

# DSP

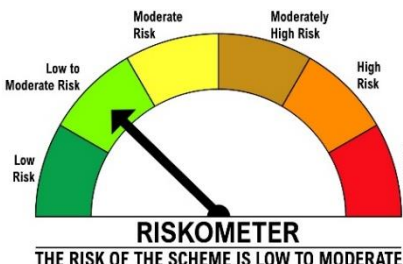
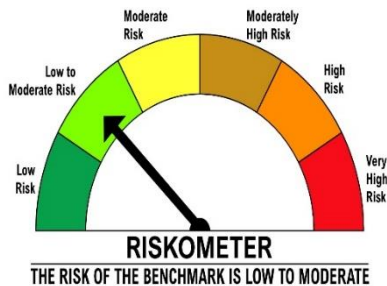
## MUTUAL FUND

### SCHEME INFORMATION DOCUMENT

#### SECTION I

#### DSP LIQUIDITY FUND

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

| This product is suitable for investors who are seeking*:                                                                                                                                                                                                                                                         | Scheme Riskometer                                                                  | Benchmark Riskometer                                                                                                                                       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in money market and debt securities, with maturity not exceeding 91 days</li> </ul> <p>* Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p> |  | <p>As per AMFI Tier I Benchmark i.e. CRISIL Liquid Debt A-I Index</p>  |

(For latest Riskometers, investors may refer on the website of the fund viz. [www.dspim.com](http://www.dspim.com) )

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

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

#### Continuous Offer of units at NAV based prices

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not

been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

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

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

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

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

This Scheme Information Document is dated November 28, 2025.

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## Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

| Sr. No. | Title                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------|--------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I.      | Name of the scheme             | DSP Liquidity Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| II.     | Category of the Scheme         | Liquid Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| III.    | Scheme type                    | An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| IV.     | Scheme code                    | DSPM/O/D/LIF/98/02/0003                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| V.      | Investment objective           | <p>The primary investment objective of the Scheme is to seek to generate a reasonable return commensurate with low risk and a high degree of liquidity, from a portfolio constituted of money market securities and high quality debt securities.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| VI.     | Liquidity/listing details      | <p><b>Liquidity Details -</b></p> <p>The Mutual Fund will endeavor to despatch redemption proceeds within 1 Business Days from the date of acceptance of redemption request.</p> <p>However, as per SEBI (MF) Regulations, the timeline to dispatch redemption proceeds is 3 Working Days from the date of acceptance of redemption request.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 (SEBI Master Circular), the AMC may not be able to adhere with the timelines prescribed above.</p> <p><b>Listing details -</b></p> <p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p>                     |
| VII.    | Benchmark (Total Return Index) | <ul style="list-style-type: none"> <li>AMFI Tier I benchmark/ Benchmark of the Scheme: CRISIL Liquid Debt A-I Index</li> <li>Justification: SEBI vide its circular had provided guiding principles for bringing uniformity in benchmarks of mutual fund schemes &amp; accordingly introduced a two-tiered structure for benchmarking of schemes for categories of mutual fund schemes. AMFI has published the first tier benchmarks to be used by the AMCs for all open ended debt schemes as per the PRC Matrix. Accordingly, the benchmark is selected from the benchmarks notified by AMFI for the category of scheme in line with the Scheme's PRC level/credit risk level/ Macaulay's duration (as available for the benchmark).</li> </ul> <p>The Trustee may change the benchmark for any of the Schemes in future, if a benchmark better suited to the investment objective of that Scheme is available at such time and as per the guidelines and directives issued by SEBI from time to time.</p> <ul style="list-style-type: none"> <li>Second Tier benchmark: Not applicable.</li> </ul> |

| VIII .                       | NAV disclosure       | <p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same Business Day.</p> <p>The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Further details in Section II.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                             |                   |            |                             |                              |        |   |   |             |                                                                                             |                 |             |                                                                      |       |
|------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-------------------|------------|-----------------------------|------------------------------|--------|---|---|-------------|---------------------------------------------------------------------------------------------|-----------------|-------------|----------------------------------------------------------------------|-------|
| IX.                          | Applicable timelines | <p>Timeline for-</p> <ul style="list-style-type: none"><li>Dispatch of redemption proceeds</li></ul> <p>As per SEBI (MF) Regulations, the Mutual Fund shall dispatch the redemption proceeds within 3 Working Days from the date of acceptance of redemption request.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <ul style="list-style-type: none"><li>Dispatch of Income Distribution cum Capital Withdrawal ('IDCW')</li></ul> <p>IDCW warrants shall be dispatched to the Unit Holders within 7 Working days from the record date for declaration of the IDCW.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                             |                   |            |                             |                              |        |   |   |             |                                                                                             |                 |             |                                                                      |       |
| X.                           | Plans and Options    | <table border="1"><thead><tr><th>Plan</th><th>Options Available</th><th>Sub-Option</th><th>IDCW Frequency/ Record date</th></tr></thead><tbody><tr><td rowspan="3">Regular Plan and Direct Plan</td><td>Growth</td><td>-</td><td>-</td></tr><tr><td>Weekly IDCW</td><td><ul style="list-style-type: none"><li>Payout of IDCW</li><li>Reinvestment of IDCW</li></ul></td><td>Every Wednesday</td></tr><tr><td>*Daily IDCW</td><td><ul style="list-style-type: none"><li>Reinvestment of IDCW</li></ul></td><td>Daily</td></tr></tbody></table> <p>If record date for all frequency (other than monthly frequency) falls on a non Business Day, the immediate next Business Day shall be considered as the Record Date.</p> <p>Investors may note that under Income Distribution cum Capital Withdrawal options the amounts can be distributed out of investor's capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>*All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal Plan in above mentioned options offered by the scheme shall be suspended with effect from April 1, 2021.</p> <p>All the Plans and option under the Scheme will have common portfolio Default Option-</p> | Plan                        | Options Available | Sub-Option | IDCW Frequency/ Record date | Regular Plan and Direct Plan | Growth | - | - | Weekly IDCW | <ul style="list-style-type: none"><li>Payout of IDCW</li><li>Reinvestment of IDCW</li></ul> | Every Wednesday | *Daily IDCW | <ul style="list-style-type: none"><li>Reinvestment of IDCW</li></ul> | Daily |
| Plan                         | Options Available    | Sub-Option                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | IDCW Frequency/ Record date |                   |            |                             |                              |        |   |   |             |                                                                                             |                 |             |                                                                      |       |
| Regular Plan and Direct Plan | Growth               | -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | -                           |                   |            |                             |                              |        |   |   |             |                                                                                             |                 |             |                                                                      |       |
|                              | Weekly IDCW          | <ul style="list-style-type: none"><li>Payout of IDCW</li><li>Reinvestment of IDCW</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Every Wednesday             |                   |            |                             |                              |        |   |   |             |                                                                                             |                 |             |                                                                      |       |
|                              | *Daily IDCW          | <ul style="list-style-type: none"><li>Reinvestment of IDCW</li></ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Daily                       |                   |            |                             |                              |        |   |   |             |                                                                                             |                 |             |                                                                      |       |

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:

| If no indication is given under the following      | Default        |
|----------------------------------------------------|----------------|
| Option - Growth / IDCW                             | Growth         |
| Sub-option - Payout of IDCW / Reinvestment of IDCW | Payout of IDCW |

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) Any change in IDCW sub option due to additional investment or customer request will be applicable to all existing Units in the IDCW option of the scheme concerned.
- f) The AMC and its Registrar reserve the right to disclose the details of investors and their transactions to third parties viz. banks, distributors, Registered Investment Advisors from whom applications of investors are received and any other organization for the purpose of compliance with legal and regulatory requirements or for complying with antimoney laundering requirements.
- g) Returned cheques are liable not to be presented again for collection, and the accompanying application could also be rejected. In case returned cheques are presented, the necessary charges including returned charges may be debited to the investor.

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

| Sr. No. | AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/ transaction request | Plan 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                                                      |

|                                                          |                                                                                                         | <table><tr><td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN, any purchase or switch-in or SIP &amp; 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.</p>                                                                                                           | 5                                                        | Direct                                          | Not mentioned | Direct Plan | 6     | Direct  | Regular | Direct Plan | 7     | Mentioned | Regular | Regular Plan | 8     | Mentioned | Not mentioned | Regular Plan |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------|-------------------------------------------------|---------------|-------------|-------|---------|---------|-------------|-------|-----------|---------|--------------|-------|-----------|---------------|--------------|
| 5                                                        | Direct                                                                                                  | Not mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Direct Plan                                              |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| 6                                                        | Direct                                                                                                  | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Direct Plan                                              |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| 7                                                        | Mentioned                                                                                               | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Regular Plan                                             |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| 8                                                        | Mentioned                                                                                               | Not mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Regular Plan                                             |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| XI.                                                      | Load Structure                                                                                          | <table><tr><th>Day of redemption/switch from the date of applicable NAV</th><th>#Exit load as a % of redemption/switch proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>0.0000%</td></tr></table> <p>The above exit load is applicable to instalments of existing Systematic Investment Plans (‘SIPs’)/ Systematic Transfer Plans (‘STPs’) registered before October 20, 2019.</p> <p>#Applicable for investments made through normal purchase and SIP/STP/SWP transactions.</p> <p><b>Note:</b> No exit load shall be levied in case of switch of investment from Regular Plan to Direct Plan and vice versa. In respect of Systematic Transactions such as SIP, STPs etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.</p> | Day of redemption/switch from the date of applicable NAV | #Exit load as a % of redemption/switch proceeds | Day 1         | 0.0070%     | Day 2 | 0.0065% | Day 3   | 0.0060%     | Day 4 | 0.0055%   | Day 5   | 0.0050%      | Day 6 | 0.0045%   | Day 7 onwards | 0.0000%      |
| Day of redemption/switch from the date of applicable NAV | #Exit load as a % of redemption/switch proceeds                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 1                                                    | 0.0070%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 2                                                    | 0.0065%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 3                                                    | 0.0060%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 4                                                    | 0.0055%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 5                                                    | 0.0050%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 6                                                    | 0.0045%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| Day 7 onwards                                            | 0.0000%                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| XII.                                                     | Minimum Application Amount/switch in                                                                    | <ul style="list-style-type: none"><li>• <b>During NFO:</b> This point does not apply, as the ongoing offer of the Scheme has commenced and the Units are available for continuous subscription and redemption.</li><li>• <b>On continuous basis:</b> Rs. 100/- and any amount thereafter.</li></ul> <p>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| XIII.                                                    | Minimum Additional Purchase Amount                                                                      | Rs. 100/- and any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| XIV.                                                     | Minimum Redemption/switch out amount                                                                    | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |
| XV.                                                      | New Fund Offer Period<br>This is the period during which a new scheme sells its units to the investors. | This does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                          |                                                 |               |             |       |         |         |             |       |           |         |              |       |           |               |              |

|        |                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------|---------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XVI .  | <b>New Fund Offer Price:</b><br>This is the price per unit that the investors have to pay to invest during the NFO. | This does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| XVII . | <b>Segregated portfolio/side pocketing disclosure</b>                                                               | As per clause 4.4 of the SEBI Master Circular, the scheme is enabled for segregated portfolio. For details, kindly refer SAI.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| XVII I | <b>Swing pricing disclosure</b>                                                                                     | Swing pricing framework for market dislocation is not applicable.<br><br>However, investors may note that in case the Scheme wind up in future and the AMC reverse the decision of such winding up post announcement, the Scheme shall mandatorily invoke the swing pricing upon re-opening subscriptions and redemption. For details pertaining to swing factor and indicative range of swing factor in such scenario, investors may refer section - "D. Information pertaining to Investments by the Schemes of the Fund" - point "2. Swing Pricing" of SAI                                                                                                                                                                                                                                                                                                                                 |
| XIX .  | <b>Stock lending/short selling</b>                                                                                  | The Scheme will not engage in stock lending/ short selling.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| XX.    | <b>How to Apply and other details</b>                                                                               | Investors have different options to transact for their investments. Investors intending to invest in physical mode can submit their transaction request to AMC Offices or Investor Service Centres of CAMS. Investors can also transact digitally on AMC/RTA website or through Stock Exchange Platforms, MF Utilities Pvt Ltd, MF central and ONDC platform(s). Investor can reach out to their investment advisor for transacting on digital platforms.<br><br>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.<br><br>Please refer further details in section II. |
| XXI .  | <b>Investor services</b>                                                                                            | <u>Contact details for general service requests:</u><br><br>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.<br><br>E-mail: <a href="mailto:service@dspim.com">service@dspim.com</a><br><br><u>Contact details for complaint resolution:</u><br><br><b>Mr. Santosh Pandey</b><br><b>Investor Relations Officer</b><br>DSP Asset Managers Private Limited<br>The Ruby, 25th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai - 400028, Tel.: +91 22 6657 8000, E-mail: <a href="mailto:service@dspim.com">service@dspim.com</a><br><b>Stock Exchange Transactions:</b> For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange.                                                                  |

