
Derivatives	Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.
Money Market Instruments	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
Repos & Reverse Repos	Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds.
TREPS	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.
Credit Default Swaps (CDS)	A Credit Default Swap (CDS) is a financial derivative that allows an investor to "swap" or offset their credit risk with that of another investor. Essentially, it is a form of insurance against the default of a borrower. The buyer of a CDS makes periodic payments to the seller and, in return, receives a payoff if the underlying financial instrument (such as a bond or loan) defaults. CDS are commonly used to hedge against the risk of default or to speculate on the creditworthiness of an entity.
Debt instruments with SO/CE Rating	Debt instruments with Structured Obligation (SO) or Credit Enhancement (CE) ratings are bonds or loans that have been enhanced with additional credit support to reduce default risk. SO ratings indicate that the instrument's creditworthiness is improved through structural mechanisms like collateral, guarantees, or insurance. CE ratings signify that external support, such as a third-party guarantee or letter of credit, bolsters the instrument's credit profile. These enhancements provide greater security to investors, often resulting in higher credit ratings and lower interest rates compared to non-enhanced debt instruments.
Usance Bills	A usance bill, also known as a time draft or usance draft, is a type of bill of exchange that allows the buyer a specific period, known as the usance period, to pay the seller after receiving the goods or services. This financial instrument provides the buyer with a credit period, facilitating smoother cash flow and working capital management.

Interest Rate Swaps	An interest rate swap (IRS) is a derivative contract where two parties exchange interest payments based on a notional amount. One party typically pays a fixed rate, while the other pays a floating rate pegged to a benchmark. IRS help manage interest rate risk or speculate on future rate movements.
Forward Rate Agreement	A forward rate agreement (FRA) is a short-term interest rate locking mechanism. Two parties agree on a fixed rate for a future loan or deposit, protecting them from interest rate changes. The difference between the agreed rate and the market rate at settlement is settled in cash, making FRAs a popular hedging tool in the OTC market.
Interest Rate Derivatives	Interest rate derivatives are contracts linked to future interest rate movements. Used for hedging or speculation, they allow parties to lock in rates (e.g., swaps) or bet on rate changes (e.g., options). Common types include interest rate swaps, forward rate agreements, and options. These are complex instruments with risks, requiring careful understanding and risk management.
Zero Coupon Bonds	A zero-coupon bond is a type of debt security that does not pay periodic interest (coupons). Instead, it is issued at a significant discount to its face value and matures at its full face value. Return from the bond is the difference between the purchase price and the amount received at maturity.
Treasury Bills	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.
Corporate Debt	Corporate debt refers to bonds or other forms of debt securities issued by companies to raise capital. Investors lend money to the corporation in exchange for periodic interest payments and the return of the principal amount at maturity. This type of debt is used by companies to fund operations, expansions, or other financial needs.
Convertible Securities	Convertible securities are financial instruments, such as bonds or preferred shares, that can be converted into a predetermined number of the issuing company's common stock. This conversion can typically be done at the holder's discretion and is often subject to specific terms and conditions. Convertible securities offer the potential for capital appreciation through stock price increases while providing downside protection through fixed interest payments or dividends.
Debt Obligations of Government of India	Debt obligations of the Government of India include financial instruments like Government Bonds (G-Secs), Treasury Bills (T-Bills), Savings Bonds, and Sovereign Gold Bonds (SGBs). These instruments are issued to finance government expenditures and manage monetary policy, offering varying maturities and interest rates. G-Secs are long-term securities with semi-annual interest payments, while T-Bills are short-term, issued at a discount. These debt obligations are considered low-risk investments due to government backing, providing stable returns and portfolio diversification.

Debt Obligations of State Government of India	Debt obligations of State Governments of India primarily include State Development Loans (SDLs). SDLs are bonds issued by state governments to finance their budgetary needs and developmental projects. These bonds have varying maturities, typically ranging from 1 to 10 years, and offer fixed interest payments. SDLs are considered relatively safe investments, as they are backed by the state governments' revenues and, to some extent, the central government.
Debt Obligations of Local Governments of India	Debt obligations of local governments in India, such as municipal bonds, are financial instruments issued by urban local bodies (ULBs) to fund infrastructure projects and other development activities. These bonds typically offer fixed interest payments and have varying maturities.
Participation certificates	Participation Certificates, including pass-through and pay-through certificates, represent an investor's interest in a pool of assets such as receivables. Pass-through certificates directly pass the principal and interest payments from the asset pool to investors, minus servicing fees. Pay-through certificates restructure these cash flows before passing them to investors, allowing for different tranches with varied risk and return profiles. These instruments offer investors exposure to the underlying assets' cash flows, providing diversification and potentially attractive returns.
Units of Mutual Funds	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.
Securitised debt	Securitised debt refers to financial instruments created through the process of securitisation, where various types of receivables or loans (such as mortgages, auto loans, or credit card debt) are pooled together and transformed into tradable securities. These securities, often in the form of bonds or notes, are then sold to investors. Securitised debt instruments allow issuers to convert illiquid assets into liquid funds and provide investors with access to diversified income streams backed by the underlying assets. Common forms include mortgage-backed securities (MBS) and asset-backed securities (ABS).
Structured Notes	Structured Notes are hybrid financial instruments that combine traditional debt securities with derivative components to offer customized investment solutions. These notes typically pay a return based on the performance of an underlying asset, index, or benchmark, such as stocks, commodities, interest rates, or currencies. Structured notes are designed to meet specific investment objectives, providing features like principal protection, enhanced yields, or leverage. While they can offer attractive returns and tailored risk exposure, they also carry higher complexity and risk compared to traditional fixed-income securities, making them suitable for more sophisticated investors.
Bills re-discounting	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.

Fixed Income Securities of domestic Government agencies and statutory bodies	Fixed income securities issued by domestic government agencies and statutory bodies are debt instruments that provide regular interest payments and return the principal amount at maturity. These securities are typically considered low-risk investments due to the backing of government-related entities. Examples include bonds issued by public sector undertakings (PSUs), municipal bonds, and securities from other government-affiliated organizations.
Commercial Papers	Commercial Papers (CPs) are short-term, unsecured debt instruments issued by corporations, financial institutions, and other large entities to meet their immediate funding needs, such as working capital requirements. Typically issued at a discount to face value and with maturities ranging from a few days to one year, CPs offer investors a relatively safe, liquid investment option with competitive returns compared to other short-term instruments. Due to their short maturity periods, CPs are often used by companies as a cost-effective alternative to bank loans for short-term financing needs.
Commercial Bills	Commercial Bills are short-term, negotiable financial instruments used in trade finance, representing a written order from one party (the drawer) to another (the drawee) to pay a specified amount to the bearer or a named party (the payee) at a future date. They are commonly used by businesses to finance their working capital needs by enabling the seller of goods to receive immediate payment, while the buyer gets a credit period to make the payment. These bills can be discounted with banks or financial institutions before maturity, providing liquidity to the holder. They play a crucial role in facilitating trade transactions and managing short-term funding requirements.
Certificate of deposit	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.
Coupon bearing bonds	Coupon-bearing bonds are debt securities that pay periodic interest payments, known as coupons, to bondholders based on a fixed or variable interest rate. These bonds have a predetermined maturity date, at which the issuer repays the principal amount to the bondholder. The coupon rate is typically stated as a percentage of the bond's face value and determines the amount of interest paid to the bondholder at each coupon payment date. They are commonly issued by governments, municipalities, corporations, and other entities to raise capital for various projects and operations.
State development loan (SDL)	State development loan (SDL) is a bond issued by a state government to fund its various developmental projects and infrastructure initiatives

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.

Investment in units of schemes of own/other Mutual Fund

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 Paragraph 13.19 of the SEBI Master Circular and amendments made from time to time. Further, Paragraph 10.13 of the SEBI Master Circular, has prescribed the methodology for determination of price to be considered for inter-scheme transfers.

Investment in Short-Term Deposits

Pending deployment of the funds of the Scheme shall be in terms of Paragraph 13.7 of the SEBI Master Circular, the AMC may invest funds of the Scheme in short term deposits of scheduled commercial banks, subject to following conditions:

1. The term 'short term' for parking of funds shall be treated as a period not exceeding 91 days.
2. Such deposits shall be held in the name of the Scheme.
3. The Scheme shall not park more than 15% of its net assets in the short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with the prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
4. The Scheme shall not park more than 10% of its net assets in short term deposit(s) with any one scheduled commercial bank including its subsidiaries.
5. The Trustee/AMC shall ensure that the funds of the Scheme are not parked in the short term deposits of a bank which has invested in that Scheme.
6. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
7. The Trustee/AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

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

Investment limits for investing in HFCs

In Compliance with Paragraph 13.1.8 of SEBI Master Circular for Mutual Funds, the AMC shall ensure that total exposure in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme and an additional exposure to

financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to HFCs. The additional exposure to such securities issued by HFCs should be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the Scheme. Further, an additional exposure of 5% shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Investment in Domestic Securitized Debt

Depending upon the Investment Manager's views, the Scheme may invest in domestic securitized debt such as ABS or MBS. The investments in domestic securitized debt will be made only after giving due consideration to factors such as but not limited to the securitization structure, quality of underlying receivables, credentials of the servicing agent, level of credit enhancement, liquidity factor, returns provided by the securitized paper vis-a-vis other comparable investment alternatives.

Although the returns provided by securitized debt could be higher, one must not lose sight of the fact that risks also exist with regard to investments in securitized debt. Investments in pass-through certificates of a securitization transaction represent an undivided beneficial interest in the underlying receivables and do not represent an obligation of either the issuer or the seller, or the parent of the seller, or any affiliate of the seller or the issuer or the trustee in its personal capacity, save to the extent of credit enhancement to be provided by the credit enhancer. The trust's principal asset will be the pool of underlying receivables. The ability of the trust to meet its obligations will be dependent on the receipt and transfer to the designated account of collections made by the servicing agent from the pool, the amount available in the cash collateral account, and any other amounts received by the trust pursuant to the terms of the transaction documents. However, the credit enhancement stipulated in a securitization transaction represents a limited loss cover only.

Delinquencies and credit losses may cause depletion of the amount available under the cash collateral account and thereby the scheduled payouts to the investors may get affected if the amount available in the cash collateral account is not enough to cover the shortfall.

Further Unit holders are requested to refer below the disclosure relating to investments in securitized debt, in the SEBI prescribed format:

(i) How the risk profile of securitized debt fits into the risk appetite of the scheme

The scheme seeks to generate an attractive return, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The scheme also seeks to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India.

In line with the investment objective, securitised debt instruments having a high credit quality commensurate with other debt instruments in the portfolio and in line with internal fund manager guidelines will be considered for investment.

(ii) Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc

The parameters used to evaluate originators are
- Track record
- Willingness to pay, through credit enhancement facilities etc.
- Ability to pay
- Business risk assessment, wherein following factors are considered:
  - Outlook for the economy (domestic and global)

- Outlook for the industry
- Company specific factors

In addition, a detailed review and assessment of rating rationale is done including interactions with the originator as well as rating agency.
Critical Evaluation Parameters (for pool loan) regarding the originator / underlying issuer:
• Default track record/ frequent alteration of redemption conditions / covenants
• High leverage ratios of the ultimate borrower - both on a standalone basis as well on a consolidated level/ group level
• Higher proportion of re-schedulement of underlying assets of the pool or loan, as the case may be
• Higher proportion of overdue assets of the pool or the underlying loan, as the case may be
• Poor reputation in market
• Insufficient track record of servicing of the pool or the loan, as the case may be.

(iii) Risk mitigation strategies for investments with each kind of originator
Analysis of originator: Dedicated credit research analysts, analyses and evaluates each originator and sets up limits specifying both the maximum quantum and maximum tenor for investments and investments are considered only within these limits.

Originator analysis typically encompasses:
• Size and reach of the originator
• Collection process, infrastructure and follow-up mechanism
• Quality of MIS
• Credit enhancement for different type of originator

(iv) The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments
Eligible assets: Only assets with an established track record of low delinquencies and high credit quality over several business cycles will be considered for investment.

Analysis of pool: Characteristics such as average pool maturity (in months), average loan to value ratio, average seasoning of the pool, maximum single exposure, geographical distribution and average single exposure are studied to determine pool quality

Risk mitigating measures: Credit enhancement facilities (including cash, guarantees, excess interest spread, subordinate tranches), liquidity facilities and payment structure are studied in relation to historical collection and default behavior of the asset class to ensure adequacy of credit enhancement in a stress scenario.