|        |                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------|------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                                                    | <p><b>MFU Customer Care:</b> For transactions related to MFU, Investors may contact the customer care of MFUI on 1800-266-1415 (business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:clientservices@mfiindia.com">clientservices@mfiindia.com</a>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| XXII   | Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable) | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| XXII I | Special product/facility available during the NFO and on ongoing basis                                                             | <p><b>Special product/facility available on ongoing basis:</b></p> <ol style="list-style-type: none"> <li> <p><b>1. Systematic Investment Plan (SIP):</b> SIP allows investing fixed amounts regularly on specific dates monthly or quarterly by purchasing Units of the Scheme at applicable Net Asset Value (NAV).</p> <ul style="list-style-type: none"> <li> <p><b>SIP TOP-UP facility:</b> The facility provides flexibility to the investors to increase the SIP installment over the tenure of the SIP. SIP Top-Up facility will be available under scheme offering SIP facility. SIP Top-Up frequency in case of investors availing this facility will be half yearly and yearly. If the SIP Top-Up frequency is not indicated for SIP under frequencies daily or monthly or quarterly, it will be considered as yearly interval. The AMC may change the terms and conditions for SIP TOP-UP facility from time to time, due to changing market and operational conditions. Investors are advised to check the latest terms and conditions from any of the offices of the AMC, before investing same is available on <a href="http://www.dspim.com">www.dspim.com</a></p> </li> <li> <p><b>SIP Pause facility:</b> Under the SIP pause facility, the investor can stop the running SIP for certain period and Restart the SIP again (at a folio level) by filling up a designated form. Investors who wish to Pause their SIP instalments debit for a certain period. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months. SIP Pause request should be submitted 15 days before the next SIP instalment date.</p> </li> </ul> </li> <li> <p><b>2. Systematic Transfer Plan (STP):</b> STP allows investing fixed amounts regularly on specific dates monthly or quarterly by transferring Units from one scheme to another scheme at applicable Net Asset Value (NAV).</p> <ul style="list-style-type: none"> <li> <p><b>Daily STP facility:</b> Under Daily STP, the Unit Holder can switch a fixed amount from any one Scheme (Source Scheme) to any other Scheme (Target Scheme) on a daily basis subject to exit load as applicable. The minimum period for Daily STP shall be 6 days and maximum for any period subject to the end period being year 2099. STP installment shall be processed only when it is a Business day for both source and target Scheme. In case the start date is not mentioned, the Daily STP shall start from the 7th day from the date of submission of valid STP registration form. In case the end date is not mentioned, the STP shall be registered for a period of one year.</p> </li> <li> <p><b>Flex Systematic Transfer Plan ('Flex STP'):</b> Flex STP Facility,</p> </li> </ul> </li> </ol> |

is a facility wherein Unit holder(s) of designated open-ended Scheme of the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended Scheme of the Fund [hereinafter referred to as “Transferor Scheme”] to the ‘Growth Option’ only, of designated open-ended scheme of the Fund [hereinafter referred to as “Transferee Scheme”]. Transferor Scheme means all scheme of the Fund currently having STP facility and Transferee Scheme means growth option of all scheme of the Fund. All other terms and conditions applicable to STP facility will be applicable to Flex STP. For general terms and conditions and more information, Unit holder(s) are requested to read Terms and Conditions available on [www.dspim.com](http://www.dspim.com).

- **Super Systematic Transfer Plan (‘Super STP’):** Super STP, is a facility wherein Unit holder(s) of designated open-ended Scheme of the Fund can opt to systematically transfer amount(s), which may vary based on prevailing equity valuations at defined intervals from designated open-ended Scheme of the Fund [hereinafter referred to as “Source Scheme”] to the ‘Growth Option’ of designated open-ended scheme of the Fund [hereinafter referred to as “Target Scheme”].

This is a source Scheme

3. **Systematic Withdrawal Plan (SWP):** SWP allows redeeming fixed amounts of money regularly on specific dates monthly or quarterly from a specified scheme.
4. **Switching:** A switch has the effect of redemption from one scheme/ plan/option and a purchase in the other scheme/plan/ option to which the switching has been done. To effect a switch, a Unit Holder must provide clear instructions. Such instructions may be provided in digital platforms or in writing or by completing the transaction slip/form attached to the account statement. The switch request can be made for any amount of Rs. 100/- or more. A Unit Holder may request switch of a specified amount or a specified number of Units only. If the Unit Holder has specified both the amount (in Rs.) and the number of Units, switch-out of units will be carried out based on the number of units specified by the Unit Holder.
5. **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](http://www.dspim.com).
6. **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

|        |                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|--------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                | <p>bank to debit their account up to a certain specified limit per transaction, as and when they wish to transact with the Fund, without the need of submitting cheque or fund transfer letter with every transaction thereafter. This Facility enables Unit holder(s) of the Fund to start Systematic Investment Plan (SIP) or invest lump sum amounts in any Scheme of the Fund by sending instructions through Transaction forms, and online facility specified by the AMC. It is to be noted that allotment of units are subject to realization of credit in the scheme.</p> <p><b>7. IDCW transfer facility:</b> Unit holders under the Regular Plan/Institutional Plan &amp; Direct Plan (wherever applicable) and IDCW Options(s) (other than Daily IDCW Reinvestment sub-option) of all the open ended Scheme of the Mutual Fund can opt to transfer their IDCW to any other option under the Regular Plan &amp; Direct Plan (wherever applicable) (other than Daily IDCW Reinvestment sub-option) of all the open- ended Scheme of the Mutual Fund by availing the facility of IDCW Transfer.</p> <p><b>8. Instant Redemption facility:</b> Under this facility, the DSPLF shall endeavor to send the redemption proceeds to the registered bank account of the investor instantly from the time of receipt of Instant Redemption request using Immediate Payment Service (IMPS) provided by various banks. The facility shall be available on all days at all points of time.</p> <p>For further details, please refer SAI.</p> |
| XIV    | Weblink                                                                                        | <p>Link for TER for last 6 months and Daily TER:<br/> <a href="https://www.dspim.com/mandatory-disclosures/ter">https://www.dspim.com/mandatory-disclosures/ter</a></p> <p>Link for scheme factsheet:<br/> <a href="https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets">https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| XX V.  | Minimum installment Amount for Systematic Investment Plan (SIP)                                | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XX VI. | Minimum installment Amount for Systematic Withdrawal Plan (SWP)/Systematic Transfer Plan (STP) | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| XX VII | Ongoing/Continuous Offer Period                                                                | The Continuous offer of Regular Plan under the Scheme commenced from March 11, 1998. The Continuous offer for Direct Plan under the Scheme commenced from January 1, 2013.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

## **DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

It is confirmed that:

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

**Date:** November 28, 2025

**Place:** Mumbai

**Name:** Dr. Pritesh Majmudar

**Designation:** (Head - Legal and Compliance)

## Part II. INFORMATION ABOUT THE SCHEME

### A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

| Instruments                                                                   | Indicative Allocations<br>(% of total assets) |         |
|-------------------------------------------------------------------------------|-----------------------------------------------|---------|
|                                                                               | Minimum                                       | Maximum |
| Money market securities and/or Debt securities with maturity of upto 91 days. | 80%                                           | 100%    |

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

| Type of Instrument                                                            | Percentage of exposure               | Circular references                                                                                      |
|-------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------------------------------------------------|
| Securities Lending                                                            | Nil                                  | -                                                                                                        |
| Derivatives                                                                   | Upto 100%                            | Clause 12.25 of the SEBI Master Circular                                                                 |
| Securitized Debt                                                              | Upto 30%                             | -                                                                                                        |
| Overseas Securities                                                           | Nil                                  | -                                                                                                        |
| ReITS and InVITS                                                              | Nil                                  | -                                                                                                        |
| Debt Instruments with special features (AT1 and AT2 Bonds)                    | Nil                                  | -                                                                                                        |
| Debt Instruments with SO / CE rating                                          | Nil                                  | -                                                                                                        |
| Tri-party repos (including Reverse repo in T-bills and Government Securities) | Upto 100%                            | -                                                                                                        |
| Other / own mutual funds                                                      | Upto 5 % of AUM of Mutual Fund level | Clause 4 of the Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996                                |
| Repo of corporate debt securities                                             | Nil                                  | -                                                                                                        |
| Credit Default Swap transactions                                              | Nil                                  | -                                                                                                        |
| Foreign Securitized debt                                                      | Nil                                  | -                                                                                                        |
| Unrated debt and money market instruments                                     | Upto 5% (Refer Note 1)               | Clause 12.1 of SEBI Master circular                                                                      |
| Corporate Debt Market Development Fund ('CDMDF')                              | 25 bps of AUM                        | Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A 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

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

#### Prudential norms for liquidity risk management-

As per clause 4.5 of the SEBI Master Circular-

- Liquid funds shall hold at least 20% of its net assets in liquid assets. For this purpose, 'liquid assets' shall include Cash, Government Securities, T-bills and Repo on Government Securities and such other securities as maybe prescribed by SEBI and/or AMFI from time to time.
- In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.

- Liquid Funds and Overnight Funds shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.
- Liquid Funds and Overnight Funds shall not park funds pending deployment in short term deposits of scheduled commercial banks.

The Scheme shall duly comply with AMFI Best Practice Guideline Circular dated November 13, 2024 on prudential norms for liquidity risk management for open ended schemes debt schemes and such other clarifications and amendments issued from time to time in this regard.

Further, AMC retains the option to alter the asset allocation for a short-term period not exceeding 90 days for liquidity considerations or on account of high levels of subscriptions or redemptions relative to fund size, or upon considerations that optimize returns of the Scheme through investment opportunities or upon various defensive considerations. In such an eventuality, the percentage of the Scheme's corpus invested in money market and/or debt securities may decrease subject to minimum of 65% and in the event of the same falling below 65%, a review and rebalancing of the asset allocation will be called for by the Investment Manager.

#### **Cumulative gross exposure:**

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

#### **Investment in units of Corporate Debt Market Development Fund-**

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A of the SEBI Master Circular, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Pursuant to clause 16A of the SEBI Master Circular & any other circulars/ guidelines/ letters issued by SEBI / AMFI from time to time, the calculations of Potential Risk Class (PRC) Matrix, asset allocation limits, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF wherever applicable. Additionally, in terms of aforesaid circular, the investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes.

#### **Portfolio Rebalancing:**

##### **Rebalancing of deviation due to short term defensive consideration-**

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

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

## Portfolio rebalancing in case of passive breach-

As per clause 2.9 of SEBI Master circular and the clarifications/ guidelines issued by AMFI/ SEBI from time to time read with SEBI Circular dated June 26, 2025, in the event of deviation from mandated asset allocation or any prescribed regulatory limit, as maybe applicable to the scheme, 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 para 2.9.3 and 2.9.4 of SEBI Master Circular.

## B. WHERE WILL THE SCHEME INVEST?

The portfolio of the Scheme shall adhere to the following conditions:

The Scheme will make investment in/purchase debt and money market securities with maturity of upto 91 days only. In case of securities with put and call options (daily or otherwise), the residual maturity shall not be greater than 91 days.

Explanation:

a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity.

In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.

b. In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day

c. Inter-scheme transfers of securities held in other schemes having maturity of upto 91 days only be permitted in the Scheme.

Debt and money market securities 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, supranational financial institutions, corporate entities and trusts (securitised debt)
- Pass through, Pay through or other Participation Certificates, representing interest in a pool of assets including receivables
- The non-convertible part of convertible securities
- Structured Notes
- Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Interest Rate Derivatives and such other derivative instruments permitted by SEBI/RBI;
- Tri-party repos
- Unrated debt and money market instruments
- Units of Mutual funds as may be permitted by regulations

Any other like instruments as may be permitted by RBI/SEBI 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 instrume

nts please refer Section II.

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

The Investment Manager's primary goal is to seek to generate a reasonable return while assuming low risk and concurrently ensuring a high degree of liquidity in the portfolio of the Scheme.

The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorised to carry out such activity, such as CRISIL, ICRA, CARE etc. or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, the specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to investment.

#### **Investments in derivatives**

The Mutual Fund may use various derivatives and hedging products/ techniques, in order to seek to generate better returns for the Scheme. 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.

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.

#### **Fixed Income Derivatives:**

##### **Interest Rates Swap**

- The primary reason for engaging in an interest rate swap is to hedge the interest rate exposure

##### **Interest Rate Futures (IRF)**

- IRFs can be used for hedging the underlying cash positions.

##### **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.
- 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.

For detailed Derivative strategies, please refer SAI.

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

Benchmark (Total Returns Index): CRISIL Liquid Debt A-I Index

Justification: SEBI vide its circular had provided guiding principles for bringing uniformity in benchmarks of mutual fund schemes & accordingly introduced a two-tiered structure for benchmarking of schemes for categories of mutual fund schemes. AMFI has published the first tier benchmarks to be used by the AMCs for all open ended debt schemes as per the PRC Matrix. Accordingly, the benchmark is selected from the benchmarks notified by AMFI for the category of scheme in line with the Scheme's PRC level/credit risk level/ Macaulay's duration (as available for the benchmark).

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

## E. WHO MANAGES THE SCHEME?

| Fund Manager        | Age      | Tenure                                                  | Qualifications                                  | Brief Experience                                                                                                                                                                                                                                                                                                                                            | Other Scheme managed                                                                                                                                                      |
|---------------------|----------|---------------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ms. Shalini Vasanta | 37 years | 1 year and 3 months (managing Scheme since August 2024) | MBA (Finance); BA (Economics & Statistics Hons) | Over 12 years of Experience:<br>From April 01, 2023 onwards: AVP, Fixed Income Investments - DSP Asset Managers Private Limited<br>From Jan 2017 to March 31, 2023 -AVP, Fixed Income Investments - DSP Investment Managers Private Limited<br>From March 2012 - December 2016: Senior Credit Analyst - ICRA Limited                                        | DSP Credit Risk Fund<br>DSP Low Duration Fund<br>DSP Overnight Fund<br>DSP Savings Fund<br>DSP Ultra Short Fund                                                           |
| Mr. Karan Mundhra   | 36 Years | 4 Year 6 months (managing since May 1, 2021)            | BCOM. Chartered Accountant (CA)                 | Over 10 years of experience as under:<br>From April 01, 2023 onwards- Fund manager- DSPAM<br>From May 1, 2021 to March 31, 2023- Fund manager- DSPIM<br>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<br>DSP Bond Fund<br>DSP Floater Fund<br>DSP Low Duration Fund<br>DSP Overnight Fund<br>DSP Savings Fund<br>DSP Short Term Fund<br>DSP Ultra Short Fund |

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

List of other debt schemes-

1. DSP 10 Year G-Sec Fund
2. DSP Banking and PSU Debt Fund
3. DSP Bond Fund
4. DSP Corporate Bond Fund
5. DSP Credit Risk Fund
6. DSP Floater Fund
7. DSP Gilt Fund
8. DSP Low Duration Fund
9. DSP Overnight Fund
10. DSP Regular Savings Fund
11. DSP Savings Fund
12. DSP Short Term Fund
13. DSP Strategic Bond Fund
14. DSP Ultra Short Fund

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

## G. HOW HAS THE SCHEME PERFORMED

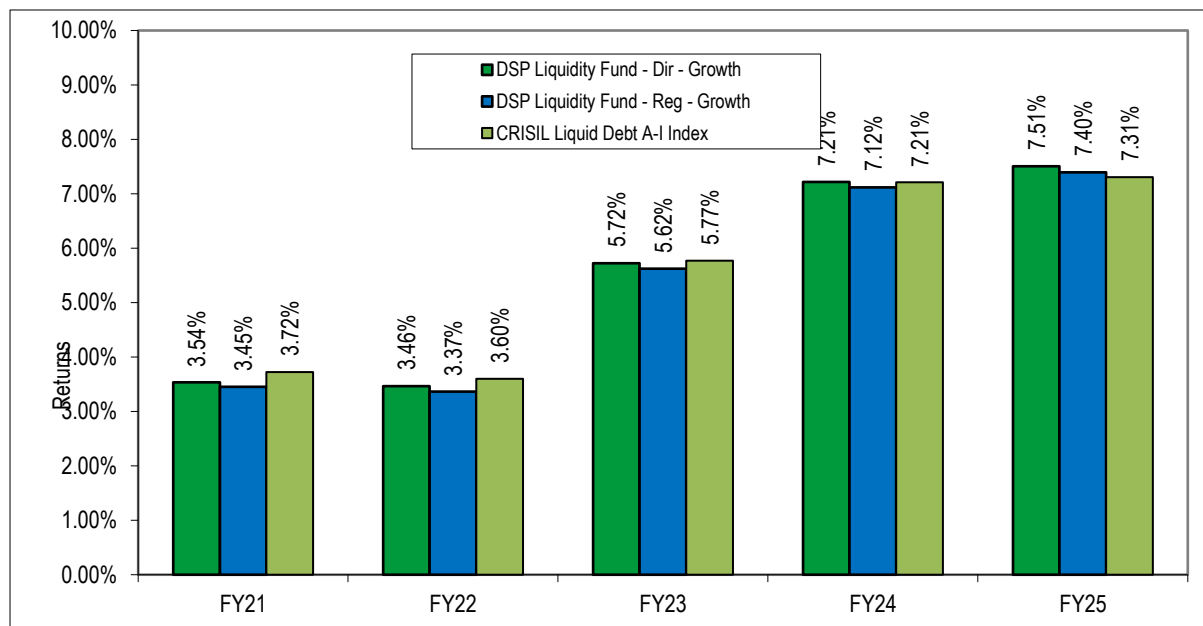
The Regular Plan and Direct Plan of the scheme will have a common portfolio, however, their returns are expected to vary in line with the specified expense ratio under the relevant Plan.

### (a) Compounded Annualised Returns as of September 30, 2025

| Period            | DSP Liquidity Fund - Reg - Growth | CRISIL Liquid Debt A-I Index | DSP Liquidity Fund - Dir - Growth | CRISIL Liquid Debt A-I Index |
|-------------------|-----------------------------------|------------------------------|-----------------------------------|------------------------------|
| Last 1 Year       | 6.82%                             | 6.72%                        | 6.92%                             | 6.72%                        |
| Last 3 Year       | 6.99%                             | 6.99%                        | 7.09%                             | 6.99%                        |
| Last 5 Year       | 5.63%                             | 5.72%                        | 5.73%                             | 5.72%                        |
| Since Inception   | 6.92%                             | 6.80%                        | 6.85%                             | 6.75%                        |
| Nav/ Index value  | 3,781.3155                        | 4,386.86                     | 3,825.4582                        | 4,386.86                     |
| Date of allotment | 23-11-2005                        |                              | 31-12-2012                        |                              |

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

### (b) Absolute Returns for each financial year for the last 5 years



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

## H. ADDITIONAL SCHEME RELATED DISCLOSURES

- Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) - <https://www.dspim.com/mandatory-disclosures/top-10-issuer-and-sector-allocation>
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme- Not applicable

- iii. Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- iv. Portfolio Turnover Rate- Not Applicable
- v. Aggregate investment in the Scheme by: (Details are as on September 30, 2025)

| Sr. No. | Category of Persons | Net Value |              | Market Value (in Rs.) |
|---------|---------------------|-----------|--------------|-----------------------|
|         |                     | Units     | NAV per unit |                       |
| 1       | Mr. Karan Mundhra   | 517.592   | 3825.4582    | 1980026.56            |
| 2       | Ms. Shalini Vasanta | 176.303   | 3825.4582    | 674439.76             |

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

- vi. Investments of AMC in the Scheme:

In terms of sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 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.

Pursuant to regulation 43A of SEBI (Mutual Funds) Regulations, 1996 and clause 16A of the SEBI Master Circular, AMC shall make a one-time contribution equivalent to 2 bps of the AUM of the specified debt oriented schemes as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days of request from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

In case of delay in contribution by the Scheme and AMC, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.

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

## Part III- OTHER DETAILS

### A. COMPUTATION OF NAV

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

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

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

The numerical illustration of the above method is provided below.

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

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

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

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

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

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

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

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

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

While determining the price of the units, the mutual fund shall ensure that the repurchase price 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**

This is the price you need to pay for purchase/switch-in. The Purchase Price of the Units on an ongoing basis will be calculated as described below, which is based on the Applicable NAV

Purchase Price = Applicable NAV

Illustration:

Say, Applicable NAV = Rs. 12/-

Therefore, Purchase Price = Rs.12/-

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

This is the price you will receive for redemptions/switch outs. The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any.

In the case of Scheme which currently have no Exit Load, the Redemption Price will be the Applicable NAV. In the case of Scheme having an Exit Load or in which an Exit Load is introduced, the Redemption Price will be calculated as under:  $\text{Redemption Price} = \text{Applicable NAV} \times (1 - \text{Exit Load})$

Illustration:

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

## 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 for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the **Table 2** which summarizes estimated annualized recurring expenses as a % of daily net assets of the Scheme.

The AMC has estimated that upto 2 % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

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

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

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

| Slab Rates                                           | As a % of daily net assets as per Regulation 52(6) (c)                                                           |
|------------------------------------------------------|------------------------------------------------------------------------------------------------------------------|
| on the first Rs.500 crores of the daily net assets   | 2.00%                                                                                                            |
| on the next Rs.250 crores of the daily net assets    | 1.75%                                                                                                            |
| on the next Rs.1,250 crores of the daily net assets  | 1.50%                                                                                                            |
| on the next Rs.3,000 crores of the daily net assets  | 1.35%                                                                                                            |
| on the next Rs.5,000 crores of the daily net assets  | 1.25%                                                                                                            |
| On the next Rs.40,000 crores of the daily net assets | Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof |
| On balance of the assets                             | 0.80%                                                                                                            |

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

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

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

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

**GST on investment and advisory fees:**

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

**Others:**

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 clause 10.1.12 of Master Circular on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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

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

**C. Disclosure relating to changes in TER:**

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

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

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

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

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

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

| Expense Head                                                                                                                  | % p.a. of daily Net Assets<br>(Estimated p.a.) |             |
|-------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------|
|                                                                                                                               | Regular Plan                                   | Direct Plan |
| Investment Management & Advisory Fee                                                                                          | Upto 1.00%                                     | Upto 0.90%  |
| Audit fees/fees and expenses of trustees*                                                                                     |                                                |             |
| Custodial Fees                                                                                                                |                                                |             |
| Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants          |                                                |             |
| Marketing & Selling Expenses including Agents Commission and statutory advertisement^                                         |                                                |             |
| Costs related to investor communications                                                                                      |                                                |             |
| Costs of fund transfer from location to location                                                                              |                                                |             |
| Cost towards investor education & awareness (at least 0.02 percent)                                                           |                                                |             |
| Brokerage & transaction cost pertaining to distribution of units                                                              |                                                |             |
| Goods & Services Tax on expenses other than investment and advisory fees                                                      |                                                |             |
| Goods & Services Tax on brokerage and transaction cost                                                                        |                                                |             |
| Brokerage & transaction cost over and above 0.12 percent and 0.05 percent for cash and derivative market trades, respectively |                                                |             |
| <b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b>                                             | Upto 1.00%                                     | Upto 0.90%  |
| Additional expenses under regulation 52 (6A) (c)                                                                              | Upto 0.05%                                     | Upto 0.05%  |

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

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

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

#### **Expense Structure for Direct Plan:**

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses. 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 | 9.00%  | 9.25%  |

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

#### D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC ([www.dspim.com](http://www.dspim.com)) or may call at (toll free no. 1800 208 4499 or 1800 200 4499) or your distributor.

**Exit Load<sup>#</sup> -**

| Day of redemption/switch from the date of applicable NAV | Exit load as a % of redemption/switch proceeds |
|----------------------------------------------------------|------------------------------------------------|
| Day 1                                                    | 0.0070%                                        |
| Day 2                                                    | 0.0065%                                        |
| Day 3                                                    | 0.0060%                                        |
| Day 4                                                    | 0.0055%                                        |
| Day 5                                                    | 0.0050%                                        |
| Day 6                                                    | 0.0045%                                        |
| Day 7 onwards                                            | 0.0000%                                        |

The above exit load is applicable to instalments of existing Systematic Investment Plans ('SIPs')/ Systematic Transfer Plans ('STPs') registered before October 20, 2019.

<sup>#</sup>Applicable for investments made through normal purchase and SIP/STP/SWP transactions.

In respect of Systematic Transactions such as SIP, STPs etc., Exit Load, if any, prevailing on the date of registration / enrolment shall be levied.

#### **Note on Exit load exemptions:**

1. There will be no Exit Load on inter-option switching.
2. 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**

|                                        |                                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Day/ Working Day</b>       | 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. |
| <b>Custodian</b>                       | Citibank N. A., acting as custodian to the Scheme, or any other Custodian who is approved by the Trustee.                                                                                                                                                                                                                                                |
| <b>DSPLF / Scheme/The Scheme</b>       | DSP Liquidity Fund                                                                                                                                                                                                                                                                                                                                       |
| <b>Scheme Information Document/SID</b> | This document issued by DSP Mutual Fund, offering Units of DSP Liquidity Fund.                                                                                                                                                                                                                                                                           |

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

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

|                           |                                                             |               |                                |
|---------------------------|-------------------------------------------------------------|---------------|--------------------------------|
| <b>HUF:</b>               | Hindu Undivided Family                                      | <b>SIP:</b>   | Systematic Investment Plan     |
| <b>IDCW</b>               | Income Distribution cum Capital Withdrawal                  | <b>SWP:</b>   | Systematic Withdrawal Plan     |
| <b>IDCW Transfer Plan</b> | Transfer of Income Distribution cum Capital Withdrawal Plan | <b>STP:</b>   | Systematic Transfer Plan       |
| <b>IMA:</b>               | Investment Management Agreement                             | <b>STT:</b>   | Securities Transaction Tax     |
| <b>InvITs:</b>            | Infrastructure Investment Trusts                            | <b>SCSB:</b>  | Self -Certified Syndicate Bank |
| <b>IRS:</b>               | Interest Rate Swap                                          | <b>SLR:</b>   | Statutory Liquidity Ratio      |
| <b>ISC:</b>               | Investor Service Centre                                     | <b>UBO:</b>   | Ultimate Beneficial Ownership  |
| <b>KYC:</b>               | Know Your Customer                                          | <b>TREPs</b>  | Tri-Party Repurchase           |
| <b>Value STP:</b>         | Value Systematic Transfer Plan                              | <b>REITs:</b> | Real Estate Investment Trusts  |
| <b>PRC</b>                | Potential Risk Class                                        |               |                                |

## INTERPRETATION

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

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to “US\$” refer to United States Dollars and “Rs.” 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 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 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

**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 Schemes are compelled to negotiate with another counterparty, 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.

#### **Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):**

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the scheme of DSP Mutual Fund to better generate liquidity during market dislocation to help the scheme fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A of the SEBI Master Circular, the scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

We would further like to bring to the notice of the investors that pursuant to clause 16A of the SEBI Master Circular & any other circulars/ guidelines/ letters issued by SEBI / AMFI from time to time, the calculations of Potential Risk Class (PRC) Matrix, asset allocation limits, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF wherever applicable. Additionally, in terms of aforesaid circular, the investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes.

Investors are requested to read details disclosure on investment of the schemes in the CDMDF as listed in sub- section "C. How will the Scheme allocate its assets?" And sub-section "D. Where will the Scheme Invest?" in Section "Section II- Information about the scheme".

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

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

**Risk associated with 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 exchange.

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.

**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 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 dated November 13, 2024 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.

**Stress testing the scheme portfolio:** The investment manager periodically stress test the scheme portfolio to addresses the asset side risk from an Interest Rate, Credit and Liquidity Risk perspective at an aggregate portfolio level and evaluate the stress in terms of its impact on the NAV of the scheme. The stress test is performed using the methodology and periodicity as mandated by AMFI in consultation to SEBI.

**Swing Pricing:** The Investment Manager has a Swing Pricing framework in place for open ended debt schemes to address situations of severe liquidity stress at an AMC level, reversal of scheme wind up decision in future post announcement, or a severe dysfunction at market level. The Swing Pricing offers the contingency plan in case of extreme exigencies. Investors are suggested to read the detailed disclosure pertaining to this policy in “Swing Pricing Framework” under section IX(D)(2) of Statement of Additional Information (SAI).