(v) Minimum retention period of the debt by originator prior to securitization

We will follow the guidelines on minimum holding period requirements as laid down by SEBI and RBI from time to time.

(vi) Minimum retention percentage by originator of debts to be securitized

We will follow the guidelines on minimum holding period requirements as laid down by SEBI and RBI from time to time.

(vii) The mechanism to tackle conflict of interest when the Mutual Fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the Fund

The AMC has a rigorous credit due diligence process for all fixed income investments, which also encompasses securitized debt. A dedicated team of credit analysts is responsible for credit research and surveillance.

(viii) The resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

The AMC has a rigorous risk management process for all fixed income investments, which also encompasses securitized debt. Dedicated credit research analysts are responsible for monitoring risks including credit and liquidity risk. The functions of the team include:

• Detailed credit analysis of issuers: based on the management evaluation, operating strength and financial strength to determine suitability for investment. Periodic reviews on a quarterly/annual basis are under taken for eligible issuers. Ratings are monitored on a daily basis and any changes are immediately recorded and suitable action taken.

For securitized pool loan exposures, the analysis includes pool seasoning, pool asset quality, diversification, collateral margin, originator analysis and credit enhancement mechanisms. Pool performance statistics published by rating agencies are analyzed for performance of other securitised pools of the same originator as well as for the performance of the asset class as a whole. Regular interactions with the rating agencies are done to discuss performance trends. Documents are vetted by the legal and compliance team. In addition, monthly payout reports from the trustees are analysed for collection performance and adequacy of cash collateral.

Framework that is applied while evaluating investment decision relating to a pool securitization transaction:

Characteristics / Type of Pool	**Mortgage Loan**	**Commercial Vehicle and Construction Equipment**	**CAR**	**2 wheelers**	**Others**
Approximate Average maturity (in Months)	In line with average maturity of mortgage loans as per industry norms. Typically less than 10 years.	In line with average maturity of Commercial Vehicle and Construction Equipment loans as per industry norms. Typically less than 4 years.	In line with average maturity of car loans as per industry norms. Typically less than 4 years.	In line with average maturity of two-wheeler loans as per industry norms. Typically less than 4 years.	In line with average maturity of the asset class as per industry norms.

Characteristics / Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Others
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	The collateral margin will be adequate for the pool to achieve a rating in the high safety category at the time of initial rating. The collateral margin will ensure at least a 3 times cover over historical losses observed in the asset class.	The collateral margin will be adequate for the pool to achieve a rating in the high safety category at the time of initial rating. The collateral margin will ensure at least a 3 times cover over historical losses observed in the asset class.	The collateral margin will be adequate for the pool to achieve a rating in the high safety category at the time of initial rating. The collateral margin will ensure at least a 3 times cover over historical losses observed in the asset class.	The collateral margin will be adequate for the pool to achieve a rating in the high safety category at the time of initial rating. The collateral margin will ensure at least a 3 times cover over historical losses observed in the asset class.	The collateral margin will be adequate for the pool to achieve a rating in the high safety category at the time of initial rating. The collateral margin will ensure at least a 3 times cover over historical losses observed in the asset class.
Average Loan to Value Ratio	In line with average Loan to Value ratio of mortgage loans as per industry norms. Typically less than 80 per cent.	In line with average Loan to Value ratio of Commercial Vehicle and Construction Equipment loans as per industry norms. Typically less than 85 per cent.	In line with average Loan to Value ratio of car loans as per industry norms. Typically less than 85 per cent.	In line with average Loan to Value ratio of two-wheeler loans as per industry norms. Typically less than 85 per cent.	In line with average Loan to Value ratio of the asset class loans as per industry norms.
Average seasoning of the Pool	In line with industry norms and guidelines laid down by RBI/SEBI from time to time. Typically, more than 3 months	In line with industry norms and guidelines laid down by RBI/SEBI from time to time. Typically, more than 3 months	In line with industry norms and guidelines laid down by RBI/SEBI from time to time. Typically, more than 3 months	In line with industry norms and guidelines laid down by RBI/SEBI from time to time. Typically, more than 3 months	In line with industry norms and guidelines laid down by RBI/SEBI from time to time.
Maximum single	Not more than 10%	Not more than 10%	Not more than 10%	Not more than 10%	Not more than 10%

Characteristics / Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Others
exposure range					
Average single exposure range %	Not more than 10%	Not more than 10%	Not more than 10%	Not more than 10%	Not more than 10%
*Kindly note that all references to single loan securitization has been removed as securitization of single corporate loans are no longer envisaged under revised RBI guidelines on securitization					

Investments in derivatives

SEBI has permitted all the mutual funds to participate in the derivatives trading subject to observance of guidelines issued by SEBI in this behalf. Pursuant to this, the mutual funds may use various derivative and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unit holders' interest.

Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as interest rates, exchange rates, commodities, and equities.

The fixed Income derivative market has made considerable progress in last two years. Interest rate swaps have become an integral part of Risk Management practice for most banks. Corporate Treasury have issued Innovative instruments like floating rate debt and constant maturity swaps.

1. Interest Rate Swap (IRS)

Any swap is effectively an exchange of one set of cash-flows for another considered to be of equal value. If the exchange of cash flows is linked to interest rates, it becomes an interest rate swap.
An interest rate swap is an agreement between two parties to exchange future payment streams based on a notional amount. Only the interest on the notional amount is swapped, and the principal amount is never exchanged.

In a typical interest rate swap, one party agrees to pay a fixed rate over the term of the agreement and to receive a variable or floating rate of interest. The counterparty receives a stream of fixed rate payments at regular intervals as described in the agreement and pays the floating rate of interest. A fixed/ floating interest rate swap is characterized by:

1. Fixed interest rate;
2. Variable or floating interest rate, which is periodically reset;
3. Notional principal amount upon which total interest payments are based; and
4. The terms of the agreement, including a schedule of interest rate reset dates, payment dates and termination date.

The primary reason for engaging in an interest rate swap is to hedge the interest rate exposure. An illustration could be an institution having long-term fixed rate assets (longer tenor securities receiving fixed rate) in a rising interest rate environment; it can hedge the interest rate exposure by purchasing an interest rate swap where the institution receives floating interest rate and pays fixed rate. In this case, an interest rate swap is likely to reduce the duration and interest rate volatility of the fund.

Example:
Terms:

Fixed Interest Rate	:	8.50% p.a.
Variable Interest Rate	:	NSE Over-Night MIBOR reset daily and compounded daily
Notional Principal Amount:		Rs.100 Crore
Period of Agreement	:	1 year
Payment Frequency	:	Semi-annual

Now, suppose the six-month period from the effective date of the swap to the first payment date comprises 182 days and the daily compounded NSE Over-Night MIBOR is 8.15% p.a. on the first payment date, then the fixed and variable rate payment on the first payment date would be as follows:
Fixed rate payment:
Rs. 4,23,83,562 = (Rs.100,00,00,000) x (8.50%) x (182 Days / 365 Days)
Variable rate payment:
Rs. 4,06,38,356 = (Rs.100,00,00,000) x (8.15%) x (182 Days / 365 Days)
Often, a swap agreement will call for only the exchange of net amount between the counterparties. In the above example, the fixed-rate payer will pay the variable-rate payer a net amount of Rs. 17,45,205 = Rs. 4,23,83,562 - Rs. 4,06,38,356.
The second and final payment will depend on the daily NSE MIBOR compounded daily for the remaining 183 days. The fixed rate payment will also change to reflect the change in holding period from 182 days to 183 days.

2. Forward Rate Agreement (FRA)

An FRA is an off balance sheet agreement to pay or receive on an agreed future date, the difference between an agreed interest rate and the interest rate actually prevailing on that future date, calculated on an agreed notional principal amount. It is settled against the actual interest rate prevailing at the beginning of the period to which it relates rather than paid as a gross amount.
An FRA is referred to by the beginning and end dates of the period covered. Thus a 5x8 FRA is one that covers a 3-month period beginning in 5-months and ending in 8-months. FRAs are purchased to hedge the interest rate risk; an investor facing uncertainty of the interest rate movements can fix the interest costs by purchasing an FRA.

An illustration could be a corporation having floating rate debt linked to an index such as say, 3-Month MIBOR. If the existing interest cost is at 8% on Rs.100 Crore for the next three months, the corporation can purchase a 3x6 FRA @ 8.1% on Rs.100 Crore and fix the interest cost for the 3-6 months period. If the actual 3-Month MIBOR after 3-months is at 8.25%, the corporation has saved 15 bps in interest cost. As the settlement is done at the beginning of the period, the savings in interest expense are discounted to a present value using a 3-month rate to calculate the actual settlement amount.
The flows for the institution will be, as follows:

Interest Savings = Rs. 100 Crore * 15 bps * 92/365
(assuming 92 days in the 3 month FRA period and 365 days in the conventional year)
= Rs.3,78,082.19
Settlement Amount = Rs.3,78,082.19/ (1+8.25%*92/365)
Please note that the above examples are hypothetical in nature and the figures are assumed.

3. Interest Rate Futures

An Interest Rate Futures ('IRF') contract is "an agreement to buy or sell a debt instrument at a specified future date at a price that is fixed today." The underlying security for Interest Rate Futures is either Government Bond or T-Bill. Interest Rate Futures are Exchange traded and standardized contracts based on 6 year, 10 year and 13 year Government of India Security and 91-day Government of India Treasury Bill (91DTB). These future contracts are cash settled. These instruments can be used for hedging the underlying cash positions.

The overall gross exposure for a fund is computed as sum of exposure to equity, cash, debt instruments and derivatives (other than for hedging purposes) and it should not be more than 100%. Derivative position is considered to be for hedging purposes only if the following conditions are met:

1. **Perfect Hedging** - We hedge the underlying using IRF contract of same underlying

2. **Imperfect hedging** – the Underlying being hedged and the IRF contract has a 90 day correlation of closing prices of more than 90%. In case of correlation breaking at any time the derivative position would be counted as an exposure. SEBI allows maximum of 20% imperfect hedging.

For example, assume a portfolio comprising the following structure:

Security	Amount (crs)	Price (Rs)
IGB 6.79% 2027	100	100.40
IGB 6.79% 2029	50	98.35
IGB 7.72% 2025	25	104.55
Cash	25	
Total	200	

Assuming the fund manager intends to hedge the portfolio using IRF and uses contracts on IGB 6.79% 2027 as it is most liquid.

Maximum imperfect hedging allowed, based on SEBI limit of 20% for the above fund is 200*20% = 40 crs

Maximum perfect hedging using 6.79% 2027 is 100 crs (as amount of 6.79% 2027 in the fund is 100 crs)

Total hedge the fund can do = 100 crs + 40 crs =140 crs

Assuming the 90 day historical correlation between the instruments in the portfolio are as follows

90 day historical correlation	IGB 6.79% 2027	IGB 6.79% 2029	IGB 7.72% 2025
IGB 6.79% 2027	1	0.95	0.80
IGB 6.79% 2029	0.95	1	0.75
IGB 7.72% 2025	0.80	0.75	1

Given that we are using IRF on 6.79% 2027, we can hedge 6.79% 2029 using IRFs as correlation is more than 90% upto 40 crs (based on the 20% limit of imperfect hedging).
Since one contract of IRF has a notional of Rs. 2 lakhs, in this example the fund manager sells Rs. 140 crores/2 lakhs = 7000 contracts, to hedge his position.