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

## **II. Information about the scheme:**

### **A. Where will the scheme invest**

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

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Government Securities</b>                          | 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.                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Derivatives</b>                                    | 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.                                                                                                                                                                                                                                                                                                                                                   |
| <b>Money Market Instruments</b>                       | 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                                                                                                                                                                                                                                                                                                                                                         |
| <b>TREPS</b>                                          | 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.                                                                                                                                                                                                                                                           |
| <b>Corporate Debt Market Development Fund (CDMDF)</b> | The Corporate Debt Market Development Fund (CDMDF) is an initiative aimed at enhancing liquidity and stability in the corporate debt market. It provides a backstop facility to support the secondary market for corporate bonds, ensuring that there is sufficient demand and reducing the impact of market disruptions. The fund is typically backed by contributions from market participants and, in some cases, government support. By improving market confidence and encouraging more investment in corporate bonds, the CDMDF helps develop a more robust and resilient corporate debt market. |
| <b>Usance Bills</b>                                   | 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.                                                                                                                                                                                                                                              |
| <b>Interest Rate Swaps</b>                            | 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.                                                                                                                                                                                                                                                                                             |
| <b>Forward Rate Agreement</b>                         | 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.                                                                                                                                                                                                                                                         |

|                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Interest Rate Derivatives</b>                      | 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.                                                                                                                                                                                                                 |
| <b>Zero Coupon Bonds</b>                              | 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.                                                                                                                                                                                                                                                                                                   |
| <b>Treasury Bills</b>                                 | 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.                                                                                                                                                                                           |
| <b>Corporate Debt</b>                                 | 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.                                                                                                                                                                                                                                                              |
| <b>Convertible Securities</b>                         | 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.                                                                                                                   |
| <b>Debt Obligations of Government of India</b>        | 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.       |
| <b>Debt Obligations of State Government of India</b>  | 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.                                                                                                                                  |
| <b>Debt Obligations of Local Governments of India</b> | 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.                                                                                                                                                                                                                                                                                                                   |
| <b>Participation certificates</b>                     | 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. |

|                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Units of Mutual Funds</b>                                                        | 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.                                                                                                                                                                                                                                        |
| <b>Securitised debt</b>                                                             | 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).                                                                           |
| <b>Structured Notes</b>                                                             | 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. |
| <b>Bills re-discounting</b>                                                         | 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.                                                                                                                                                                                                                                                                                                                                           |
| <b>Fixed Income Securities of domestic Government agencies and statutory bodies</b> | 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.                                                                                                                                                                                                                                            |
| <b>Commercial Papers</b>                                                            | 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.                                                                                          |
| <b>Commercial Bills</b>                                                             | 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.         |

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Certificate of deposit</b>       | 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.      |
| <b>coupon bearing bonds</b>         | 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. |
| <b>State development loan (SDL)</b> | State development loan (SDL) is a bond issued by a state government to fund its various developmental projects and infrastructure initiatives                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Short Term Deposits</b>          | Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.                                                                                                                                                                                                                                                                                                                                                                                     |

### **Applicable guidelines for the instruments in which scheme will invest**

#### **Inter scheme asset transfer**

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

#### **Investment limits for investing in HFCs**

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.

#### **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.

#### **Trading in Derivatives**

The Mutual Fund may use various derivatives and hedging products/ techniques, in order to seek to generate better returns for the Scheme. 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.

## Advantages of Trading in Derivatives

Advantages of derivatives are many. The use of derivatives provides flexibility to the Schemes to hedge whole or part of the portfolio. The following section describes some of the more common derivatives transactions along with their benefits:

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.

### 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:

$\text{Rs. } 4,23,83,562 = (\text{Rs. } 100,00,00,000) \times (8.50\%) \times (182 \text{ Days} / 365 \text{ Days})$

Variable rate payment:

$\text{Rs. } 4,06,38,356 = (\text{Rs. } 100,00,00,000) \times (8.15\%) \times (182 \text{ Days} / 365 \text{ Days})$

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.

For example, assume a portfolio has Rs. 100 crores of Government security 7.59% GOI 2026 with face value Rs. 100/- . The bond is currently trading in market at 105.00. The futures on 7.59% GOI 2026, expiring on 26<sup>th</sup> October 2018 is trading on exchange at 105.10.

Instead of exiting the cash position, the fund manager can decide to hedge the position by selling the same quantity in futures. Since one contract of IRF has a notional of Rs. 2 lakhs, in this example the fund manager sells Rs. 100 crores/2 lakhs = 5000 contracts, to hedge his position.

At maturity, the settlement price of the futures will be almost same as closing price of the underlying security.

#### At maturity of the Interest Rate Futures

Case 1: At maturity Bonds close higher than the price at which fund manager hedged the position, but below the futures price at which he hedged

Closing price of Bonds on day of maturity of futures = 105.05  
Settlement price of futures = 105.05  
MTM gain on the underlying bond = (105.05-105.00) \* 100 crores / 100 (i.e. face value of bond)  
= Rs. 5,00,000  
The profit on the futures leg is = 5000\*2lakhs \*(105.10-105.05)/ 100 (i.e. face value of bond)  
= Rs 5,00,000  
Overall profit to the fund = Rs 10,00,000

Case 2: At maturity bonds close higher than the level at which futures were sold

In case, the closing price of bonds on the day of maturity of futures = 105.20,  
Settlement price of futures = 105.20

The MTM gain on bonds = (105.20-105.00) \* 100 crores / 100 (i.e. face value of bond)  
= Rs. 20,00,000  
Loss on futures leg = 5000\*2 lakhs \* (105.10-105.20) / 100 (i.e. face value of bond)

Total Profit to the fund = Rs 10,00,000 = (Rs 10,00,000)

Case 3: At maturity bonds sells off from levels were hedges were initiated

In case, the closing price of bonds on the day of maturity of futures = 104.80,  
Settlement price of futures = 104.80

|                          |                                                     |
|--------------------------|-----------------------------------------------------|
| The MTM loss on bonds    | = (104.80-105.00) * 100 crores<br>= (Rs. 20,00,000) |
| Profit on futures leg    | = 5000*2 lacs * (105.10-104.80)<br>= Rs 30,00,000   |
| Total Profit to the fund | = Rs 10,00,000”                                     |

Please note that the above examples are hypothetical in nature and the figures are assumed.

With respect to investments made in derivative instruments, the Scheme shall comply with the following exposure limits in line with clause 12.25 of the SEBI Master Circular read with clause 12.24 of the SEBI Master Circular and clause 12.25.5 of the SEBI Master Circular:

1. The cumulative gross exposure through debt, derivative positions 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. The total exposure related to option premium must not exceed 20% of the net assets of the Scheme.
3. The Mutual Fund shall not write options or purchase instruments with embedded written options.
4. 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.
5. (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.
6. 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.
7. Definition of Exposure in case of Derivative Positions:  
Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions

may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

| Position      | Exposure                                             |
|---------------|------------------------------------------------------|
| Long Future   | Futures Price * Lot Size * Number of Contracts       |
| Short Future  | Futures Price * Lot Size * Number of Contracts       |
| Option Bought | Option Premium Paid * Lot Size * Number of Contracts |

### **Investment in Domestic Securitized Debt**

Depending upon the Investment Manager's views, the Schemes 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:

| <b>Characteristics / Type of Pool</b>                                                       | <b>Mortgage Loan</b>                                                                                                                                                                                          | <b>Commercial Vehicle and Construction Equipment</b>                                                                                                                                                                                              | <b>CAR</b>                                                                                                                                                                                                                    | <b>2 wheelers</b>                                                                                                                                                                                                                                 | <b>Others</b>                                                                                                                                                           |
|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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.                                                                                                 |
| 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 | 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 | 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 |

| Characteristics / Type of Pool                                                                                                                                                                      | Mortgage Loan                                                                                                      | Commercial Vehicle and Construction Equipment                                                                                                           | CAR                                                                                                               | 2 wheelers                                                                                                            | Others                                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
|                                                                                                                                                                                                     | losses observed in the asset class.                                                                                |                                                                                                                                                         | in the asset class.                                                                                               |                                                                                                                       | 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 exposure range                                                                                                                                                                       | Not more than 10%                                                                                                  | Not more than 10%                                                                                                                                       | Not more than 10%                                                                                                 | Not more than 10%                                                                                                     | Not more than 10%                                                                        |
| 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 |                                                                                                                    |                                                                                                                                                         |                                                                                                                   |                                                                                                                       |                                                                                          |

#### Investment in unrated instruments

As per 12.1.5 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, 1996 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.

### **Investment in CDMDF**

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with clause 16A of the SEBI Master Circular on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM.

### **CDMDF Framework-**

CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

- a) The CDMDF shall deal only in following securities during normal times:
  - Low duration Government Securities
  - Treasury bills
  - Tri-party Repo on G-sec
  - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CDMDF shall be as follows:
  - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.
  - During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
  - “Portfolio Value” means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDF.
- c) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
- d) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in clause 16A of the SEBI Master Circular and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time
- e) CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF as specified in clause 16A of the SEBI Master Circular and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

## 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. As on 31 Oct 2025, total outstanding treasury bills are Rs. 7,59,815 crore\*.

Certificate of Deposits are issued by scheduled banks for their short-term funding needs. They are normally available for up to 365 days tenor. Certificate of deposits issued by public sector banks are normally rated A1+ (highest short-term rating) by various rating agencies. As on 31<sup>st</sup> October 2025, outstanding Certificate of Deposits are Rs. 5,14,877 crore\*. Certificate of deposits currently trade at a spread of around 85 basis points\*\* over comparable treasury bills as on 31<sup>st</sup> October, for a one-year tenor.

Commercial Papers are issued by corporate entities for their short-term cash requirements. Commercial Papers are normally rated A1+ (highest short-term rating). As on 31<sup>st</sup> October 2025, total outstanding Commercial Papers are Rs. 4,79,630 crore\*. Commercial papers trade at around 115 basis points\*\* over comparable treasury bills as on 31<sup>st</sup> October 2025, for a one-year tenor.

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

\*Source: Reserve Bank of India Bulletin, Weekly Statistical Supplement, October 31, 2025

### 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 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.

Clause 12.8 of the SEBI Master Circular introduced following norms for credit rating based single issuer limit for actively managed mutual fund schemes.

A Scheme shall not invest more than:

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

issued by a single issuer.

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

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

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

- (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, 1996 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. Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed as per guidelines prescribed under clause 12.30 of the SEBI Master Circular and amendments made from time to time. Also, SEBI vide Clause No. 9.11 of the SEBI Master Circular has prescribed the methodology for determination of price to be considered for inter-scheme transfers.
4. As per clause 4.5 of the SEBI Master Circular-
  - Liquid funds shall hold at least 20% of its net assets in liquid assets. For this purpose,

‘liquid assets’ shall include Cash, Government Securities, T-bills and Repo on Government Securities and such other securities as maybe specified by SEBI and/or AMFI from time to time.

- In case, the exposure in such liquid assets falls below 20% of net assets of the scheme, the AMC shall ensure compliance with the above requirement before making any further investments.
- Liquid Funds and Overnight Funds shall not invest in debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction.
- Liquid Funds and Overnight Funds shall not park funds pending deployment in short term deposits of scheduled commercial banks.

Further, in partial modification to the above requirement, AMFI vide its Best Practice Guideline Circular dated November 13, 2024, Liquid Funds shall hold at least 20% of its net assets in liquid funds or as prescribed in Annexure-1 of the said circular, whichever is higher.

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. Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
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. The Scheme shall not make any investment in:
  - a. any unlisted security of any associate or group company of the Sponsors; or
  - b. any security issued by way of private placement by an associate or group company of the Sponsors; or
  - c. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets, except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.
10. 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 Income Distribution cum Capital Withdrawal 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.
11. 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.
12. As per clause 12.24 of the SEBI Master Circular, the cumulative gross exposure through debt, derivative positions other permitted securities/assets and such other securities/assets as may be permitted by the 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.
13. 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.

14. 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 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
15. The Scheme will comply with any other Regulation applicable to the investments of mutual funds from time to time.
16. 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.