Hence after hedging the fund is as shown below:

Security	Amount (crs)	Price (Rs)	Comments
IGB 6.79% 2027	100	100.40	100% hedged – Perfect hedging
IGB 6.79% 2029	50	98.35	40% hedged – Imperfect hedging
IGB 7.72% 2025	25	104.55	Unhedged
Cash	25		Unhedged
IRF 6.79% 2027	140	100.35	

Total	200		

At maturity of the Interest Rate Futures

Case 1: bonds close higher than at the time the hedge was entered into

Security	Amount (crs)	Price before hedging(Rs)	Price on maturity of hedge (Rs)	Gain	Net Gain (lakhs)
IGB 6.79% 2027	100	100.4	100.5	0.1	10.00
IGB 6.79% 2029	50	98.35	98.5	0.15	7.50
IGB 7.72% 2025	25	104.55	104.6	0.05	1.25
Cash	25				-
Without IRF					**18.75**
IRF 6.79% 2027	140	100.35	100.5	-0.15	(21.00)
Total With IRF	**200**				**(2.25)**

Case 2: bonds close lower than at the time the hedge was entered into

Security	Amount (crs)	Price before hedging	Price on maturity of hedge (Rs)	Gain	Net Gain (lakhs)
IGB 6.79% 2027	100	100.4	100.3	-0.1	(10.00)
IGB 6.79% 2029	50	98.35	98.23	-0.12	(6.00)
IGB 7.72% 2025	25	104.55	104.5	-0.05	(1.25)
Cash	25				-
Without IRF					**(17.25)**
IRF 6.79% 2027	140	100.35	100.3	0.05	7.00
Total with IRF	**200**				**(10.25)**

As can be seen in the cases above, in case yields move higher, IRFs help in reducing the loss to the fund.

With respect to investments made in derivative instruments, the Scheme shall comply with the following exposure limits in line with Paragraph 13.18 of the SEBI Master Circular:

1. The cumulative gross exposure through equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme. However, the following shall not be considered while calculating the gross exposure:
   a. Security-wise hedged position and
   b. Exposure in cash or cash equivalents with residual maturity of less than 91 days.

2. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
   a. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
   b. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point 1.
   c. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
   d. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

3. (a) Mutual Funds may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.
   (b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

4. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1.

Investments in debt instruments with SO/CE rating-

The Scheme shall invest in Debt instruments having Structured Obligations/Credit Enhancements in accordance with provisions of Paragraph 13.1 of Master Circular as may be amended by SEBI from time to time. The same are currently as under:

The investment of the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:

a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For this purpose, a group means a group as defined under regulation 2 (x) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

However the above Investment limits shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

Investments in repo of corporate debt securities

Guidelines for participation of mutual funds in Repo in corporate debt securities.

SEBI has vide paragraph 13.8 of the SEBI Master Circular enabled mutual funds to participate in repos in corporate debt securities as per the guidelines issued by RBI from time to time and subject to few conditions listed in the circular. Accordingly, the Scheme may participate in Repo in corporate debt securities in accordance with directions issued by RBI and SEBI from time to time and in accordance with guidelines framed by the Board of AMC and Trustee Company in this regard.

Conditions applicable: -

• The net exposure of any Mutual Fund scheme to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the Scheme.

• The cumulative gross exposure through debt, derivative positions, repo transactions in corporate debt securities, Infrastructure Investment Trusts (InvITs), 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.

• Mutual funds shall participate in repo transactions only in AA and above rated corporate debt securities.

These conditions will be subject to any revisions announced by SEBI from time to time.

Other Guidelines

i. Category and credit rating of counter party:
   1. SEBI regulated mutual funds
   2. RBI regulated Banks, Non-Banking Finance Companies, Primary Dealers
   3. IRDA regulated Insurance companies
   4. Corporates for whom credit limits have been assigned are eligible counterparties. These corporates should have a minimum investment grade credit rating. For new counterparties, approval from Head – Risk will be taken and an assessment will be done by the Risk & Quantitative Analysis team.

ii. Tenor of collateral: <=20 years for corporate debt securities.
iii. Applicable haircuts: RBI, in its circular no. IDMD.PCD. 09 /14.03.02 /2012-13 dated January 7, 2013 prescribed the following minimum haircuts on the market value of the underlying security:
   a. AAA rated: 7.5%
   b. AA+ rated: 8.5%
   c. AA rated: 10%

The above haircuts are subject to change based on how market practice evolves with respect to corporate bond repo. Prior approval of the Investment committee shall be sought for change in the haircut from existing % to such other % as deemed fit.
iv. Valuation of repo assets: At cost.

Investment in unrated instruments

As per Sr. No. 4 of table under Paragraph 13.1 of SEBI Master Circular, Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. 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, 2026 and various circulars issued thereunder.
b) Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.

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

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.

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. 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.

Commercial Papers are issued by corporate entities for their short-term cash requirements. Commercial Papers are normally rated A1+ (highest short-term rating).

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.

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 and Investment Pattern described earlier, as well as the SEBI (MF) Regulations, including the Sixth Schedule and Schedule VII thereof, as amended from time to time.

Subject to the asset allocation table under Section II Part C of this document, the following investment restrictions are presently applicable:

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

   Paragraph 13.1 of the SEBI Master Circular introduced the 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 therein.

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.

(ii) The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Provided that Mutual Fund Schemes may invest in unlisted Non-Convertible Debentures (NCD) upto a maximum of 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

(iii) Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. 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, 2026 and various circulars issued thereunder.
b. Exposure of mutual fund schemes in such instruments shall not exceed 5% of the net assets of the schemes.

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

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

3. Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements: The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
   i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
   ii. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
   iii. Investment limits as mentioned above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.
   iv. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

   For this purpose, a group means a group as defined under regulation 2 (x) of SEBI (Mutual Funds) Regulations, 2026 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

4. Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed as per guidelines prescribed under Paragraph 13.19 of the SEBI Master Circular and amendments made from time to time. Also SEBI vide Paragraph 10.13 of the SEBI Master Circular has prescribed the

methodology for determination of price to be considered for inter-scheme transfers.

5. The Scheme may invest in another scheme (except fund of funds Schemes) under the AMC or any other mutual fund without charging any fees, provided that the aggregate inter-scheme investment made by all Scheme 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.

6. The Scheme shall not invest in Fund of Funds scheme.

7. 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.

8. 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.

9. 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 Paragraph 13.7 of the SEBI Master Circular:
    1. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
    2. Such short-term deposits shall be held in the name of the Scheme.
    3. 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.
    4. 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.
    5. The Trustee/AMC 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.
    6. AMC will not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
    7. The Trustee/AMC shall also ensure that the bank in which a scheme has short term deposits do not invest in the scheme until the scheme has short term deposits with such bank.

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

10. The Scheme shall not make any investment in:

i. any unlisted security of any associate or group company of the Sponsors; or

ii. any security issued by way of private placement by an associate or group company of the Sponsors; or

iii. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.

11. The net exposure of the Scheme to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the Scheme.

12. The Scheme will not make investment in REIT/INVITS and shall not invest in Debt instruments with Special Features (AT1 and AT2 Bonds).

13. The Scheme will not invest in foreign debt securities.

14. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of payment of interest or IDCWs to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such borrowing shall not exceed a period of six months.

15. If any company invests more than 5 percent of the NAV of any of the Scheme, investment made by that Scheme or any other Scheme of the Mutual Fund in that company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations.

16. The total exposure of all Debt oriented Schemes in a particular sector (excluding investments in Bank CDs, TREPS, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme and an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to HFCs. The additional exposure to such securities issued by HFCs should be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 20% of the net assets of the Scheme. Further, an additional exposure of 5% shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

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

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

17. i) The total exposure of the Scheme in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

    ii) The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

    For this purpose, a group means a group as defined under regulation 2 (x) of SEBI (Mutual Funds) Regulations, 2026 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

18. The cumulative gross exposure through debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), 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.
    However, the following shall not be considered while calculating the gross exposure:
    a) Security-wise hedged position and
    b) Exposure in cash or cash equivalents with residual maturity of less than 91 days.

19. 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.

20. The Scheme shall invest only in such securities which mature on or before the date of the maturity of the Scheme in accordance to SEBI Guidelines.

21. In accordance with Paragraph 13.5 of the SEBI Master Circular close ended debt scheme can invest only in such securities which mature on or before the date of the maturity of the scheme. Accordingly, close ended debt schemes shall not invest in perpetual bonds.

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

23. The Scheme shall not invest in foreign securitized debt.

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, there are internal risk parameters for limiting exposure to a particular security, country or sector. Such parameters are 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 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 Paragraph 1.9 of SEBI Master Circular:

(i) Type of Scheme

- A Close Ended Debt Scheme. A relatively low interest rate risk and moderate 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**?"
- Potential Risk Class: Please refer to PRC matrix disclosed on the cover page. The PRC reflects the maximum risks (i.e., interest rate risk and credit risk) that the Scheme can take. The Scheme would have the flexibility to move downwards on the risk scale. However, any permanent change in the positioning of a Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 22(9)(c) of SEBI (Mutual Fund)

Regulations, 2026. The Mutual Fund shall inform the unitholders about subsequent changes, if any, in the PRC through SMS and by providing a link on the website referring to the said change. However, the PRC value of a Scheme could change temporarily due to price movements, rating changes, investment actions, etc. Any such temporary change in the PRC cell of a scheme to a higher risk scale for either credit risk or duration risk beyond the maximum risk specified for the chosen PRC cell shall be subject to rebalancing in terms of provisions specified in the SID. PRC cell chosen does not reflect the scheme's pre-existing holdings as on June 7, 2021, i.e. date of SEBI Circular pertaining to perpetual bonds (including debt instruments with special features viz. subordination to equity which absorbs losses before equity capital and/ or convertible to equity upon trigger of a pre-specified event for loss absorption, for instance Additional Tier I bonds issued under Basel III framework) with respect to the Macaulay Duration and maturity thresholds specified therein, till the time such bonds are held by the scheme.

(iii) 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 22(9)(c) of the SEBI (MF) Regulations and Paragraph 1.9.2 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 Unit Holder and details as specified by the Board are appropriately displayed on the website of the AMC; and
- The Unit Holders are given an option for a period of at least 30 calendar days to exit at the prevailing NAV without any exit load.

D. Index methodology

Not applicable

E. Principles of incentive structure for market makers

Not applicable

F. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per Paragraph 14.5 of Sebi master circular for mutual funds.

As mentioned under the heading "How will the Scheme Allocate its assets- Section A -Part II of Section I.

G. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and transfer of units	The Units of the Scheme will be listed on the Mutual Fund Segment of BSE within 5 business days of allotment. BSE has vide its letter no. LO/IPO/PJ/MF/IP/28/2026-27 dated June 01, 2026 provided in-principle approval to the Mutual Fund for listing of the Units of the Scheme on BSE.

	The Mutual Fund may at its sole discretion list the Units under the respective Scheme on any other recognized Stock Exchange(s) at a later date. The Trustee shall issue an addendum for listing of Units on any other recognised Stock Exchange in India, and a public notice to this effect will be given in two newspapers and also displayed at the Investor Service Centres. All regulatory procedures will be followed in this regard. An investor can buy/sell Units on a continuous basis on BSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock. The Mutual Fund reserves the right to suspend/deactivate/freeze trading of the Scheme and do all such matters with respect to closure of the Scheme at any time upto 10 days prior to the maturity. The proceeds of the maturity will be payable to the persons/beneficial owners/lien holders whose names appear in the beneficiary position as on the record date for maturity, as per the information available from the depositories. The record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depositories (NSDL/CDSL) records for the purpose of redemption of Units on Maturity / Final Redemption date ("Maturity Record Date") will be two working day prior to the Maturity / Final Redemption date. The stock exchange(s) will suspend trading in Units one working day prior to the Maturity Record Date. No separate notice will be issued by the AMC informing about Maturity Record Date or Suspension of trading by the stock exchange. However, the Fund reserves the right to change the Maturity Record Date by issue of suitable notice. The price of the Units in the market will depend on demand and supply at that point of time. There is no minimum investment, although Units are purchased in round lots of 1. As the Stock Exchange(s) do not allow trading of fractional units, Units may be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount may be refunded to the investor. Transaction Cost: Though there will be no entry/exit load for buying/selling the Units from/to the secondary market, the investors will have to bear the other costs related to transacting in the secondary market, e.g. brokerage, Goods and Service Tax (GST), etc. The Scheme will be de-listed after its respective tenure. The AMC/Trustee will initiate the delisting procedure prior to the date of maturity. The Unit holders will not be able to trade on the stock exchange once the Scheme are delisted. **Transfer of Units:**

	The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form). Transfer of Units is possible in Demat and as well as in non demat. A unitholder, in a close ended scheme listed on a recognized stock exchange, who desires to trade in units shall hold units in dematerialised form. 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. 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 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 investors shall contact their respective DP. **Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:** As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 119/2025-26 dated May 08, 2025 and such other circulars/ guidelines issued thereunder from time to time, on 'Standard Process for Transfer of Units held in Non-Demat (SoA) mode', units held by individual unitholders in Non-Demat ('SoA') mode can be transferred only in following cases- 1. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). 2. A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. 3. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). 4. transfer to siblings. Gifting of units. 5. Transfer of units to third party. 6. addition/deletion of unit holder Partial transfer of units held in a folio shall be allowed. 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.

	<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. For details on pre-requisites, payment of stamp duty on transfer of units, please refer SAI.
Dematerialization of units	The Unit holders are given an option to hold the Units by way of an account statement (physical form) or in dematerialized form (Demat). Unit holders opting to hold the Units in demat form must provide their Demat account details in the specified section of the application form. Unit holders intending to hold the Units in Demat form are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the application form, the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP. The Units of the Scheme will be traded compulsorily in dematerialized form. In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per Depository(ies), an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form. Unit holder who so desires to hold the Units in demat form at a later date, will be required to have a beneficiary account with a DP of NSDL/CDSL and will have to submit the account statement alongwith a request form asking for the conversion into demat form. This request is called a Demat Request Form (DRF). The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder." Unit holder will be required to fill in a DRF in triplicate alongwith the relevant details and submit the same to the Registrar alongwith the account statement to be dematerialized. The sequence of names in the account statement must be same as that in the demat account. Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 2026 as may be amended from time. For further details, please refer SAI.
Minimum Target amount	The Mutual Fund seeks to collect a minimum subscription amount of Rs. 20 crore in each of the Scheme during the NFO period. In

(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.)	the event this amount is not raised during the NFO period, the amount collected under the Scheme will be refunded to the applicants as mentioned in the section, **'Refund'.**
Maximum Amount to be raised (if any)	There is no maximum subscription amount for the Scheme to be raised and therefore, subject to the applications being in accordance with the terms of this offer, full allotment will be made to the applicants. However, the Trustee/AMC retains the sole and absolute discretion to reject any application. Minimum balance to be maintained and consequences of Non maintenance: Not Applicable
Dividend Policy (IDCW)	**(i) Growth Option** 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 for investors who are not looking for current income but who have invested only with the intention of capital appreciation. Please refer the section "A. Tax Benefit of Investing in the Mutual Funds" under "Tax & Legal & General Information" in the SAI. **(ii) IDCW Option / Annual IDCW Option / Quarterly IDCW Option** The above options are suited for investors seeking income through IDCW declared by the Scheme. Only Unit Holders opting for such option(s) will receive IDCWs. Under these options, the Scheme envisage declaring IDCWs comprising substantially of net income and realized gains. The options 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 despatch to the Unit Holders, IDCW warrants within 7 working days from record date for IDCW. IDCWs will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCWs will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original 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 to Unit holders (net of tax deducted at source, wherever applicable) is for: 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. The IDCW amount payable will be compulsorily and automatically reinvested in the respective Scheme/Plan by issuing additional Units of the Scheme/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. Transfer of the additional Units issued under this option shall be deemed to be Short Term Capital Gain. Effect of IDCW: The NAV of the Unit Holders in IDCW Option, Monthly IDCW Option, Daily Reinvestment of IDCW Option, Weekly IDCW Option, and Quarterly 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 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 Paragraph 12.5.1 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 Paragraph 12.5.2(b) of Master Circular. b. Within one calendar day of decision by the Trustee, the AMC shall display the decision including the record date on the website of the AMC. 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. 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).

	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. 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.
Allotment (Detailed procedure)	Allotment: Allotment will be completed after due reconciliation of receipt of funds for all valid applications within 5 Business Days from the closure of the NFO period. Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details. As the Stock Exchange(s) do not allow trading of fractional units, Units will be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount will be refunded to the investor. • Clear funds should be available to the Fund One business day prior to the date of allotment in respect of all purchase applications received during the NFO period. All cases where clear funds have not been identified or not received One business day prior to the date of allotment for whatsoever reasons, including technical clearing reasons, will not be considered for allotment and the amount will be refunded to the investor in due course. The AMC will not entertain any claims of allotment or compensation in such cases. • An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the AMC shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. • Allotment Conformation: Allotment information specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request. • For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details and only after the funds are credited into the Mutual Fund's scheme(s) account to the satisfaction of the AMC. Statement for such Units shall be provided by the respective DP and no further confirmation/statement shall be issued by the AMC/Registrar. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

	• The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. Note: Allotment of units will be done after deduction of applicable stamp duty. and transaction charges, if any.
Refund	If the Scheme fails to collect the minimum subscription amount of Rs. 20 Crore, the Mutual Fund shall be liable to refund the money to the applicants. Refund of subscription money to applicants whose applications are invalid for any reason whatsoever, will commence immediately after the closure of the NFO. Refunds will be completed within 5 Business Days from the closure of the New Fund Offer Period. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the AMC. AMC may also use 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 addition to the cheque, demand draft. As per the directives issued by SEBI, it is mandatory for Applicants to mention their bank account numbers in their applications for purchase of Units. 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 along with due acknowledgement. Note: In case of a rollover, in the event that the Scheme fails to collect the minimum subscription amount of ₹20 crore, the rollover request shall stand rejected. In such a case, the Scheme shall be deemed to have matured on its existing maturity date, and the units shall be redeemed accordingly.
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.	(This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.) 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: a. Indian Resident Adult Individuals either singly or jointly (not exceeding three) b. Minors through parent/legal guardian c. 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) d. Religious, Charitable and Private Trusts, under the provisions of Section 350 read with Sch. XVI para 1(13) of Income Tax Act, 2025 (subject to receipt of necessary approvals as

	"Public Securities", where required and conditions mentioned in their respective Trust Deeds) e. Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed f. Partnership Firms g. Karta of Hindu Undivided Family (HUF) h. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions i. NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis j. Foreign Portfolio Investors (FPI) as defined in Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019 k. Army, Air Force, Navy and other para-military funds l. Scientific and Industrial Research Organisations m. International Multilateral Agencies approved by the Government of India n. Non-Government Provident/Pension/Gratuity funds as and when permitted to invest o. Others who are permitted to invest in the Scheme as per their respective constitutions p. Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 2026 q. The 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). r. The AMC (No fees shall be charged on such investments). 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. **Applicability and provisions of Foreign Account Compliance Act (FATCA)** For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. www.dspim.com
Who cannot invest	**Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme** 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: • 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. 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. 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. • 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. • In case the AMC/Fund subsequently indentifies 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.
How to Apply and other details	Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website www.dspim.com. Please refer to the SAI and Application form for further details and the instructions. Applications can be submitted at any of the official points of acceptance of transactions, the addresses of which are given at the end of this SID and updated list is available on the website of the Fund and the registrar. Investors can log on to www.camsonline.com for details of various offices/ISCs of Registrar. Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as 'official point of Acceptance of Transaction'. 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. Financial transactions through email in respect of non- individual investors shall be accepted in terms of AMFI Best Practice Guidelines (BPG) no. 118/ 2024-25 dated January 31, 2025 and such other circulars issued in this regard from time to time. For the terms and conditions of for availing the facility to transact through electronic mail, please refer SAI.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	Investors who do not provide their demat account details will not be allowed to trade their Units on the Exchange till the time the holdings are converted into demat form. Also, in the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units at the time of maturity will be restricted in due compliance of such order.
Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	**For purchases and switch-ins** The Units of the Scheme will not be available for subscriptions/switch-in after the closure of the NFO period. **For redemptions and switch-outs** Redemption/switch-out through the Fund/AMC is not permitted during the term of the Scheme. Therefore, the provisions of cut-off timing for redemption/switch-out will not be applicable. However, once the Units are listed, an investor can buy/sell the units on a continuous basis on the Exchange during the trading hours, like any other publicly traded stock. **Switch-out request to other Schemes of the Mutual Fund will be accepted upto 3.00 p.m. on the Maturity Date.** **Note: In case of a rollover, the rollover requests will be accepted up until the Original maturity date upto 3.00 p.m.**
Minimum amount for purchase/redemption/switches	• During NFO: Rs.5,000 and any amount thereafter. • **On Continuous basis:** Not Applicable, as purchase/redemption*/switch-out is not permitted during the term of the Scheme. The listed units will have to be sold in lots of 1(one) Unit or such other marketable lots as prescribed by the Exchange, from time to time

	*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.
Accounts Statements	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. A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. eCAS will be sent on or before 12th of the succeeding month and physical CAS will be sent on or before 15th of the succeeding month. However, if the investor wishes to opt for physical copy may request for the same. Half-yearly CAS shall be issued at the end of every six months (i.e. April and October). eCAS shall be sent on or before 18th day of succeeding month and physical CAS shall be sent on or before 21st day of succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.
Dividend/ IDCW	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 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.
Redemption	Redemption by the Mutual Fund is not permitted during the term of the Scheme. However, once the Units are listed, an investor holding Units in demat form can sell the Units on a continuous basis on the exchange during the trading hours, like any other publicly traded stock. The maturity redemption proceeds will be dispatched to Unit holders within 3 working days of the Maturity Date. The cheque will be issued in favour of the sole/first Unit Holder's registered name and bank account number, if provided, and will be sent to the registered address of the sole/first holder as indicated in the original application form. The redemption cheque/demand draft will be payable at par at all the places where the official points of acceptance of transaction are located. Bank charges for collection of cheques at all other places will be borne by the Unit Holder.

	The proceeds towards redemptions and IDCW will be dispatched 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 (payment channels such as RTGS, NEFT, IMPS, direct credit, etc.), as made available by RBI. Where such electronic means are not available or feasible under any circumstances, the Mutual Fund will remit the redemption proceeds by way of cheques. The investor will not hold the Mutual Fund or the AMC responsible for any non-receipt or delay of receipt of redemption & 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. **Switch upon Maturity:** Unit holder may note that an additional option of switch upon maturity is provided by the Mutual Fund, whereby Unit holder can switch the entire proceeds upon maturity to any other scheme of the Mutual Fund by filling in the relevant portion of the KIM at the time of investment. In this case, on maturity the entire proceeds will be invested in the switch-in scheme as notified by the Unit holder, at the applicable NAV for switch-in scheme. Unit holders are requested to carefully read the Scheme Information Document of the relevant switch-in scheme before exercising this option. This option/facility shall not be applicable for Units held in demat form. The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three 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 Paragraph 15.3.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.
Bank Mandate	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. 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:

	a. Original cancelled cheque having the First Holder Name printed on the cheque [or] b. Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or] c. Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or] d. 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] e. 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. 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. For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.
Delay in payment of redemption / repurchase proceeds/dividend	The AMC shall be liable to pay interest to the Unit Holders at such rate as may be specified by SEBI (presently @ 15% per annum) in case the redemption proceeds are not made within 3 (three) working days of the Maturity Date. 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. 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 Paragraph 15.3.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above. 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.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of unclaimed redemption and IDCW amounts shall be in terms of Paragraph 15.5 of SEBI Master Circular. For further details, please refer SAI.

Disclosure w.r.t investment by minors	Note: For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points. a. The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/ folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered. b. Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. c. Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like i) Birth certificate of the minor, or ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii) Passport of the minor, or iv) any other suitable proof should be attached with the application form. d. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided. e. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant. 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. 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. 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. Further, all other requirement for investments by minor and process of transmission shall be followed in line with Paragraph 15.13 of SEBI Master Circular.
Requirement of minimum investors in the scheme	The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of such Scheme(s). These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, Scheme(s) concerned shall be wound up in accordance

	with Regulation 39 (2) (c) of the SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days from the closure of the NFO period.
Transactions Through Channel Distributors	Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as "Channel Distributors" who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favor of the Channel Distributor, as the case may be. 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 schemes. The Channel Distributor is required to send copy of investors' KYC and agreement entered into between the investor & distributor to the RTA (one time for central record keeping) as also the transaction documents / proof of transaction authorization as the case may be, to the AMC / RTA as per agreed timelines. 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. 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. 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.
Subscription of Units Through Electronic Mode	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. The investor acknowledges that Electronic Transaction is not a secure means of giving instructions / transactions requests and that the investor is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc. The investor's request to the Recipient to act on Electronic Transaction is for the investor's convenience and the Recipient is not obliged or bound to act on the same. The investor authorizes the recipient to accept and act on any Electronic Transaction which the recipient believes in good faith to be given by the investor and the recipient may at its discretion treat any such transaction as if the same was given to the recipient under the investor's original signature. 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. 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.