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 Clause 1.14 of SEBI Master Circular for Mutual Funds:

(i) Type of Scheme

An open ended liquid 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 18(15A) of SEBI (Mutual Fund) Regulations, 1996. 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 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal;
- A written communication about the proposed change is sent to each Unit Holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit Holders are given an option for a period of 30 days to exit at the prevailing 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 clause 13.6.2 of SEBI master circular for mutual funds**

Not applicable

## G. OTHER SCHEME SPECIFIC DISCLOSURES:

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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| Listing and transfer of units | <p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p> <p>The Mutual Fund will offer and redeem the Units on a continuous basis during the Continuous Offer Period.</p> <p>The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form).</p> <p><b>Transfer of Units in demat mode:</b></p> <p>Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time.</p> <p>Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the unit holder's Depository Participant ('DP') in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the unit holder shall contact their respective DP.</p> <p>However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.</p> <p><b>Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:</b></p> <p>As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024 read with AMFI Best Practices Guidelines Circular No. 119/2025-26 dated May 08, 2025 and such other circulars/ guidelines issued thereunder from time to time, on 'Standard Process for Transfer of Units held in Non-Demat (SoA) mode', units held by individual unitholders in Non-Demat ('SoA') mode can be transferred only in following cases-</p> <ol style="list-style-type: none"> <li>1. Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li> <li>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.</li> <li>3. A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the</li> </ol> |
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|                                                                                                                                                                                                                                      | <p>name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).</p> <p>4. transfer to siblings. Gifting of units.</p> <p>5. Transfer of units to third party.</p> <p>6. addition/deletion of unit holder</p> <p>Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p><u>Mode of submitting the Transfer Request Non-Demat (SOA) mode</u></p> <p>The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p> <p>For details on pre-requisites, payment of stamp duty on transfer of units, please refer SAI.</p> |
| Dematerialization of units                                                                                                                                                                                                           | <p>The Unit holders would have an option to hold the Units in demat form or account statement (non-demat) form. Units held in Demat Form are freely transferable. The Applicant intending to hold Units in demat form will be required to have a Demat account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.</p> <p>For further details, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>Minimum Target amount</p> <p>(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.)</p> | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Maximum Amount to be raised (if any)                                                                                                                                                                                                 | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| IDCW Policy (IDCW)                                                                                                                                                                                                                   | <p><b>i) Growth Option</b></p> <p>Under this option, the Mutual Fund will not declare any Income Distribution cum Capital Withdrawal ('IDCW'). The income earned by the Scheme will remain invested in the Schemes 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 "Clause VIII. Tax &amp; Legal &amp; General Information" in the SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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|  | <p><b>(ii) Weekly Income Distribution cum Capital Withdrawal ('IDCW') Option</b></p> <p>The above options are suited for investors seeking income through IDCW declared by the Schemes. Only Unit Holders opting for such option(s) will receive IDCW. Under these options, the Schemes envisage declaring IDCW comprising substantially of net income and realized gains.</p> <p>The options stated in point (ii) above, in turn offer two sub-options i.e. "Payout of IDCW" or "Reinvestment of IDCW"</p> <ul style="list-style-type: none"> <li>• <b>Payout of Income Distribution cum Capital Withdrawal ('IDCW')</b> <p>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. IDCW will be payable to those Unit Holders whose names appear in the Register of Unit Holders on the date (Record Date). IDCW will be paid by cheque, net of taxes as may be applicable. Unit Holders will also have the option of direct payment of IDCW to the bank account. The cheques will be drawn in the name of the sole/first holder and will be posted to the Registered address of the sole/first holder as indicated in the original application form entirely at the risk of the unitholders. To safeguard the interest of Unit Holders from loss or theft of IDCW cheques, investors should provide the name of their bank, branch and account number in the application form. IDCW cheques will be sent to the Unit Holder after incorporating such information.</p> <p>If the IDCW amount payable to Unit holders (net of tax deducted at source, wherever applicable) is for an amount less than Rs. 10,000/- in case of Weekly IDCW Payout sub-option under Regular Plan (under which the subscription/ switch in/SIP/STP-ins is available)/Direct Plan of the Scheme, the IDCW amount payable will be compulsorily and automatically reinvested in the 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.</p> <ul style="list-style-type: none"> <li>▪ <b>Reinvestment of Income Distribution cum Capital Withdrawal ('IDCW')</b> <p>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 IDCW so reinvested. 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.</p> </li> </ul> </li> </ul> <p><b>(iii) Weekly Reinvestment of Income Distribution cum Capital Withdrawal ('IDCW') Option / Daily</b></p> |
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**Reinvestment of Income Distribution cum Capital Withdrawal ('IDCW') Option**

Under these options, the Scheme envisage declaring IDCW comprising substantially of net income and realised gains. The IDCW declared would be compulsorily reinvested by way of additional Units in the Schemes instead of being paid out in cash. Such additional Units will be reinvested at the applicable NAV of the next Business Day after the Record Date. When such additional Units are issued, account statements will be issued to the Unit Holders only upon receipt of a specific request for the same from the Unit Holder. The Income Distribution cum Capital Withdrawal 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. There shall however, be no entry load, if any, on the Income Distribution cum Capital Withdrawal so re-invested.

All Units will rank pari passu, among Units within the same Option in each Scheme or within the same Option in the relevant Plan of the Scheme concerned, as to assets, earnings and the receipt of IDCW distributions, if any, as may be declared by the Trustee. However, the receipt of IDCW distribution will be subject to: (i) categorization of investors for applicability of statutory levies if any; and (ii) surcharge/cess/any other levy payable by the scheme in respect of separate category of investors, if applicable.

The Income Distribution cum Capital Withdrawal under Daily Reinvestment of IDCW option under Discontinued Plans of the Scheme will be declared on a weekly basis and shall be reinvested in the Weekly Reinvestment of IDCW Option of the Regular Plans ('Continuing Plans') of the respective Schemes. Further, Reinvestment of IDCW options other than Daily Reinvestment of IDCW option under Discontinued Plans of the Scheme will be reinvested in the corresponding options of the Continuing Plans of the Scheme.

Unit Holder(s) of the aforesaid Schemes can seek payout of IDCW, provided the option has Payout Facility, by submitting the written request at any of the Official Point of Acceptance of Transactions (OPAT) of the AMC/CAMS.

**Effect of Income Distribution cum Capital Withdrawal ('IDCW'):** The NAV of the Unit Holders in IDCW Option, Daily Reinvestment of IDCW Option and Weekly IDCW Option will stand reduced by the amount of Income Distribution cum Capital Withdrawal ('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.

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|  | <p>The Trustee may decide to declare distributions under the IDCW Option of the Scheme subject to availability of distributable surplus. There is no assurance or guarantee to the Unit Holders as to the rate of IDCW will be regularly paid, though it is the intention of the Scheme to make IDCW distribution under the respective plan/options of the Scheme.</p> <p>For IDCW Options having a defined frequency, the Trustee at its sole discretion may also declare interim distributions between two successive record dates. The declaration/actual payment of IDCW and the frequency thereof will depend on the availability of distributable surplus computed in accordance with SEBI (MF) Regulations. The decision of the Trustee in this regard shall be final.</p> <p>An investor on record of the CAMS / Statement of Beneficiary Owners maintained by the Depositories for the purpose of IDCW distribution is an investor who is a Unit Holder/ Beneficial Owners as on the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.</p> <p>IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unit holders whose names appear in the Register of Unit holders on the record date. In case of units held in dematerialized mode, the Depositories (NSDL/CDSL) will provide the list of eligible demat account holders and the number of units held by them in electronic form on the Record date to the Registrars and Transfer Agent of the Mutual Fund.</p> <p>On payment of IDCW, the NAV will stand reduced by the amount of IDCW and Dividend distribution tax/statutory levy (if applicable) paid. The Trustee/AMC reserves the right to change the record date from time to time.</p> <p><b><u>IDCW Distribution Procedure</u></b></p> <p>In accordance with clause 11.6.1 of Master Circular, the procedure for IDCW Distribution would be as under:</p> <ol style="list-style-type: none"> <li>Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. Further, with respect to declaration of IDCW upto monthly frequency, the trustees can delegate to the officials of AMC to declare and fix the record date as well as decide the quantum of IDCW subject to the conditions as laid under clause 11.6.3 of Master Circular.</li> <li>Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.</li> <li>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</li> </ol> |
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|                                | <p>register of Unit holders maintained by the Mutual Fund/statement of beneficial ownership maintained by the Depositories, as applicable, for receiving IDCW.</p> <p>d. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).</p> <p>e. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of business hours on record date.</p> <p>f. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever, will be issued by Mutual Fund.</p> <p>Note: The requirement of giving notice shall not be applicable for IDCW Options having frequency upto one month</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Allotment (Detailed procedure) | <p>Full allotment will be made to all valid applications received. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. All allotments will be provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. In case of cheque returns, the Mutual Fund will send the copy of the returned cheque and bank return memo by normal post within 15 days of the Registrar having received, at its registered office, the physical and the return memo. The Mutual Fund will not be responsible for any loss or damage to the applicant on account of any delay in informing him/her/it about the return of the cheque, where such delay is caused by the clearing mechanisms of banks and clearing houses involved in realization of cheques.</p> <p>It is mandatory for NRIs to attach a copy of the payment cheque/FIRC/Debit Certificate to ascertain the repatriation status of the amount invested. NRI applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under 'Investment and payment details' and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.</p> <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request.</p> <p>All applications and/or refunds that are rejected for any reason whatsoever will be returned through instruments or payment channels such as RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time, for payments including refunds to unitholders in form of the cheque, demand draft.</p> |

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|                                                                                                                                                                                | <p>Further, AMCs may also use modes of despatch such as speed post, courier etc. for payments including refunds to unitholders in addition to the registered post with acknowledgement due within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p> <p>For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details and only after the funds are credited into the Mutual Fund's scheme(s) account to the satisfaction of the AMC.</p> <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty.</p>                                                                                                                                                                                                                                                                                                               |
| Refund                                                                                                                                                                         | <p>If application is rejected, refunds will be completed within 5 Business Days from the transaction date for all cases where the remitter details are available. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the AMC. Refunds will be made through electronic modes such as RTGS, NEFT, Direct Credits &amp; Cheques as applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.</p> | <p>(This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.)</p> <p>The following persons (subject to, wherever relevant, purchase of units of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme:</p> <ol style="list-style-type: none"> <li>Indian Resident Adult Individuals either singly or jointly (not exceeding three)</li> <li>Minors through parent/legal guardian</li> <li>Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions)</li> <li>Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required)</li> <li>Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed</li> <li>Partnership Firms</li> <li>Karta of Hindu Undivided Family (HUF)</li> <li>Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</li> </ol> |

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|                   | <ul style="list-style-type: none"> <li>i. NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</li> <li>j. Foreign Portfolio Investors (FPI) as defined in Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014</li> <li>k. Army, Air Force, Navy and other para-military funds</li> <li>l. Scientific and Industrial Research Organisations</li> <li>m. International Multilateral Agencies approved by the Government of India</li> <li>n. Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</li> <li>o. Others who are permitted to invest in the Scheme as per their respective constitutions</li> <li>p. Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996</li> <li>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).</li> <li>r. The AMC (No fees shall be charged on such investments).</li> </ul> <p>All category of investors (whether existing or new) as permitted above are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various mode offered by the Fund for investing directly in the Fund.</p> <p><b>Applicability and provisions of Foreign Account Compliance Act (FATCA)</b><br/>For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. <a href="http://www.dspim.com">www.dspim.com</a></p> |
| Who cannot invest | <p><b><u>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme</u></b></p> <p>United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:</p> <ul style="list-style-type: none"> <li>• No fresh purchases /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.</li> </ul> <p>However, subscription (including systematic investments) and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee Company from time to time shall be accepted.</p>                                                                                                                                                                                                                                                                                                                                                                                               |

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|                                                                                                                                                            | <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to reject the transaction request or redeem with applicable exit load and TDS or reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <ul style="list-style-type: none"> <li>• For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions, subject to the abovementioned conditions, may be rejected.</li> <li>• In case the AMC/Fund subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| How to Apply and other details                                                                                                                             | <p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Please refer to the SAI and Application form for further details and the instructions.</p> <p>Applications can be submitted at any of the official points of acceptance of transactions, the addresses of which are given at the end of this SID and updated list is available on the website of the Fund and the registrar. Investors can log on to <a href="http://www.camsonline.com">www.camsonline.com</a> for details of various offices/ISCs of Registrar.</p> <p>Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as 'official point of Acceptance of Transaction'.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and account number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected.</p> <p>Financial transactions through email in respect of non-individual investors shall be accepted in terms of AMFI Best Practice Guidelines (BPG) no. 118/ 2024-25 dated January 31, 2025 and such other circulars issued in this regard from time to time. For the terms and conditions of for availing the facility to transact through electronic mail, please refer SAI.</p> |
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

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| same.                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>                                                                                                   | <p><b>Restriction on Redemption of Units of the Scheme</b></p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted. In accordance with clause 1.12 of the SEBI Master Circular and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> <li>Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</li> <li>Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;</li> <li>Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ol> <p>Restriction on / suspension of redemption of Units of the Scheme(s) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> <li>No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.</li> <li>Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</li> </ol> |
| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p>Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which a valid application is accepted and time stamped. An Application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant cut-off time as specified below, at any of the official points of acceptance of transactions. Applications received via post or courier at any of the centres will be accepted on the basis of when the application is time stamped by the centre and not on the basis of date and time of receipt of the post or the courier.</p> <p>In respect of valid applications with outstation cheques/demand drafts not payable at par at the place where the application is received and time-stamped, closing NAV of the day on which cheque/demand draft is credited shall be applicable. The NAV applicability will be subject to following clauses in case of purchase/subscription of any amount in the Scheme:</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

1. Application for purchase/subscription is received before the applicable cut-off time on a business day.
2. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective subscription in all schemes before the cut-off time.
3. The Funds are available for utilization before the cut-off time the Scheme.

**(a) Purchase and Switch-in**

| Particulars                                                                                                                                                                                                                                                                             | Applicable NAV                                                                                                                           |
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| 1. Where the application is received up to cut-off time of 1.30 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization before the cut-off time.                                           | NAV at the close of the day immediately preceding the day of receipt of application shall be applicable.                                 |
| 2. Where the application is received at the official point(s) of acceptance on a Business Day, irrespective of the time of receipt of subscription/purchase application, and the funds are not available for utilization before the cut-off time of 1:30 p.m. on the same Business Day. | NAV at the close of the day immediately preceding the Business Day on which the funds are available for utilization shall be applicable. |

**Where the application is received on a non-business day, it will be treated as if received on next business day.**

**(b) Redemption /Switch-out**

| Particulars                                                                              | Applicable NAV                                                           |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| Where the valid application is received upto cut off time 3.00 p.m. on any Business Day  | NAV at the close of the day immediately preceding the next Business Day. |
| Where the valid application is received after cut off time 3.00 p.m. on any Business Day | NAV at the close of the next Business Day.                               |

**Transaction through online facilities/ electronic mode:** The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/sale/switch of units is received in the servers of AMC/RTA as per terms and conditions of such facilities.