	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.
Third Party Payment Avoidance & additional documents/ declaration required	To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, the Mutual Fund does not accept Third Party Payments. 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.
Transaction in Units through Stock Exchange mechanism	The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers registered with the BSE and/or NSE in accordance with the guidelines issued by SEBI and operating guidelines and directives issued by NSE, BSE or such other recognized stock exchange in this regard and agreed with the Asset Management Company/ Registrar and Transfer Agent. The investor shall be serviced directly by such stock brokers/ Depository Participant. The Mutual Fund will not be in a position to accept any request for transactions or service requests in respect of Units bought under this facility in demat mode. This facility will be offered to investors who wish to hold Units in dematerialized form or in physical mode. Further, the minimum purchase/ redemption amount in the respective plan / option of such notified Schemes of the Fund will be applicable for each transaction. This facility will currently not support transactions done through switches or facilities such as SWP and STP. 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). 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. Rematerialization of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2026 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.

	Transactions conducted through the Stock Exchange mechanism shall be governed by the SEBI (Mutual Funds) Regulations 2026 and operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard. 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.
Cash Investments in mutual funds	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: i. compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and ii. sufficient systems and procedures in place. iii. However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel. 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.
Facility to transact in units of the Scheme through MF Utility portal & MFUI Points of Services pursuant to appointment of MF Utilities India Private Limited	The AMC has entered into an Agreement with MF Utilities India Private Limited (MFUI), for usage of MF Utility ("MFU") - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple schemes of various Mutual Funds with a single form and a single payment instrument. Investors can execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MFU portal i.e. www.mfuonline.com as and when such a facility is made available by MFUI. The MFU portal i.e. www.mfuonline.com will be considered as Official Point of Acceptance for such transactions. The Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website i.e. www.mfuindia.com against the POS locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in schemes of the Fund will be accepted on an ongoing basis. Further, investors can also submit their non-financial transaction requests at the POS.

	The salient features of the facility to transact in units of the Scheme through MFU are given below: 1) Common Account Number ("CAN"): Investors are required to submit duly filled in CAN Registration Form ("CRF") and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. www.mfuindia.com or can be obtained from MFUI POS. CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple schemes of various Mutual Funds through MFU and to map existing investments, if any. MFU will map the existing folios of investors in various schemes of Mutual Funds to the CAN to enable transacting across schemes of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI. 2) CAN registered investors can transact through electronic mode through MFU portal i.e. www.mfuonline.com as and when such a facility is made available to them by MFUI. The time of transaction submission done through MFU portal i.e. www.mfuonline.com and the successful receipt of the same in the servers of MFUI would be the time-stamp for the transaction. 3) Investors not registered with MFUI can also submit their financial & non-financial transactions request at MFUI POS by giving reference of their existing folio number allotted by the Fund. 4) The transactions on the MFU portal shall be subject to the terms & conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time. All other terms and conditions of offering of the Scheme as specified in the SID, KIM and SAI shall be applicable to transaction through MFUI.
KYC Requirements	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.

	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.
Facility to transact in units of the Scheme through MFCentral	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 & 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 https://mfcentral.com/ and a Mobile App in future. DSP Mutual fund designates MFCentral as its Official point of acceptance (DISC – Designated investor Service Centre) with effect from 23rd September 2021.
Nomination for Mutual Fund Unit Holders	Pursuant to Paragraph 15.14 of the SEBI Master Circular with respect to nomination for unitholders, the following shall be considered: **1. New Investors:** Investors who are subscribing to units of DSP Mutual Fund solely shall submit either the nomination form or the prescribed declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). The requirement of nomination shall be optional for jointly held folio(s). a) <u>In case of physical option</u>: The forms shall carry the wet signature of all the unit holder(s). b) <u>In case of online option</u>: i. The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or ii. 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. **Implication of failure with respect to nomination:** New investors subscribing solely, the application will be rejected if the applicant does not provide nomination or does

	not provide declaration form for opting out of nomination, duly signed in physical form or through online modes. **2. Existing Unitholders:** The existing individual unitholders of DSP Mutual Fund are encouraged, in their own interest, to provide the nomination/ opting out of nomination duly signed in physical form or through online modes for ensuring smooth transmission of securities held by them as well as to prevent accumulation of unclaimed assets in securities market. **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. For more details, please read the Statement of Additional Information [SAI] document.
Process for change of address	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.
Maturity	• The Scheme shall be fully redeemed/wound up at the end of the Term, i.e. on the Maturity Date. • No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. However, for Units held in electronic/demat form, investors wishing to exit may do so through the stock exchange mode. • For the Units held in electronic form, at maturity, the Units will be extinguished with the Depository and the redemption amount will be paid to the Unit Holders at the applicable NAV of that date. • The maturity proceeds will be paid to the investors whose names appear in the Register of Unit holders on the respective date of maturity of the Scheme within 3 (three) working days from the date of Maturity. • However, the Scheme may be wound up at any time prior to the Maturity Date under the following circumstances: 1) On the happening of any event, which, in the opinion of the Trustee, requires that the Scheme concerned be wound up; 2) If seventy five per cent of the Unit Holders of the Scheme concerned pass a resolution that the Scheme be wound up; 3) If SEBI so directs in the interest of the Unit Holders.

	Rollover of the Scheme: In accordance with the SEBI (Mutual Funds) Regulations, 2026, and the SEBI Master Circular on Mutual Funds, the AMC/Trustee may decide to roll over the Scheme (i.e., extend the maturity date of the Scheme) upon the scheduled maturity, subject to compliance with the applicable guidelines. In case of a rollover, the units of the Scheme will remain listed on the Mutual Fund Segment of BSE Limited (BSE) or any other recognized Stock Exchange, and the AMC will ensure compliance with the listing timelines within 5 business days from the date of the original maturity.
Static details	• The details provided by investors in the application form for subscribing to Units should be same as the details registered with the DP. • In the event of any conflict, the details registered with the DP will prevail. • Incase any particular detail is not registered with the DP, the details in the application form will be considered. • In the event of mismatch in the mode of holding as mentioned in the application form vis-à-vis details with the DP, the application is liable to be rejected.

III. Other Details

A. OVERVIEW OF THE UNDERLYING FUNDS
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

Fortnightly Portfolio Disclosure	The fortnightly portfolio of the Scheme, including the yield of the instrument, shall be disclosed on fortnightly basis within 5 calendar days of every fortnight in a user-friendly and downloadable format on the website viz. www.dspim.com. In case of unit holders whose e-mail addresses are registered, AMCs shall send such fortnightly statements of scheme portfolio to such unitholders via email and in such email, a link shall be provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. 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/online-center/portfolio-disclosure) for further details.

<table>
<tr><td>Monthly Portfolio Disclosure</td><td>Mutual Funds/ AMC shall disclose portfolio (along with ISIN) of the Scheme as on the last day of the month on the website and on the website of AMFI within 10 calendar days from the close of each month in a user-friendly and downloadable spreadsheet format.

In case of unit holders whose e-mail addresses are registered, AMC shall send such monthly statements of scheme portfolio to such unitholders via email wherein a link shall be provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

The link to access Scheme Portfolio is as follows:

<table><tr><td>AMC website</td><td>https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</td></tr><tr><td>AMFI website</td><td>https://www.amfiindia.com/online-center/portfolio-disclosure</td></tr></table>
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.</td></tr>
<tr><td>Fortnightly Portfolio Disclosure</td><td>Mutual Funds/AMC shall disclose portfolio (along with ISIN) of the Scheme including the yield of the instrument on fortnightly basis on the website and on the website of AMFI within 5 calendar days of every fortnight in a user-friendly and downloadable spreadsheet format.

In case of unit holders whose e-mail addresses are registered, AMC shall send such fortnightly statements of scheme portfolio to such unitholders via email wherein a link shall be provided to investors to their registered email to enable the investor to directly view/download only the portfolio of schemes subscribed by the said investor, along with the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

The link to access Scheme Portfolio is as follows:

<table><tr><td>AMC website</td><td>https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</td></tr><tr><td>AMFI website</td><td>https://www.amfiindia.com/online-center/portfolio-disclosure</td></tr></table>
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.</td></tr>
<tr><td>Unaudited Half Yearly Financial Results</td><td>The Mutual Fund/AMC shall, within one month from the close of each half-year ending on 31st March and 30th September, host the unaudited financial results of their schemes on their website and on the website of AMFI. Further, written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the AMC about the availability of financials.</td></tr>
</table>

	The link to access unaudited Half yearly Financials is as follows: AMC website: https://www.dspim.com/mandatory-disclosures/fund-financials AMFI website: https://www.amfiindia.com/research-information/other-data/accounts-data
Annual Report	The Mutual Fund/ MC shall send the digital copy of the scheme-wise Annual Report of a mutual fund or an abridged summary thereof to all unitholders within four months from the date of closure of the relevant financial year, in the manner specified by the Board from time to time. The scheme wise Annual report or Abridged Summary, in machine readable format, shall be hosted on the website of the AMC www.dspim.com and on the website of AMFI www.amfiindia.com. Mutual Fund shall send an email/SMS to all unitholders regarding the hosting of scheme wise annual report on the website and on the website of AMFI Mutual Fund shall provide physical copy of the abridged summary of the Annual Report, without any cost, if a request is received from a unitholder. Mutual Fund may provide physical copy of the Annual Report to the unitholders on payment of such nominal fees as may be specified by the mutual fund. The link to access Annual Report is as follows: AMC website: https://www.dspim.com/mandatory-disclosures/annual-reports AMFI website: https://www.amfiindia.com/otherdata/accounts
Performance disclosure	In accordance with paragraph 6.9.1 of the SEBI Master Circular, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The link to access performance disclosure is as follows: AMFI website: https://www.amfiindia.com/otherdata/fund-performance
Dashboard	In accordance with paragraph 6.8.2 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 Paragraph 6.19 of the SEBI Master Circular, 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 (https://www.dspim.com/mandatory-disclosures/dashboard) for further details.
Risk-o-Meter	Risk-o-meter shall have following six levels of risk for the Scheme: i. Low risk ii. Low to Moderate risk iii. Moderate risk iv. Moderately High risk v. High risk and vi. Very High risk In accordance with Paragraph 6.16 of the SEBI Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMC shall disclose the Risk-o-

	meters along with portfolio disclosure for their schemes on AMC website and on AMFI website within 10 days from the close of each month. The link to access Risk-o-Meter is as follows: AMC website: https://www.dspim.com/mandatory-disclosures/portfolio-disclosures AMFI website: https://www.amfiindia.com/online-center/risk-o-meter Mutual Fund/AMC 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 AMC website and AMFI website. AMC website: https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure AMFI website: https://www.amfiindia.com/online-center/risk-o-meter Investors may note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure. Any change in risk-o-meter of the Scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. Further, in accordance with para 6.17 of SEBI Master Circular, the AMC shall disclose: 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. c. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.
Scheme Summary Document	A Scheme Summary Document (SSD) of the Scheme 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). The link to access Scheme summary document is as follows: AMC website: https://www.dspim.com/mandatory-disclosures/scheme-summary-document AMFI website: https://www.amfiindia.com/otherdata/scheme-details
Disclosure w.r.t. distribution of Dividend/ Income Distribution cum Capital Withdrawal (IDCW) in IDCW options/plans of applicable schemes of the Fund in term of	For details relating to the distribution of IDCW under the respective IDCW Plans/options, including the IDCW track record, investors are requested to visit the Fund's website. The link to access IDCW details is as follows: AMC website: https://www.dspim.com/investor-centre/idcw

SEBI Letter no. HO/24/12/14(6)2026-IMD SEC4/I/11436/2026 dated May 13, 2026	
Compliance with Potential Risk Class Matrix norms	In accordance with Clause 6.18 of the SEBI Master Circular, the Potential Risk Class (PRC) of the Scheme is classified based on its interest rate risk and credit risk. Investors are requested to note the following provisions, in accordance with the aforesaid Clause read with the clarifications 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. Any permanent change in the PRC positioning of a scheme into a higher risk cell will be considered as a fundamental attribute change in terms of Regulation 22(9)(c).
Special Consideration	The AMC provides investment management and trade execution related services to offshore sovereign funds. The AMC also provides a non- binding advisory services to the offshore funds/ offshore investment manager, who is managing an offshore fund which will invest through FPI route. The AMC also provides investment management advice and execution services to DSP ICAV, an umbrella type Irish Collective Asset-management Vehicle. The AMC is the holding company to DSP Pension Fund Managers Private Limited (DSPPFM) and it acts as a Sponsor to DSPPFM pursuant to Pension Fund Regulatory and Development Authority Regulations, 2015 (PFRDA Regulations) and PFRDA letter dated July 10, 2023, and in accordance with SEBI approval dated January 03, 2013, under Regulation 21 (b) of SEBI (Mutual Fund) Regulations, 2026. Further, in terms of Regulation 21(b) (erstwhile Regulation 24b) of the Regulations, SEBI has granted no objection to DSPAM to undertake the business of point of presence (POP) through its subsidiary, that is DSPPFM. The AMC, in accordance with SEBI approval, acts as Investment Managers to DSP Alternative Investment Fund Category III (DSPAIF – C - III) (SEBI registration no. IN/AIF3/13-14/0059) and DSP Alternative Investment Fund - Category II (DSPAIF – C - II) (SEBI registration no. IN/AIF2/25-26/2063). Further, DSP Trustee Private Limited, act as Trustees to the DSPAIF - C – III and DSPAIF – C - II. Further, the AMC is the holding company to DSP Fund Managers IFSC Private Limited ('DSP IFSC'). Pursuant to SEBI approval dated February 08, 2023 and September 24, 2024, read with IFSC approval dated August 31, 2023 and other applicable regulatory approvals, DSP IFSC provides investment management and/or advisory services to the Funds set up under IFSCA (Fund Management) Regulations, 2025. The said funds could be:

	(a) Foreign Portfolio Investors ('FPIs') operating within or outside IFSC-GIFT and falling under the categories as specified under Paragraph 22.2.1 of SEBI Master Circular. (b) Appropriately regulated and broad based entities (not being FPIs) based within or outside IFSC-GIFT or investment manager managing such funds or entities and investing in overseas or unlisted Indian securities (c) Other broad-based funds (not being FPIs) investing in overseas securities. The AMC provides non- binding advisory services to a DSP IFSC in accordance with Regulation 21(b) of the Regulations. The AMC has systems in place to ensure that there is no conflict of interest between the aforesaid activities. For more details kindly refer SAI.
Monthly Average Asset under Management (Monthly AAUM) Disclosure	The Mutual Fund/AMC shall disclose the Monthly AAUM under different categories of Schemes as specified by SEBI in the prescribed format on a monthly basis on its website and forward to AMFI within 7 working days from the end of the month.
Disclosure of Portfolio Overlap	The AMC shall disclose the category-wise portfolio overlap levels, i.e., equity schemes vis-à-vis other equity schemes, debt schemes vis-à-vis other debt schemes, and hybrid schemes vis-à-vis other hybrid schemes. Such disclosure shall be published on the AMC's website on a monthly basis for investor communication. AMC Website Link- https://www.dspim.com/mandatory-disclosures

C. Transparency/NAV Disclosure

The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 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 Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website www.amfiindia.com and on www.dspim.com.

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 unitholders through SMS, upon receiving a specific request in this regard. Refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com

D. **Transaction charges and stamp duty-**

Transaction charges: In line with Paragraph 16.6.1(d)(ii)(III) of the SEBI Master Circular, transaction charges paid to Mutual Fund distributors have been discontinued from the date of issue of the Circular.

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, 2025 ("the Act"), as amended by the Finance Act, 2026. 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 with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme. It is assumed that units of mutual fund are held as capital asset by the investors.

[$]Specified Mutual Funds

Particulars	**Resident Investors**		**NRI/PIOs & Other Non-resident Investors other than FPI**		**FPI Investors**		**Mutual Fund**
	Tax Rates	**TDS Rates**	**Tax Rates**	**TDS Rates**	**Tax Rates**	**TDS Rates**	**Tax / TDS Rates**
Tax on Income Distributed by Mutual Funds	Taxable at rates of tax applicable to the assessee	10% [As per Sl. No. 4(i) of Section 393(1)]	i.In respect of non-resident non-corporate Taxable at 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% [As per Sl. No. 10 of Section 393(2)] or as per applicable DTAA whichever is lower	20% (u/s 210)	20% [As per Sl. No. 15 of Section 393(2)] or as per applicable DTAA whichever is lower	NIL [Sch.VII(20)]
Capital Gains							
Long Term:							

Listed Units of a Specified Mutual Fund acquired prior to 1 April 2023	12.5% (u/s 197)	NIL	12.5% (u/s 197)	12.5% [As per SI. No. 17 of Section 393(2)]	12.5% without exchange fluctuation (u/s 210)	NIL	NIL [Sch.VII(20)]
Unlisted Units of a Specified Mutual Fund acquired prior to 1 April 2023	12.5% (u/s 197)	NIL	12.5% without exchange fluctuation (u/s 197)	12.5% without exchange fluctuation [As per SI. No. 17 of Section 393(2)]	12.5% without exchange fluctuation (u/s 210)	NIL	NIL [Sch.VII(20)]
Short Term:							
Units of a Specified Mutual Fund acquired on or after 1st April 2023 will be short term irrespective of holding period	Taxable at rates of tax applicable to the assessee	NIL	In respect of non-resident non-corporate Taxable at rates of tax applicable to the assessee. In respect of non-resident corporates: 35%	In respect of non-resident non corporates - 30% In respect of non-resident corporates (u/s 393): 35%	30% (u/s 210)	NIL	NIL [Sch.VII(20)]

$ As per section 76, "Specified Mutual Fund" means, (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause(a). As per the said section, 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 24 months or more.

Additional Notes:

1. Income of Mutual Fund is exempt from tax as per section SchVII(20) 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.

Particulars	Income > 50 lakhs and upto 1 crores(in Rs)	Income > 1 cr and upto 2 cr(in Rs)	Income > 2 cr and upto 5 cr(in Rs)	Income > 5 cr and upto 10 cr(in Rs)	Income exceeding 10 cr(in Rs)
Resident and Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Long Term Capital Gains	10%	15%	15%	15%	15%
Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Short Term Capital Gains and Income Distribution	10%	15%	25%	25%&	25%&
Firms, Local authorities	-	12%	12%	12%	12%
Co-operative societies	-	7%	7%	7%	12%
Co-operative societies ++(New regime under section 203)	10%	10%	10%	10%	10%
Domestic Company	-	7%	7%	7%	12%
Domestic Company ++(New regime under section 200)	10%	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 as per SI. No. 4(i) of Section 393(1).

& The maximum rate of surcharge for individuals and HUFs or association of persons [other than a cooperative society], or body of individuals, whether incorporated or not, or an artificial juridical person referred to in sub-clause (g) of clause (77) of section 2 who opt for the new tax regime under section 202, shall be 25% instead of 37% under normal provisions (Old tax regime). The new tax regime would be the default tax regime from FY 2023-24 onwards.

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

5. Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XIX A (hereafter referred to as deductee), shall furnish his valid and operative Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:
   (i) at the rate specified in the relevant provision of this Act; or
   (ii) at the rate or rates in force; or
   (iii) at the rate of twenty per cent.

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

(i) name, e-mail id, contact number;

(ii) address in the country or specified territory outside India of which the non-resident is a resident;

(iii) a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;

(iv) Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.

6. In case of investments by Non residents 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.

7. For detailed tax implications, please refer to 'SECTION VIII – 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:

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

To refer penalties, pending litigation etc. for the last 5 financial years and wherever the amount of penalty is more than 5 lakhs, 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

Undertaking from Trustees

The Trustees have ensured that DSP Fixed Maturity Plan (FMP) – Series 280 - 90 Days, approved by them, is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Notwithstanding anything contained in this SID, the provisions of the SEBI (MF) Regulations, 2026 and the guidelines thereunder shall be applicable.

For DSP Trustee Private Limited

Place: Mumbai
Date: November 03, 2026

Trustee: DSP Mutual Fund
Director

Sd/-
Pravin Tripathi

DSP MUTUAL FUND

Collection Bank accounts

Bank Name	Account Title	Account Number	IFSC Code	Branch Details
AXIS BANK	DSP Mutual Fund Collection Account	004010200028875	UTIB0000004	Fort - Mumbai
CITIBANK N.A.	DSP Mutual Fund Collection Account	0014410791	CITI0100000	Fort - Mumbai
DEVELOPMENT BANK OF SINGAPORE	DSP Mutual Fund Collection Account	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
THE SARASWAT CO-OPERATIVE BANK LTD	DSP Mutual Fund Collection Account	369100100000181	SRCB0000369	Kalina - Santacruz (E)
YES BANK	DSP Mutual Fund Collection Account	000180100000630	YESB0000001	Worli - Mumbai

DSP MUTUAL FUND

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	Bengaluru	CPI Central, 1st & 2nd Floor, Ulsoor Road, Bengaluru – 560 042	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, Bhubaneshwar – 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	MPM Timessquare, 10th Floor – Level XI, at Road No 1 & 3 Junction, Nagarjuna Circle, Banjara Hills, Hyderabad, Telangana – 500 034	+91 40 6518 9900	
11	Indore	Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Opp SBI, Indore - 452001.	91 - 731 - 4763450	
12	Jaipur	Green House, Office No 308, 3rd Floor, Ashok Marg, Above Axis Bank, C- Scheme, Jaipur - 302001.	91 - 141 - 4219300 /9306	-
13	Jamshedpur	Tee Kay Corporate Towers, 5th Floor, Main Road, Bistupur, Jamshedpur - 831001.	91 – 65 - 7717 8440	
14	Kanpur	Kan Chambers, Office No 701-702, 7th Floor, 14/113, Civil Lines, Kanpur – 208001.	91 - 512-6680000	91 - 512 - 3025357
15	Kochi	Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001	91 - 484 - 3094000	91 - 484 - 2374105
16	Kolkata	4th Floor, Room No - 41 B Legacy Building ,25A Shakespeare Sarani Kolkata - 700017	91 - 33 - 44442855	91 - 33 - 44442860
17	Lucknow	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow - 226001	91 - 522 - 3502350	NA
18	Ludhiana	SCO-29, 1st Floor. Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001	91 - 161 - 6675100	91 - 161 - 6675100
19	Mangalore	Crystal Arc, Shop G03, Near Roopa Hotel, Hampankatta, Mangalore - 575 001	91 - 0824 - 4262855	
20	Mumbai	The Ruby, 25th Floor, 29, Senapati Bapat Marg, Dadar, Mumbai – 400028	91 - 22 - 66578000	-
21	Mumbai	Mafatlal Centre, 11th Floor, Nariman Point, Mumbai - 400021	91 - 22 - 66578000	-
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	Nakshtra 10, 3rd Floor, Office No. 302 – 305, Gondal Road, Opp. Malaviya Petrol Pump, Rajkot - 360001.	91 - 281 - 7143260	91 - 281 - 6641091

DSP MUTUAL FUND

Sr No	Location	Address	Board Lines	Fax Nos
28	Raipur	Raheja Towers, Office No. FF 10 & 11, 1st Floor, Near Hotel Celebration, Fafadih, Raipur - 492 001	91 - 0771- 4205500	-
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 (ITC), A-Wing, Office No. 401, Fourth Floor, Majura Gate Crossing, Ring Road, Surat - 395 002	91- 26 1711 5200	-
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, Thiruvanathapuram - 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 , Hathibarhkala, 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	Valsad	Signature Apartment, 2nd Floor, Office No. 203, Near Shailesh Gasoline Petrol Pump, Valsad Dharampur Road, Valsad - 396 001	7208025051	
38	Agra	Vimal Tower, Half of Shop No G-1 and half share in G-1A, Ground Floor, Sanjay Place, Agra – 282002.	91- 56 - 2710 0001	
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	

List of Official Points of Acceptance of Transactions - DSP Asset Managers Private Limited

Designated email IDs applicable only for corporate / non-individual unit holders

Sr. No	Location	Designated Email ID
1	Ahmedabad	ahmcorp@dspim.com
2	Mumbai	mumcorp@dspim.com
3	Bengaluru	blrcorp@dspim.com
4	Chennai	chncorp@dspim.com
5	Hyderabad	hydcorp@dspim.com
5	Delhi	delcorp@dspim.com
7	Kolkata	kolcorp@dspim.com
8	Pune	punecorp@dspim.com