**With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.**

**For Switching:**

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|                                                                                 | <p>Where there is a switch application from one scheme to another, 'Switch out' shall be treated as redemption in one scheme and the Applicable NAV based on the cut off time for redemption and payout rules shall be applied. Similarly, the 'switch in' shall be treated as purchase and the Applicable NAV based on the cut off time for purchase and realization of funds by the 'switch in' scheme related rules shall be applied.</p> <p>Where an application is received and time stamping is done after the cut-off time, the request will be deemed to have been received on the next Business Day.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                 |                                                                                                                                                                                                                             |                               |                |                             |                                     |
| Minimum amount for purchase/redemption/switches                                 | <table border="1"> <tr> <td>Minimum amount for Purchase<br/><br/>(Including Subsequent Purchase/SIP Purchase)</td><td>Rs. 100/- and any amount thereafter<br/><br/>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</td></tr> <tr> <td>Minimum amount for Redemption</td><td>Not Applicable</td></tr> <tr> <td>Minimum amount for Switches</td><td>Rs. 100/- and any amount thereafter</td></tr> </table> <p>In case of Units held in dematerialized mode, the redemption request can be given only with DPs or on Stock exchange Platform; and only in number of Units and the provision pertaining to 'Minimum amount for Redemption' shall not be applicable to such investors.</p>                                                                                                                                                                                                                                                                                                                                                                                 | Minimum amount for Purchase<br><br>(Including Subsequent Purchase/SIP Purchase) | Rs. 100/- and any amount thereafter<br><br>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC. | Minimum amount for Redemption | Not Applicable | Minimum amount for Switches | Rs. 100/- and any amount thereafter |
| Minimum amount for Purchase<br><br>(Including Subsequent Purchase/SIP Purchase) | Rs. 100/- and any amount thereafter<br><br>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                 |                                                                                                                                                                                                                             |                               |                |                             |                                     |
| Minimum amount for Redemption                                                   | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                 |                                                                                                                                                                                                                             |                               |                |                             |                                     |
| Minimum amount for Switches                                                     | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                 |                                                                                                                                                                                                                             |                               |                |                             |                                     |
| Accounts Statements                                                             | <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 working Days from the date of receipt of the valid application/transaction.</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month. eCAS will be sent on or before 12th of the succeeding month and physical CAS will be sent on or before 15th of the succeeding month. However, if the investor wishes to opt for physical copy may request for the same.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. April and October). eCAS shall be sent on or before 18th day of succeeding month and physical CAS shall be sent on or before 21st day of succeeding month to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.<br/>For further details, refer SAI.</p> |                                                                                 |                                                                                                                                                                                                                             |                               |                |                             |                                     |
| Dividend/ IDCW                                                                  | <p>The IDCW proceeds will be paid directly into the Unitholder's bank account through various electronic payout modes such as Direct credit/NEFT/RTGS and cheques as applicable within 7 working days of the record date of IDCW</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                 |                                                                                                                                                                                                                             |                               |                |                             |                                     |

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|            | <p>In the event of delay/failure to despatch the IDCW warrants within the aforesaid period, interest for the period of delay in transfer of IDCW shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of IDCW.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Redemption | <p>Units can be redeemed (sold back to the Mutual Fund) at the relevant Redemption Price. The redemption requests can be made on the pre-printed forms (transaction slip/common transaction form) or by using the form at the bottom of the account statement. The redemption request can be submitted at any of the Official Points of Acceptance of transaction, the details of which are mentioned at the end of this SID. As all allotments are provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied that the Mutual Fund has received clear funds, any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>A unit Holder may request redemption of a specified amount or a specified number of Units only. If the redemption request is made for a specified amount and the number of Units is also specified by the Unit Holder, the number of Units specified will be considered for deciding the redemption amount. Unit Holders may also request for redemption of their entire holding and close the account by indicating the same at an appropriate place in the transaction slip/common transaction slip.</p> <p>It may, however, be noted that in the event of death of the Unit Holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment.</p> <p>In case an investor has purchased Units on more than one day (either under the NFO Period or through subsequent purchases) the Units purchased first (i.e. those Units which have been held for the longest period of time), will be deemed to have been redeemed first, i.e. on a First-In-First-Out basis.</p> <p>In case the Units are standing in the names of more than one Unit Holder, where mode of holding is specified as Joint redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit Holders will have the power to make redemption requests, without it being necessary for all the Unit Holders to sign. However, in all cases, the proceeds of the redemption will be paid to the first-named holder only.</p> <p>Redemption or repurchase proceeds shall be dispatched to Unit Holders within 3 working days from the date of redemption or repurchase. However, under normal circumstances, the Mutual Fund will endeavour to despatch the redemption proceeds, by courier, where such facilities are available, within 1 Business Day from the date of acceptance of the redemption request at any of the official points of acceptance of transaction. Unit holders are advised to submit their requests for change in bank mandate atleast 10 days prior to date of redemption/IDCW payment, if any. The AMC reserves the right to extend/modify the timelines on</p> |

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|  | <p>a case to case basis. Any unregistered bank account or a new bank account mentioned by the Unit holder along with the redemption request shall not be considered for payment of redemption /IDCW proceeds.\</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p>Unit Holders are encouraged and advised to submit their requests for bank mandate/ Multiple Bank Accounts Registration request atleast 10 business days prior to date of redemption / IDCW payment, if any. The AMC reserves the right to extend/modify the timelines on a case to case basis.</p> <p>The redemption payment will be issued in favour of the sole/ first Unit Holder's registered name and bank account number, if provided. Payment via cheque, where issued, will be sent to the address of the sole/first Holder registered with the fund at the time of dispatch entirely at the risk of the unit holder.</p> <p>The redemption cheque/demand draft will be payable at par at all the places where the official points of acceptance of transaction are located. Bank charges for collection of redemption proceeds will be borne by the Unit Holder. With a view to safeguarding their interest, it is mandatory that Unit Holders indicate their Bank Account No., name of the bank and branch in the application for purchasing Units of the Scheme. A fresh account statement will also be sent/emailed to redeeming investors, indicating the new balance to the credit in the account, along with the redemption cheque.</p> <p>Unit holders are requested to note that application for redemption or switch out for units for which funds are not realized via purchase or switch-in in the Scheme of the Fund shall be liable to be rejected. In other words, redemption of units will be processed only if the funds for such units are realized in the Scheme by a way of payment instructions/transfer or switch-in funding process.</p> <p>The proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of dispatch like courier, speed post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor), entirely and solely at the risk of the investor. The Mutual Fund will endeavour to remit redemption proceeds via electronic means, as made available by RBI. Where such electronic means are not available or feasible under any circumstances, the Mutual Fund will remit the redemption proceeds by way of cheques. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption &amp; IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits, or due to incorrect bank account details provided by the investor.</p> <p>In case of redemptions, Unit holders should note that Two Factor Authentication [2FA] is mandatory for all redemption</p> |
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/ switches including STP/SWP submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the redemptions will be accepted and processed.

#### **Redemption by NRIs and FPIs**

Credit balances in the account of an NRI/FPI investor may be redeemed by such investors in accordance with the procedure described above and subject to the procedures laid down by RBI, if any. Such redemption proceeds will be paid by means of a Rupee cheque payable to the NRI's/FPIs or by a foreign currency draft drawn at the then rates of exchange less bank charges, subject to RBI procedures and approvals.

#### **Effect of Redemption**

On redemption, the unit capital and reserves will stand reduced by an amount equivalent to the product of the number of Units redeemed and the Redemption Price as on the date of redemption. Units once redeemed will be extinguished and will not be re-issued.

#### **Fractional Units**

Since a request for purchase is generally made in Rupee amounts and not in terms of number of Units of the Scheme, a Unit Holder may be left with fractional Units. Fractional Units will be computed and accounted for up to three decimal places. However, fractional Units will, in no way, affect the Unit Holder's ability to redeem the Units, either in part or in full, standing to his/her/its credit.

#### **Redemption by investors transacting through the Stock Exchange mechanism**

Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.

#### **Redemption by investors who hold Units in dematerialized form**

Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participant.

#### **Instant Redemption facility:**

In accordance with SEBI/HO/IMD/DF2/CIR/P/2017/39 dated May 8, 2017, it is proposed to launch Instant Redemption facility ('Facility') under DSPLF. Under this facility, the DSPLF

shall endeavor to send the redemption proceeds to the registered bank account of the investor instantly from the time of receipt of Instant Redemption request using Immediate Payment Service (IMPS) provided by various banks. The facility shall be available on all days at all points of time.

**The features of the Instant Redemption facility are listed below:**

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| Eligible scheme                     | This facility shall be available in DSP Liquidity Fund and DSP Overnight Fund.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Options                             | The facility shall be available only in the Growth Option under Regular Plan and Direct Plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Eligible investors & Pre-requisites | <p>Instant Redemption facility shall be available only to the following:</p> <ul style="list-style-type: none"> <li>• All resident individual investors</li> <li>• Complete Core Banking System (CBS) account number is registered in the folio along with IFSC code.</li> <li>• Investor's bank is Immediate payment service (IMPS) enabled.</li> </ul>                                                                                                                                                                                                                                                                                               |
| Mode of transaction                 | <p>The facility of instant redemption shall currently be available only for transactions through the online transaction portals of DSPAsset Managers Private Limited (AMC) i.e. <a href="https://ifaxpress.dspim.com">https://ifaxpress.dspim.com</a> and <a href="https://invest.dspim.com">https://invest.dspim.com</a>.</p> <p>The AMC reserves the right to extend the same to other digital platforms and a suitable communication shall be issued on the website in this regard.</p>                                                                                                                                                             |
| Minimum Redemption amount           | Investor can submit redemption only in terms of amount. Minimum Redemption amount shall be Rs.100/- and in multiples of Re.1/- thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Maximum Redemption Amount           | Investor can submit instant redemption for a maximum of Rs. 50,000 or the Redeemable Balance, whichever is lower.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Redeemable Balance                  | <p>90% (margin) of the Current Value of Available Units</p> <p>Current Value of Available Units shall be value of available units as per the latest declared NAV (Number of Available Units X Latest declared NAV)</p> <p>Available units are such units in the folio for which the investor can place a redemption request at any point of time after considering units which are un-cleared for funds realization or reconciliation, or are under lien, or are in dematerialized mode and after considering any transaction/s pending for unit adjustments.</p> <p>The decision of the AMC in determining the Redeemable Balance shall be final.</p> |

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|                   | <table border="1"> <tr> <td data-bbox="676 127 860 282"></td><td data-bbox="860 127 1394 282">The AMC reserves the right to modify the margin limit stated above, at any time at its discretion without giving any prior notice.</td></tr> <tr> <td data-bbox="676 282 860 600">NAV applicability</td><td data-bbox="860 282 1394 600"> <ul style="list-style-type: none"> <li>• where the application is received up to 3.00 pm - the lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received;</li> <li>• where the application is received after 3.00 pm - the lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day.</li> </ul> </td></tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | The AMC reserves the right to modify the margin limit stated above, at any time at its discretion without giving any prior notice. | NAV applicability | <ul style="list-style-type: none"> <li>• where the application is received up to 3.00 pm - the lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received;</li> <li>• where the application is received after 3.00 pm - the lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day.</li> </ul> |
|                   | The AMC reserves the right to modify the margin limit stated above, at any time at its discretion without giving any prior notice.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |                                                                                                                                    |                   |                                                                                                                                                                                                                                                                                                                                                                                                    |
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| Bank Mandate      | <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>Investor/s or /Unit Holder/s are requested to note that any one of the following documents shall be submitted by the investor/s or /Unit Holder/s, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <ol style="list-style-type: none"> <li>Original cancelled cheque having the First Holder Name printed on the cheque [or]</li> <li>Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or]</li> <li>Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]</li> <li>Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or]</li> <li>Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.</li> </ol> <p>Where such additional documents are not provided for the verification of bank account for redemption or IDCW payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and IDCW payments.</p> <p>For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.</p> |  |                                                                                                                                    |                   |                                                                                                                                                                                                                                                                                                                                                                                                    |

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| <p>Delay in payment of redemption / repurchase proceeds/dividend</p>              | <p>The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three Working Days from the date of acceptance of redemption or repurchase.</p> <p>In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid period, Interest for the period of delay in transfer of redemption or repurchase shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p>IDCW payments shall be dispatched/transferred to the investors within seven working days from the IDCW record date. In case the AMC fails to make IDCW payment within seven working days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW.</p> <p>However, the AMC will not be liable to pay any interest or compensation or any amount otherwise, in case the AMC / Trustee is required to obtain from the investor / unit holders verification of identity or such other details relating to subscription for Units under any applicable law or as may be required by a regulatory body or any government authority, which results in delay in processing the application.</p> |
| <p>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</p> | <p>The treatment of unclaimed redemption and IDCW amounts shall be in terms of clause 14.3 of SEBI Master Circular.</p> <p>For further details, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>Disclosure w.r.t investment by minors</p>                                      | <p>Note: For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.</p> <ol style="list-style-type: none"> <li>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.</li> <li>Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.</li> <li>Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like <ol style="list-style-type: none"> <li>Birth certificate of the minor, or</li> <li>School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or</li> <li>Passport of the minor, or</li> <li>any other suitable proof should be attached with the application form.</li> </ol> </li> <li>Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.</li> </ol>                                                                                                                                                                                                                              |

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|                                                | <p>e. If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.</p> <p>f. Payment towards subscription/investment through any mode in units of the schemes of Fund shall be accepted from the bank account of the minor, bank account of the parent or legal guardian of the minor, or from a joint bank account of the minor with parent or legal guardian.</p> <p>g. All redemption proceeds shall be credited only in the verified bank account of the minor or a joint bank account of the minor with the parent or legal guardian after completing all KYC formalities.</p> <p>A minor Unit Holder, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card, KYC details and such other details as may be asked by AMC from time to time to enable the Registrar to update records and allow the minor turned major to operate the account in his own right.</p> <p>Further, all other requirement for investments by minor and process of transmission shall be followed in line with clause 17.6 of SEBI Master Circular read with SEBI Circular dated May 12, 2023 as amended from time to time.</p> |
| Requirement of minimum investors in the scheme | <p>The Scheme/Plans shall have a minimum of 20 investors each and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions shall be complied with, in each calendar quarter on an average basis, as specified by SEBI. In case of non-fulfillment of the condition of 20 investors in a calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations shall become applicable automatically without any reference from SEBI, and accordingly the Scheme/ Plan(s) shall be wound up and the units redeemed at the relevant applicable NAV. If there is breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be available and thereafter, the investor who is in breach of the rule, shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.</p>                                                                                                                                                    |
| Transactions Through Channel Distributors      | <p>Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as “Channel Distributors” who provide the facility to investors to transact in units of mutual funds through various modes such as their website / other electronic means or through Power of Attorney in favor of the Channel Distributor, as the case may be.</p> <p>Under such arrangement, the Channel Distributors will aggregate the details of transactions (viz. subscriptions/redemptions/switches) of their various investors and forward the same electronically to the AMC / RTA for processing on daily basis as per the cut-off timings applicable to the</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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

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|                                                                            | <p>In case there is any difference between the particulars mentioned in the fax/ web/ electronic transmission received as against the original document which may be received thereafter, the Recipient shall not be liable for any consequences arising therefrom.</p> <p>The investor agrees that the recipient may adopt additional security measures including signature verification, telephone call backs or a combination of the same, which may be recorded and the investor consents to such recording and agrees to co-operate with the recipient to enable confirmation of such transaction requests. In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any Electronic Transaction request received / purporting to be received from the investor, the investor agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on Electronic Transaction requests including relying upon such transaction requests purporting to come from the investor even though it may not come from the Investor. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p> <p>Unit holders should note that Two Factor Authentication [2FA] is mandatory for all subscriptions including SIP registration submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the subscriptions / systematic registration will be accepted and processed.</p> |
| 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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

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|                                  | <p>respective plan / option of such notified Schemes of the Fund will be applicable for each transaction. This facility will currently not support transactions done through switches or facilities such as SWP and STP.</p> <p>In case of non-financial requests/applications such as change of address, change of bank details, etc., investors should approach the respective Depository Participant(s).</p> <p>Unit holders may have/open a beneficiary account with a Depository Participant of a Depository and choose to hold the Units in dematerialized mode. The Unit holders have the option to dematerialize the Units as per the account statement sent by the Registrar by making an application to the AMC/registrar for this purpose.</p> <p>Rematerialization of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Investors, who wish to get back their securities in physical form, may request their respective Depository Participant for rematerialization of Units in their beneficiary accounts. The Depository Participant will generate a rematerialization request number and the request will be dispatched to the AMC/ Registrar. On acceptance of request from the Depository Participant, the AMC/Registrar will dispatch the account statement to the investor and will also send confirmation to the Depository participant.</p> <p>Transactions conducted through the Stock Exchange mechanism shall be governed by the SEBI (Mutual Funds) Regulations 1996 and operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.</p> <p>Further, in line with SEBI circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 as amended from time to time, investors can directly buy/redeem units of the Scheme through stock exchange platform.</p> |
| Cash Investments in mutual funds | <p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs. 50,000/- per investor, per financial year shall be allowed subject to:</p> <ol style="list-style-type: none"> <li>compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and</li> <li>sufficient systems and procedures in place.</li> <li>However, payment towards redemptions, IDCW, etc. with respect to aforementioned investments shall be paid only through banking channel.</li> </ol> <p>The Fund/AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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|                                                                                                                                                                           | <p>well as at the Investor Service Centres, once the facility is made available to the investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <p>Facility to transact in units of the Schemes through MF Utility portal &amp; MFUI Points of Services pursuant to appointment of MF Utilities India Private Limited</p> | <p>The AMC has entered into an Agreement with MF Utilities India Private Limited (MFUI), for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Investors can execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI. The MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> will be considered as Official Point of Acceptance for such transactions.</p> <p>The Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> against the POS locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in schemes of the Fund will be accepted on an ongoing basis. Further, investors can also submit their non-financial transaction requests at the POS.</p> <p>The salient features of the facility to transact in units of the Schemes through MFU are given below:</p> <ol style="list-style-type: none"> <li>1) Common Account Number (“CAN”): Investors are required to submit duly filled in CAN Registration Form (“CRF”) and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> or can be obtained from MFUI POS.</li> </ol> <p>CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple schemes of various Mutual Funds through MFU and to map existing investments, if any.</p> <p>MFU will map the existing folios of investors in various schemes of Mutual Funds to the CAN to enable transacting across schemes of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU.</p> <p>CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI.</p> <ol style="list-style-type: none"> <li>2) CAN registered investors can transact through electronic mode through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available to them by MFUI. The time of transaction submission done through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the successful receipt of the same in the servers of MFUI would be the time-stamp for the transaction.</li> <li>3) Investors not registered with MFUI can also submit their financial &amp; non-financial transactions request at MFUI</li> </ol> |

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|                                                                | <p>POS by giving reference of their existing folio number allotted by the Fund.</p> <p>4) The transactions on the MFU portal shall be subject to the terms &amp; conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time.</p> <p>All other terms and conditions of offering of the Scheme as specified in the SID, KIM and SAI shall be applicable to transaction through MFUI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| KYC Requirements                                               | <p>Investor are requested to take note that it is mandatory to complete the KYC requirements (including updation of Permanent Account Number) for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests are liable to be rejected, if the unit holders have not completed the KYC requirements.</p> <p>Notwithstanding in the above cases, the AMC reserves the right to ask for any requisite documents before processing of financial and non-financial transactions or freeze the folios as appropriate.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.</p> |
| Facility to transact in units of the Schemes through MFCentral | <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms &amp; Conditions of the Platform from time to time. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Nomination for Mutual Fund Unit Holders                        | <p>Pursuant to clause 17.16 of the SEBI Master Circular with respect to nomination for unitholders, the following shall be considered:</p> <p><b>1. New Investors:</b><br/>Investors who are subscribing to units of DSP Mutual Fund shall submit either the nomination form or the prescribed declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). The requirement of nomination shall be optional for jointly held folio(s).</p> <p>a) <u>In case of physical option:</u> The forms shall carry the wet signature of all the unit holder(s).</p> <p>b) <u>In case of online option:</u></p> <p>i. The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or</p>                                                                                                                                                                                                                                                                                                            |

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|                               | <p>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.</p> <p><b>Implication of failure with respect to nomination:</b><br/>New investors subscribing solely, the application will be rejected if the applicant does not provide nomination or does not provide declaration form for opting out of nomination, duly signed in physical form or through online modes.</p> <p><b>2. Existing Unitholders:</b><br/>The existing individual unitholders of DSP Mutual Fund are encouraged, in their own interest, to provide the nomination/ opting out of nomination duly signed in physical form or through online modes for ensuring smooth transmission of securities held by them as well as to prevent accumulation of unclaimed assets in securities market.</p> <p><b>3. Who cannot nominate:</b><br/>The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder Holder of Power of Attorney (POA) cannot nominate. The application will be rejected if the holder aforesaid non individual sign the nomination form.</p> <p>For more details, please read the Statement of Additional Information [SAI] document.</p> |
| Process for change of address | <p>Investors who wish to change their address have to get their new address updated in their KYC records. Investor will have to submit a KYC Change Request Form in case of individual investors and KYC form in case of non-individual investors along with proof of address and submit to any of the AMC Offices or CAMS Investor Service Centers. Based on the new address updated in the KYC records, the same will be updated in the investor folio.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Payment details               | <p>The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p> <p>Pursuant to the circular issued by the SEBI titled 'Adoption of Standardised, Validated and Exclusive UPI IDs for Payment Collection by SEBI Registered Intermediaries from Investors'</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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|  | dated June 11, 2025, SEBI-validated UPI ID has been obtained and payment option with valid UPI ID has been enabled. For more details, please refer our website link: <a href="https://www.dspim.com/faqs#Purchase-transactions#What-is-UPI-Payment-">https://www.dspim.com/faqs#Purchase-transactions#What-is-UPI-Payment-</a> |
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### III. Other Details

#### A. Details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund

Not Applicable

#### B. Periodic Disclosures

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| <b>Half yearly Portfolio Disclosures:</b><br>(This is a list of securities where the corpus of each Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures) | <p>In case of unit holders whose email address are registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and website of AMC viz. <a href="http://www.dspim.com">www.dspim.com</a> on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Refer to AMC website (<a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a>) and AMFI website (<a href="https://www.amfiindia.com/online-center/portfolio-disclosure">https://www.amfiindia.com/online-center/portfolio-disclosure</a>) for further details.</p> |
| <b>Fortnightly Portfolio Disclosure</b>                                                                                                                                                                          | <p>The fortnightly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. <a href="http://www.dspim.com">www.dspim.com</a> on or before the fifth day of succeeding fortnight. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send fortnightly portfolio via email within 5 days from the end of each fortnight. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Refer to AMC website (<a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a>) and AMFI website (<a href="https://www.amfiindia.com/online-center/portfolio-disclosure">https://www.amfiindia.com/online-center/portfolio-disclosure</a>) for further details.</p>                                                                                                                                                                                                                                                                    |
| <b>Half Yearly Financial Results</b>                                                                                                                                                                             | <p>The Mutual Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on <a href="http://www.dspim.com">www.dspim.com</a> and advertisement in this regards will be published by the Mutual Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosure w.r.t. the total recurring expenses, returns during the half year and compounded annualized yields shall be separately disclosed for direct and regular plans.</p>                                                                                                                                                                                                                                                                                                                                                                                                           |

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|                               | Refer to AMC website (link- <a href="https://www.dspim.com/mandatory-disclosures/fund-financials">https://www.dspim.com/mandatory-disclosures/fund-financials</a> ), AMFI website (link- <a href="https://www.amfiindia.com/online-center/portfolio-disclosure">https://www.amfiindia.com/online-center/portfolio-disclosure</a> ) for further details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Annual Report</b>          | <p>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website <a href="http://www.dspim.com">www.dspim.com</a> and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. <a href="http://www.dspim.com">www.dspim.com</a></p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p> <p>Refer to AMC website (link- <a href="https://www.dspim.com/mandatory-disclosures/annual-reports">https://www.dspim.com/mandatory-disclosures/annual-reports</a>), AMFI website (link- <a href="https://www.amfiindia.com/otherdata/accounts">https://www.amfiindia.com/otherdata/accounts</a> ) for further details.</p> |
| <b>Dashboard</b>              | <p>In accordance with clause 5.8.4 of the SEBI Master Circular, the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme.</p> <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. expense ratio, returns and/or yield of the schemes will be made for both regular and direct plans.</p> <p>Refer to AMC website (<a href="https://www.dspim.com/mandatory-disclosures/dashboard">https://www.dspim.com/mandatory-disclosures/dashboard</a>) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Performance disclosure</b> | <p>In accordance with clause 5.9 of the SEBI Master Circular, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The disclosure shall include other scheme AUM and previous day NAV.</p> <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. expense ratio, returns and/or yield of the schemes will be made for both regular and direct plans.</p> <p>Refer to AMFI website (<a href="https://www.amfiindia.com/otherdata/fund-performance">https://www.amfiindia.com/otherdata/fund-performance</a>) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Risk-o-Meter</b>           | <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, in addition to the existing labels relating to levels of risk i.e. Low, Low to Moderate, Moderate, Moderately High, High and Very High, the Risk-o-meter shall also be depicted using a colour scheme.</p> <p>In accordance with clause 5.16.1 of the SEBI Master Circular, AMC, based on internal assessment, shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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|                                                          | <p>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</p> <p>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p> <p>Further, as per Clause 17.4.1.i and 17.4.1.j of the Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. (Refer to AMC website <a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a> and refer to AMFI website <a href="https://www.amfiindia.com/online-center/risk-o-meter">https://www.amfiindia.com/online-center/risk-o-meter</a></p> <p>Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p> <p>Refer to AMC website <a href="https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure">https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure</a> and refer to AMFI website <a href="https://www.amfiindia.com/online-center/risk-o-meter">https://www.amfiindia.com/online-center/risk-o-meter</a></p> <p>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</p> <p>Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.</p> |
| <b>Scheme Summary Document</b>                           | <p>The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).</p> <p>Refer to AMC website <a href="https://www.dspim.com/mandatory-disclosures/scheme-summary-document">https://www.dspim.com/mandatory-disclosures/scheme-summary-document</a></p> <p>AMFI link - <a href="https://www.amfiindia.com/otherdata/scheme-details">https://www.amfiindia.com/otherdata/scheme-details</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Compliance with Potential Risk Class Matrix norms</b> | <p>In line with clause 17.5 of the SEBI Master Circular, the PRC of the Scheme based on interest rate risk and credit risk of the Scheme is being classified.</p> <p>Further, the investors are requested to note following in accordance with the SEBI Master Circular read along with the clarification issued by AMFI:</p> <ul style="list-style-type: none"> <li>(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.</li> <li>(ii) the change in the PRC value due to investment actions, price changes, rating changes, etc. shall be determined as part of the day-end post trade compliance check and if the day end PRC value is higher than the maximum risk specified for either of the risks, it shall be rebalanced within a period specified in the Scheme Information Document of the Scheme. Such rebalancing shall be monitored by the Investment Management Committee of the AMC. However, the rule relating to maximum residual maturity of</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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|                              | the instrument as per clause 17.5 of the SEBI Master circular shall be part of pre-trade checks. Further, only a permanent change in the PRC positioning of a scheme into a higher risk cell will be regarded as a FAC. |
| <b>Special Consideration</b> | Investor are requested to read special consideration section in SAI.                                                                                                                                                    |

### C. Transparency/NAV Disclosure

The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 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](http://www.amfiindia.com) and on [www.dspim.com](http://www.dspim.com).

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

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

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

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](http://www.dspim.com)

### D. Transaction charges and stamp duty-

**Transaction charges:** In line with the provisions of SEBI Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2025/115 dated August 08, 2025, transaction charges paid to Mutual Fund distributors has been discontinued.

**Stamp Duty:** Mutual fund units issued against Purchase transactions would be subject to levy of stamp duty @ 0.005% of the amount invested.

For further details, please refer SAI.