DSP MUTUAL FUND

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	303 – 304 ,3rd Floor Marcado, Opp Municipal Market, Nr President Hotel, C G Road, Ahmedabad – 380 009	camsahm@camsonline.com	079	26402468	26402469
2	Bengaluru	CSC	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bengaluru, 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	camsbhr@camsonline.com	0674	2380699	
4	Bhubaneswar	CSC	At Darji Pokhari Chakka, Above om Jewellers Hospital Square, Puri Town Puri-752001 Odisha	Camspuri@camsonline.com	06752	459442	
5	Chandigarh	CSC	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	camscha@camsonline.com	0172	4735028	
6	Chennai	CSC	New No. 10 (Old No. 178) M.G.R. Salai, Nungambakkam, Chennai – 600 034.	camslb1@camsonline.com	044	6109 7219	
7	Cochin	CSC	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	camscoc@camsonline.com	0484	2350112	
8	Coimbatore	CSC	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	camscbe@camsonline.com	0422	4208642	4208648
9	Durgapur	CSC	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	camsdur@camsonline.com	0343	2545420	2545430
10	Goa	CSC	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	camsgoa@camsonline.com		7888080442	
11	Secunderabad (Hyderabad)	CSC	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	camshyd@camsonline.com	040	48585696	48585697
12	Indore	CSC	101, Shalimar Corporate Centre, 8 - B, South Tukogunj, Opp.Greenpark, Indore, MadhyaPradesh - 452001	camsind@camsonline.com	0731	4979972	
13	Jaipur	CSC	R-7, Yudhisthir Marg C - Scheme, Behind Ashok Nagar Police Station, Jaipur, Rajasthan - 302001	camsjai@camsonline.com	0141	4047667	

DSP MUTUAL FUND

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

DSP MUTUAL FUND

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
29	Agra	CSC	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	camsagr@camsonline.com	0562	4304088	
30	Ajmer	CSC	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	camsajm@camsonline.com	0145	8003525816	2425814
31	Allahabad	CSC	18/18A, FF-3, Gayatri Dham Milan Tower, MG Marg, Civil Lines, Prayagraj-211001 Allahabad - 211 001	camsall@camsonline.com		9554800010	
32	Alwar	CSC	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	camsalw@camsonline.com		8875138138	
33	Amaravati	CSC	81, Gulsham Tower,2nd Floor,Near Panchsheel Talkies, Amaravati, Maharashtra,444601	camsama@camsonline.com	0721	2564304	
34	Amritsar	CSC	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	camsamt@camsonline.com	0183	5009990	3510600
35	Anand	CSC	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	camsana@camsonline.com	02692	240982	
36	Asansol	CSC	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	camsasa@camsonline.com		6295113627	
37	Aurangabad	CSC	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	camsaur@camsonline.com	0240	3557446	
38	Belgaum	CSC	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	camsbel@camsonline.com	0831	4810575	
39	Berhampur	CSC	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	camsbrp@camsonline.com	0680	2250401	
40	Bhavnagar	CSC	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001	camsbha@camsonline.com	0278	2225572	
41	Bhilai	CSC	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	camsbhi@camsonline.com	0788	4050360	
42	Bhilwara	CSC	C/o. Kodwani Associates, Shop No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	camsbhl@camsonline.com	01482	232290	
43	Bhopal	CSC	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	camsbhp@camsonline.com	0755	4275591	

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

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

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

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
91	Trivandrum	CSC	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	camstvm@camsonline.com	0471	4617690	
92	Udaipur	CSC	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	camsudp@camsonline.com	0294	2454567	
93	Valsad	CSC	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	camsval@camsonline.com	02632	245239	
94	Varanasi	CSC	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	camsvar@camsonline.com		8400890007	
95	Vellore	CSC	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	camsvel@camsonline.com	0416	290062	
96	Warangal	CSC	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	camswgl@camsonline.com	0870	2970738	
97	Balasore	CSC	B. C. Sen Road, Balasore, Orissa - 756001	camsbls@camsonline.com	06782	260902	
98	Jammu	CSC	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu & Kashmir - 180004	camsjmu@camsonline.com	0191	2432601	
99	Ballari	CSC	No 135/13, Rama Priya, 1st Floor 2nd Cross Nehru Colony, Bellary- 583 103	camsbry@camsonline.com		08392450306	
100	Navsari	CSC	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat – 396445	camsnvs@camsonline.com	02637	236164	
101	Rohtak	CSC	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	camsrok@camsonline.com	01262	257889	
102	Tirupati	CSC	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501	camstpt@camsonline.com	877	2225056	6302864854
103	Kalyani	CSC	A – 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	camskal@camsonline.com	033	25022720	
104	Bhuj	CSC	Tirthkala First Floor, Opp BMCB Bank, New Station Road, Bhuj _kachchh. 370001	camsbuj@camsonline.com	02832	450315	
105	Solapur	CSC	Flat No 109, First Floor, A Wing, Kalyani Tower126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001	camsslp@camsonline.com	0217	2724547	

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

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
121	Kannur	CSC	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	camsknr@camsonline.com		9072260006	
122	Mehsana	CSC	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	camsmna@camsonline.com	02762	230169	
123	Hazaribag	CSC	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	camshaz@camsonline.com	06546	270060	9304875716
124	Anantapur	CSC	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	camsatp@camsonline.com	08554	227024	7569552117
125	Kurnool	CSC	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518001	camskrl@camsonline.com	08518	224639	
126	Hisar	CSC	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	camshsr@camsonline.com	01662	283100	
127	Sri Ganganagar	CSC	18 L Block, Sri Ganganagar, Rajasthan - 335001	camssgnr@camsonline.com	0154	9571395700	
128	Bhatinda	CSC	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	camsbti@camsonline.com	0164	2221960	
129	Shimoga	CSC	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	camsshi@camsonline.com	08182	222706	9243689049
130	Palakkad	CSC	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	camspkd@camsonline.com	0491	2930081	
131	Margao	CSC	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	camsmrg@camsonline.com	0832	8459816997	
132	Karur	CSC	126 G VP TOWERS, 3rd Floor Covai Road, Karur Tamil Nadu, Pin code - 639 002	camskar@camsonline.com	04324	233893	
133	Bikaner	CSC	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	camsbkn@camsonline.com	0151	2970602	
134	Kakinada	CSC	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	camskkd@camsonline.com	0884	2358566	
135	Bilaspur	CSC	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	camsbil@camsonline.com		07752490706	
136	Vapi	CSC	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	camsvap@camsonline.com		9104883239	

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
137	Ambala	CSC	4307/24, Punjabi Mohalla, Near Cross Road No 1 Ambala Cantt., Haryana -133001	camsamb@camsonline.com	0171	4077086	
138	Agartala	CSC	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	camsaga@camsonline.com	0381	2971823	
139	Saharanpur	CSC	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	camssah@camsonline.com	0132	7963940	
140	Kharagpur	CSC	"Silver Palace" OT Road, Inda - Kharagpur, G - P - Barakola, P.S. Kharagpur Local, Dist West Midnapore - 721305	camskhg@camsonline.com	3222	354801	9800456034
141	Tiruvalla	CSC	First Floor, Room No. 61 (63), International shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689105	camstvl@camsonline.com	0469	2960071	
142	Alleppey	CSC	Doctor's Tower Building, Door No. 14 / 2562, First Floor, North of Iorn Bridge, Near Hotel Arcadia Regency, Alleppey, Kerala - 688001	camsalp@camsonline.com	0477	2237664	
143	Noida	CSC	Commercial Shop No. GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K - 82, Sector - 18, Noida – 201301	camsnoi@camsonline.com	0120	4562490	
144	Thane	CSC	Dev Corpora, A Wing, 3rd floor, Office no.301, Cadbury Junction, Eastern Express way, Thane (West) - 400 601	camsthn@camsonline.com	022	62791000	
145	Andheri	CSC	No. 351, Icon, 501, Fifth Floor, Western Express Highway, Andheri East, Mumbai - 400069	camsadh@camsonline.com	022	66662054	
146	Sangli	CSC	Jiveshwar Krupa Bldg. Shop. No. 2, Ground Floor, Tilak Chowk Harbhat Road, Sangli, Maharashtra - 416416	camssgi@camsonline.com		7066316616	
147	Jalna	CSC	Shop No. 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna, Maharashtra - 431203	camsjna@camsonline.com	02482	234766	
148	Ghatkopar	CSC	Platinum Mall, Office No. 307, Third Floor, Jawahar Road, Ghatkopar East, Mumbai - 400077	camsgkp@camsonline.com	022	62842803	
149	Borivali	CSC	501 – TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092	Camsbor@camsonline.com	022	62490300	
150	Vashi	CSC	BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway Stationm Vashi, Navi Mumbai - 400705	camsvsh@camsonline.com	022	44555197	

DSP MUTUAL FUND

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
151	Pitampura	CSC	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034	camspdel@camsonline.com	011	40367369	
152	Tambaram	CSC	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	camstam@camsonline.com	044	22267030	
153	Janakpuri	CSC	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	camsjdel@camsonline.com	011	41254618	
154	Bengaluru(Wilson Garden)	CSC	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bengaluru - 560027	camsbwg@camsonline.com		9513759058	
155	Karnal	CSC	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	camsknl@camsonline.com	0184	4043407	
156	Kalyan	CSC	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301	camskyn@camsonline.com		09769762500	
157	Bharuch	CSC	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	camsbrh@camsonline.com	02642	262242	
158	Nadiad	CSC	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	camsndi@camsonline.com	0268	2550075	
159	Ahmednagar	CSC	Baiju Heights, 2nd Floor,Near Changedia Medical, Old Vasant Talkies, Dharti Chowk, Maliwada, Ahilyanagar Ahmednagar– 414001	camsamn@camsonline.com	0241	2344555	
160	Basti	CSC	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	camsbst@camsonline.com	05542	281180	
161	Chhindwara	CSC	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	camschi@camsonline.com		7389584098	
162	Chittorgarh	CSC	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	camscor@camsonline.com	01472	476800	4258576
163	Darbhanga	CSC	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com	06272	245002	

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
164	Dharmapuri	CSC	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	camsdmp@camsonline.com	04342	296522	
165	Dhule	CSC	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	camsdhu@camsonline.com	02562	241281	
166	Faizabad	CSC	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh–224001	camsfzd@camsonline.com	05278	358424	
167	Gandhidham	CSC	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	camsgdm@camsonline.com	02836	233220	
168	Gulbarga	CSC	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	camsglg@camsonline.com		8050083542	
169	Haldia	CSC	Mouza - Basudevpur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	camshld@camsonline.com	03224	796951	
170	Haldwani	CSC	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	camshdw@camsonline.com	05946	222499	
171	Himatnagar	CSC	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	camshim@camsonline.com	02772	244332	
172	Hoshiarpur	CSC	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	camshsp@camsonline.com	01882	295987	244353
173	Hosur	CSC	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110	camshos@camsonline.com	04344	9344861916	
174	Jaunpur	CSC	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	camsjnp@camsonline.com	05452	243032	
175	Katni	CSC	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	camskat@camsonline.com	07622	299123	9203900509
176	Khammam	CSC	Door No.15-11-432, 1st Floor, Krushi Bhavan Road, Beside Minerva Grand Hotel, VDO's Colony, Khammam, Telangana-507002	camskmm@camsonline.com	08742	229793	
177	Malda	CSC	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	camsmld@camsonline.com	03512	2269071	9851456218
178	Manipal	CSC	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	camsmpl@camsonline.com	0820	2573233	
179	Mathura	CSC	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	camsmtr@camsonline.com	0565	7252000551	

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
180	Moga	CSC	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001	camsmog@camsonline.com	01636	513234	
181	Namakkal	CSC	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	camsnmk@camsonline.com		9159294592	
182	Palanpur	CSC	Shop No. 41, 2nd Floor, Gopal Trade Center, Nr.BK Mercantile Bank, Opp. Old Gunj, Palanpur – 385001	camspal@camsonline.com	02742	254224	
183	Rae Bareli	CSC	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	camsrae@camsonline.com		9889901201	
184	Rajapalayam	CSC	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	camsrjp@camsonline.com	04563	220858	
185	Ratlam	CSC	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	camsrlm@camsonline.com	07412	400066	
186	Ratnagiri	CSC	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	camsrag@camsonline.com	02352	355029	
187	Roorkee	CSC	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	camsrke@camsonline.com	01332	272242	
188	Sagar	CSC	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	camssag@camsonline.com	07582	408402	246247
189	Shahjahanpur	CSC	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	camsspn@camsonline.com	05842	228424	
190	Sirsa	CSC	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	camssrs@camsonline.com	01666	233593	
191	Sitapur	CSC	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	camsstp@camsonline.com	05862	350850	
192	Solan	CSC	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	camssol@camsonline.com	01792	220705	

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
193	Srikakulam	CSC	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam – 532 001	camssrk@camsonline.com	08942	228288	
194	Sultanpur	CSC	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	camssln@camsonline.com	05362	351925	
195	Surendranagar	CSC	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	camssng@camsonline.com	02752	232599	
196	Tinsukia	CSC	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	camstin@camsonline.com	0374	2335876	2336742
197	Tuticorin	CSC	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	camstcn@camsonline.com	0461	4000770	
198	Ujjain	CSC	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	camsujn@camsonline.com	0734	4030019	
199	Yavatmal	CSC	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	camsyav@camsonline.com	07232	237045	
200	Kukatpally	CSC	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	camshyb@camsonline.com	040	23152618	
201	Chennai-Satelite ISC	CSC	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	chennai_isc@camsonline.com	044	28432650	
202	Mapusa (Parent ISC : Goa)	CC	Flat No. B4/402, Boshan Homes, Opp. Shri Bodgeshwar Temple, Mapusa, Goa – 403 507	Not applicable			
203	Bhusawal (Parent: Jalgaon TP)	CC	3, Adelade Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable			
204	Gondal (Parent Rajkot)	CC	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	camsgdl@camsonline.com		8000920007	
205	Vasco(Parent Goa)	CC	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Not applicable	0832	3251755	
206	Kolkata-CC (Kolkata Central)	CC	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, “Shreeram Chambers”, Kolkata - 700001	Not applicable	033	32011192	

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
207	Bankura	CSC - Paid location of MF	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	camsbqa@camsonline.com	03242	252668	
208	Coochbehar	CSC - Paid location of MF	Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736101	camschb@camsonline.com	03582	226739	
209	Coochbehar	CSC	S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar, PIN- 736101	camschb@camsonline.com	03582	226739	
210	Gaya	CSC - Paid location of MF	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	camsgaya@camsonline.com		9472179424	
211	Haridwar	CSC - Paid location of MF	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	camshwr@camsonline.com		7900777785	
212	Dibrugarh	CSC - Paid location of MF	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	camsdbrg@camsonline.com	0373	2323602	
213	Korba	CSC - Paid location of MF	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	camskrba@camsonline.com	07759 - 356037	9425227943	
214	Biharsharif	CSC - Paid location of MF	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	camsbhsf@camsonline.com		8544093740	9472179424
215	Gandhi Nagar	CSC - Paid location of MF	No. 507, 5Th Floor, Shree Ugati Corporate Park, Opp Pratik Mall, Near HDFC Bank, Kudasan, Gandhinagar - 382421	camsgnr@camsonline.com	079	23600400	
216	Shillong	CSC - Paid location of MF	Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001	camsslg@camsonline.com	0364	3560860	2502511
217	Jalpaiguri	CSC - Paid location of MF	Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101	camsjalpai@camsonline.com	03561	222299	
218	Nanded	CSC - Paid location of MF	Shop No. 8, 9, Cellar "Raj Mohammed Complex", Main Road, Shri Nagar, Nanded - 431605	camsnan@camsonline.com	02462	359069	9579444034
219	Latur	CSC - Paid location of MF	Shop No. 5 & 6, B2B Elite, Ground Floor, Near Deshikendra School, Signal Camp, Latur, Pincode - 413512, Maharashtra	camslur@camsonline.com		7798557446	

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Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
220	Ichalkaranji	CSC- Paid location of MF	12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji-416115 Maharashtra	camsich@camsonline.com		8830989955	
221	Khandwa	CSC	Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa Khandwa – 450001	camsknw@camsonline.com		-	
222	Purnea	CSC	SBI Main Branch Road Sibaji Colony, Near Mobile Tower, Ward No. 06 PS – K. Hat Purnea-854301	camspna@camsonline.com		7797789942	
223	Nagaon	CSC	H. No-88K, Ashirwad Dental Clinic Amolapatty B.B. Road, Near Natya Mandir Chariali Nagaon - 782003	camsnag@camsonline.com		03672-796194	

DSP MUTUAL FUND

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

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

SRNO	State	City	POS Entity	Address	Contact
1	ANDHRA PRADESH	ANANTAPUR	CAMS	15-570-33 I Floor Pallavi Towers, Opp:Canara Bank Subash Road Anantapur 515001	Phone : 08554-651024 Email : camsatp@camsonline.com
2	ANDHRA PRADESH	GUNTUR	CAMS	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002	Phone : 0863-6572002 Email : camsgun@camsonline.com
3	ANDHRA PRADESH	KADAPA	CAMS	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001	Phone : 08562-248695 Email : camskdp@camsonline.com
4	ANDHRA PRADESH	KAKINADA	CAMS	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001	Phone : 0884-6560102 Email : camskkd@camsonline.com
5	ANDHRA PRADESH	KURNOOL	CAMS	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B Second Floor, Skanda Shopping Mall Old Chad Talkies, Vaddageri, 39th Ward Kurnool 518001	Phone : 08518-650391 Email : camskri@camsonline.com
6	ANDHRA PRADESH	NELLORE	CAMS	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001	Phone : 0861-6510536 Email : camsnel@camsonline.com
7	ANDHRA PRADESH	RAJAHMUNDRY	CAMS	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101	Phone : 0883-6560401 Email : camsrmd@camsonline.com
8	ANDHRA PRADESH	TIRUPATHI	CAMS	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501	Phone : 0877-6561003 Email : camstpt@camsonline.com
9	ANDHRA PRADESH	VIJAYAWADA	CAMS	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010	Phone : 0866-6500103 Email : camsvij@camsonline.com
10	ANDHRA PRADESH	VISAKHAPATNAM	CAMS	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016	Phone : 0891-6502009/6502010 Email : camsviz@camsonline.com
11	ASSAM	GUWAHATI	CAMS	A.K. Azad Road Rehabari Guwahati 781008	Phone : 0361-2607771 Email : camsgwt@camsonline.com

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SRNO	State	City	POS Entity	Address	Contact
12	BIHAR	BHAGALPUR	CAMS	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001	Mobile : +91 9264499905 Email : camsblp@camsonline.com
13	BIHAR	MUZAFFARPUR	CAMS	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001	Phone : 0621-2244086 Email : camsmuz@camsonline.com
14	BIHAR	PATNA	CAMS	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001	Phone : 0612-6500367 Email : camspat@camsonline.com
15	CHANDIGARH	CHANDIGARH	CAMS	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017	Email : camscha@camsonline.com
16	CHHATTISGARH	BHILAI	CAMS	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020	Mobile : +91-9203900630 / 9907218680 Email : camsbhi@camsonline.com
17	CHHATTISGARH	BILASPUR	CAMS	Beside HDFC Bank Link Road Bilaspur 495001	Mobile : +91-9203900626 Email : camsbil@camsonline.com
18	CHHATTISGARH	RAIPUR	CAMS	HIG C-23 Sector 1 Devendra Nagar Raipur 492004	Mobile : +91-9203900584 Email : camsrai@camsonline.com
19	DELHI	NEW DELHI	CAMS	401 to 404, 4th Floor Kanchan Junga Building Barakhamba Road New Delhi 110001	Phone : 011-3048 2468 Email : 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
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 : camsahm@camsonline.com
23	GUJARAT	ANAND	CAMS	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001	Phone : 02692 - 240982 Email : camsana@camsonline.com
24	GUJARAT	ANKLESHWAR	CAMS	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002	Mobile : +91-9228000594 Email : camsakl@camsonline.com

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

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SRNO	State	City	POS Entity	Address	Contact
39	HARYANA	HISAR	CAMS	12 Opp. Bank of Baroda Red Square Market Hisar 125001	Mobile : +91-9254303804 Email : camshsr@camsonline.com
40	HARYANA	PANIPAT	CAMS	SCO 83-84 Ist Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103	Mobile : +91-9254303801 Email : camspan@camsonline.com
41	HARYANA	ROHTAK	CAMS	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001	Mobile : +91-9254303802 Email : camsrok@camsonline.com
42	HARYANA	YAMUNA NAGAR	CAMS	124 B/R Model Town Yamuna Nagar 135001	Phone : 01732-796099 Email : camsynr@camsonline.com
43	HIMACHAL PRADESH	SHIMLA	CAMS	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001	Phone : 0177-6190997 Email : camssml@camsonline.com
44	JAMMU AND KASHMIR	JAMMU	CAMS	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004	Phone : 0191-2432601 Email : camsjmu@camsonline.com
45	JHARKHAND	BOKARO	CAMS	1st Floor, Plot No. HE-7 City Centre, Sector 4 Bokaro Steel City Bokaro 827004	Mobile : +91-7050005901 06542 359182 Email : camsbkr@camsonline.com
46	JHARKHAND	DEOGHAR	CAMS	S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112	Mobile : +91-9234300463 Email : camsdeo@camsonline.com
47	JHARKHAND	DHANBAD	CAMS	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001	Phone : 0326-2304675 Email : camsdha@camsonline.com
48	JHARKHAND	HAZARIBAG	CAMS	Municipal Market Annanda Chowk Hazaribag 825301	Mobile : +91-9234300462 Email : camshaz@camsonline.com
49	JHARKHAND	JAMSHEDPUR	CAMS	Room No. 15 Ist Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001	Phone : 0657-6450162 Email : camsjpr@camsonline.com
50	JHARKHAND	RANCHI	CAMS	Office no 106-1st floor Mahavir Tower Jd compound Main Road Ranchi 834001	Phone : 0651-2212133 Email : camsran@camsonline.com
51	KARNATAKA	BENGALURU	CAMS	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bengaluru 560042	Phone : 080-30574709 Email : camsbgl@camsonline.com
52	KARNATAKA	BELGAUM	CAMS	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006	Mobile : +91-9243689047 Email : camsbel@camsonline.com

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SRNO	State	City	POS Entity	Address	Contact
53	KARNATAKA	BELLARY	CAMS	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101	Mobile : +91-9243689044 Email : camsbry@camsonline.com
54	KARNATAKA	DAVANGERE	CAMS	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002	Mobile : +91-9243689048 Email : camsdvg@camsonline.com
55	KARNATAKA	HUBLI	CAMS	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029	Mobile : +91-9243689042 Email : camshub@camsonline.com
56	KARNATAKA	MANGALORE	CAMS	14-6-674/15(1), SHOP NO - UG11-2 Maximus Complex Light House Hill Road Mangalore 575001	Email : 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 : camsclt@camsonline.com
61	KERALA	COCHIN	CAMS	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016	Phone: 0484-4864818 Email: camscoc@camsonline.com
62	KERALA	KANNUR	CAMS	Room No. PP 14/435 Casa Marina Shopping Centre Talap Kannur 670004	Phone : 0497-6060003 Email : camsknr@camsonline.com
63	KERALA	KOLLAM	CAMS	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006	Phone : 0474-2742823 Email : camsklm@camsonline.com
64	KERALA	KOTTAYAM	CAMS	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001	Phone : 0481-6060018 Email : camsktm@camsonline.com
65	KERALA	PALAKKAD	CAMS	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001	Phone : 0491-6060313 Email : camspkd@camsonline.com

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

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

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SRNO	State	City	POS Entity	Address	Contact
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 ,Ist 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 : camsbrp@camsonline.com
93	ORISSA	BHUBANESWAR	CAMS	Plot No- 501/1741/1846 Office No-203, 2nd Floor, Center Point Sriya Talkies Road, Kharvel Nagar Unit 3 Bhubaneswar 751001	Phone : 0674-6012120 Email : 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 : camsrou@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. Virdis Lab), Sarabha Nagar, Pulli Pakhowal Road P.O. Model Town Ludhiana 141002	Phone : 0161 - 4060315 Email : camsldh@camsonline.com
101	PUNJAB	PATIALA	CAMS	35 New Lal Bagh Colony Patiala 147001	Phone : 0175-6050002 Email : camsptl@camsonline.com

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

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

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

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

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