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

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

The information provided is as per the provisions of the Income-tax Act, 1961 ("the Act"), as amended by the Finance Act, 2025. The information is provided for general information only. It does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes. It is assumed that units of mutual fund are held as capital asset by the investors.

**§Specified  
Mutual  
Funds**

| Particulars                                                                                                            | Resident Investors                                        |                          | NRI/PIOs & Other Non- resident Investors other than FPI                                                                                                                                                                                                                             |                                                                                                            | FPI Investors                                  |                                                             | Mutual Fund       |
|------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|------------------------------------------------|-------------------------------------------------------------|-------------------|
|                                                                                                                        | Tax Rates                                                 | TDS Rates                | Tax Rates                                                                                                                                                                                                                                                                           | TDS Rates                                                                                                  | Tax Rates                                      | TDS Rates                                                   | Tax / TDS Rates   |
| Tax on Income Distributed by Mutual Funds                                                                              | Taxable at normal rates of tax applicable to the assessee | 10% (under section 194K) | i.In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee (other than units purchased in foreign currency)<br><br>ii.In respect of non-resident (not being company) or foreign corporates - 20%(for units purchased in foreign currency) | 20% (u/s 196A) or as per applicable DTAA whichever is lower                                                | 20% (u/s 115AD)                                | 20% (u/s 196D) or as per applicable DTAA whichever is lower | NIL (u/s 10(23D)) |
| Capital Gains                                                                                                          |                                                           |                          |                                                                                                                                                                                                                                                                                     |                                                                                                            |                                                |                                                             |                   |
| Long Term:                                                                                                             |                                                           |                          |                                                                                                                                                                                                                                                                                     |                                                                                                            |                                                |                                                             |                   |
| Listed Units of a Specified Mutual Fund acquired prior to 1 April 2023                                                 | 12.5% (u/s 112)                                           | NIL                      | 12.5% (u/s 112)                                                                                                                                                                                                                                                                     | 12.5% (u/s 195)                                                                                            | 12.5% without exchange fluctuation (u/s 115AD) | NIL                                                         | NIL (u/s 10(23D)) |
| Unlisted Units of a Specified Mutual Fund acquired prior to 1 April 2023                                               | 12.5% (u/s 112)                                           | NIL                      | 12.5% without exchange fluctuation (u/s 112)                                                                                                                                                                                                                                        | 12.5% without exchange fluctuation (u/s 195)                                                               | 12.5% without exchange fluctuation (u/s 115AD) | NIL                                                         | NIL (u/s 10(23D)) |
| Short Term:                                                                                                            |                                                           |                          |                                                                                                                                                                                                                                                                                     |                                                                                                            |                                                |                                                             |                   |
| Units of a Specified Mutual Fund acquired on or after 1st April 2023 will be short term irrespective of holding period | Taxable at normal rates of tax applicable to the assessee | NIL                      | In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee.<br><br>In respect of non-resident corporates: 35%                                                                                                                               | In respect of non-resident non corporates - 30%<br><br>In respect of non-resident corporates(u/s 195): 35% | 30% (u/s 115AD)                                | NIL                                                         | NIL (u/s 10(23D)) |

\$ The definition of Specified Mutual Fund as per section 50AA has been amended w.e.f 1 April 2025 which reads as "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 10(23D) of the Act.
2. Based on the investment objectives of the scheme, the scheme will potentially be classified as "Specified Mutual Fund" for the purpose of taxation. Accordingly, the rates covered above are as applicable to Specified Mutual Funds.
3. These rates should also applicable to units acquired in case of consolidation of options under any scheme of a mutual fund (in the absence of any specific exemption provision in the Act)
4. The above rates are subject to surcharge as applicable (refer table below for rates) and Health and Education cess at the rate of 4% on income tax and surcharge.

| 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% <sup>†</sup>                    | 25% <sup>†</sup>              |
| Firms, Local authorities                                                                                                          | -                                          | 12%                                | 12%                                | 12%                                 | 12%                           |
| Co-operative societies                                                                                                            | -                                          | 7%                                 | 7%                                 | 7%                                  | 12%                           |
| Co-operative societies <sup>**</sup> (New regime under section 115BAD)                                                            | 10%                                        | 10%                                | 10%                                | 10%                                 | 10%                           |
| Domestic Company                                                                                                                  | -                                          | 7%                                 | 7%                                 | 7%                                  | 12%                           |
| Domestic Company <sup>**</sup> (New regime under                                                                                  | 10%                                        | 10%                                | 10%                                | 10%                                 | 10%                           |

|                                                                                                                                |   |    |    |    |    |
|--------------------------------------------------------------------------------------------------------------------------------|---|----|----|----|----|
| section 115BAA <sup>†</sup>                                                                                                    |   |    |    |    |    |
| FII/ FPI, Foreign company                                                                                                      | - | 2% | 2% | 2% | 5% |
| Please note surcharge is not applicable in case of TDS deducted on income distributed to resident investors under section 194K |   |    |    |    |    |

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

<sup>\*\*</sup> 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.

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

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

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

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

In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.

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

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

**H. List of official points of acceptance:** Website Link-<https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/list-of-investor-service-centers-iscs-official-points-of-official-points-of-acceptance-collecting-banker-details>

**I. Penalties, Pending litigation or Proceedings, findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any Regulatory Authority**

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

**Collection Bank accounts**

| Bank Name                          | Account Title                      | Account Number    | IFSC Code   | Branch Details         |
|------------------------------------|------------------------------------|-------------------|-------------|------------------------|
| AXIS BANK                          | DSP Mutual Fund Collection Account | 004010200028875   | UTIB0000004 | Fort - Mumbai          |
| CITIBANK N.A.                      | DSP Mutual Fund Collection Account | 0014410791        | CITI0100000 | Fort - Mumbai          |
| DEUTSCHE BANK                      | DSP Mutual Fund Collection Account | 0541524000        | DEUT0784BBY | Fort - Mumbai          |
| DEVELOPMENT BANK OF SINGAPORE      | DSP Mutual Fund 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         |

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

| Sr No | Location    | Address                                                                                                                                | Board Lines                            | Fax Nos            |
|-------|-------------|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|--------------------|
| 1     | Ahmedabad   | 3rd Eye one, Office No 301, 3rd Floor, Opposite Havmor Restaurant, CG Road, Ahmedabad - 380006                                         | 91 - 79 - 44105000                     | 91 - 79 - 44105025 |
| 2     | Bangalore   | Raheja Towers , West Wing 26-27, Office no 104-106, 1st Floor, M G Road, Bangalore - 560 001                                           | 91 - 80 - 49233500                     | 91 - 80 - 41606535 |
| 3     | Bhopal      | Star Arcade, 3rd Floor, Office No. 302, Plot No. 165-A, 166, Zone-1, M.P. Nagar, Bhopal - 462011                                       | 91 - 755 - 6681800                     |                    |
| 4     | Bhubaneswar | Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 – A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar – 751001. | 91 - 674 - 2530148                     |                    |
| 5     | Chandigarh  | SCO 2471-2472, 1st Floor, Sector 22C, Chandigarh - 160022.                                                                             | 91-172-6131200                         | 91 - 172 - 6131201 |
| 6     | Chennai     | Office No. 712, 7th Floor, Alpha Wing of Block ‘A’, Raheja Towers, Anna Salai, Mount Road, Chennai – 600002.                           | 91 - 44 - 46532000                     | 91 - 44 - 28416403 |
| 7     | Coimbatore  | A.M.I. Midtown, 3rd Floor, Office No. 25A4, D.B. Road, R.S. Puram, Coimbatore - 641002                                                 | 91 - 422 - 4022600                     | 91 - 422 - 2222633 |
| 8     | Goa         | CEDMAR APARTMENTS, BLOCK D-A, 3rd Floor, Next to Hotel Arcadia, M G Road, Panjim, Goa - 403001.                                        | 91 - 832 - 6741212/<br>2420823         | 91 - 832 - 2420994 |
| 9     | Guwahati    | Bibekananda Complex, 2nd Floor, Near ABC Bus Stand G.S.Road, Guwahati - 781005.                                                        | 91 - 361 - 2467910<br>91 -361 -3501300 | 91 - 361 - 2131198 |
| 10    | Hyderabad   | RVR Towers, Office No 1-B, 1st Floor, Door No.6-3-1089/F, Above Reliance Footprint, Rajbhavan Road, Somajiguda, Hyderabad-500082.      | 91 - 40 - 44105000                     | 91 - 40 - 44105050 |
| 11    | Indore      | Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Opp SBI, Indore - 452001.                                                     | 91 - 731 - 4763450                     |                    |
| 12    | Jaipur      | Green House, Office No 308, 3rd Floor, Ashok Marg, Above Axis Bank, C- Scheme, Jaipur - 302001.                                        | 91 - 141 - 4219300<br>/9306            | -                  |
| 13    | Jamshedpur  | Tee Kay Corporate Towers, 5th Floor, Main Road, Bistupur, Jamshedpur - 831001.                                                         | 91 – 65 - 7717 8440                    |                    |
| 14    | Kanpur      | Kan Chambers, Office No 701-702, 7th Floor, 14/113, Civil Lines, Kanpur – 208001.                                                      | 91 - 512-6680000                       | 91 - 512 - 3025357 |
| 15    | Kochi       | Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001                                                           | 91 - 484 - 3094000                     | 91 - 484 - 2374105 |
| 16    | Kolkata     | 4th Floor, Room No - 41 B Legacy Building ,25A Shakespeare Sarani Kolkata - 700017                                                     | 91 - 33 - 44442855                     | 91 - 33 - 44442860 |
| 17    | Lucknow     | 3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow - 226001                                                                   | 91 - 522 - 3502350                     | NA                 |
| 18    | Ludhiana    | SCO-29, 1st Floor. Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001                                                              | 91 - 161 - 6675100                     | 91 - 161 - 6675100 |
| 19    | Mangalore   | Maximus Commercial Complex, Office No UGI- 5, Light House Hill Road, Mangalore - 575001.                                               | 91 - 824 - 4262855                     | 91 - 824 - 4262844 |
| 20    | Mumbai      | The Ruby, 25th Floor, 29, Senapati Bapat Marg, Dadar, Mumbai – 400028                                                                  | 91 - 22 - 66578000                     | -                  |
| 21    | Mumbai      | Mafatlal Centre, 10th 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 |

| Sr No | Location      | Address                                                                                                                                         | Board Lines        | Fax Nos            |
|-------|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|
| 28    | Raipur        | Office No. SF 18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur-492001                                                      | 91 - 771- 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, Thiruvananthapuram - 695004                                                              | 91-471-4012138     | 91-471-4012138     |
| 35    | Dehradun      | NCR Plaza, Office no G-12/A, Ground Floor, No 24-A (New No 112/28), Ravindranath Tagore Marg, New Cantt Road , Hathibarkhala, Dehradun - 248001 | 91-135-6615225     | -                  |
| 36    | Jodhpur       | Lotus Tower, Block No E, 1st Floor, Plot No 238, Sardarpura 3rd B Road, Opposite Gandhi Maidan, Jodhpur-342003, Jodhpur Rajasthan               | 91-291-2620500     |                    |
| 37    | 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       |                    |

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

| Sr. No. | Location              | Category | New Address                                                                                                                                            | E-mail ID               | STD code | LL1        | LL2      |
|---------|-----------------------|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|----------|------------|----------|
| 14      | Kanpur                | CSC      | First Floor 106 - 108 City Centre, Phase II, 63/ 2, The Mall, Kanpur, Uttarpradesh - 208001                                                            | camskpr@camsonline.com  |          | 6387635727 |          |
| 15      | Kolkata               | CSC      | 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700071                                                                                      | camscal@camsonline.com  | 033      | 22260030   | 22260031 |
| 16      | Lucknow               | CSC      | Office No. 107, First Floor, Vaisali Arcade Building, Plot No 11, 6 Park Road, Lucknow - 226001                                                        | camsluc@camsonline.com  | 0522     | 4007938    |          |
| 17      | Ludhiana              | CSC      | U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana, Punjab - 141002                                  | camsl dh@camsonline.com | 0161     | 4060315    |          |
| 18      | Madurai               | CSC      | Shop No. 3, 2nd Floor Surya Towers, No. 272/273, Goodshed Street, Madurai - 625001                                                                     | camsmdu@camsonline.com  | 0452     | 2483515    |          |
| 19      | Mangalore             | CSC      | 14-6-674/15(1), SHOP NO - UG11-2, MAXIMUS COMPLEX, LIGHT HOUSE HILL ROAD, MANGALORE – 575001, KARNATAKA                                                | camsm an@camsonline.com | 0824     | 4627561    |          |
| 20      | Mumbai                | CSC      | 30, Rajabahadur Compound, Opp. Indian Bank, Mumbai Samachar Marg, Fort, Mumbai, Maharashtra – 400023                                                   | camsbby@camsonline.com  | 022      | 62962100   |          |
| 21      | Nagpur                | CSC      | 145, Lendra, New Ramdaspath, Nagpur, Maharashtra - 440010                                                                                              | camsnpr@camsonline.com  | 0712     | 2541449    |          |
| 22      | New Delhi             | CSC      | CAMS Service Center, 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi - 110001                                                | camsd el@camsonline.com | 011      | 61245468   |          |
| 23      | Patna                 | CSC      | 301B, Third Floor, Patna One Plaza, Near Dak 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    |          |

| 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    |         |

| 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                                                          | camsgaha@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    |            |

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

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

| Sr. No. | Location   | Category | New Address                                                                                                                               | E-mail ID              | STD code | LL1        | LL2        |
|---------|------------|----------|-------------------------------------------------------------------------------------------------------------------------------------------|------------------------|----------|------------|------------|
| 91      | Trivandrum | CSC      | TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala    | camstvm@camsonline.com | 0471     | 4617690    |            |
| 92      | Udaipur    | CSC      | No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001                                                                                     | camsudp@camsonline.com | 0294     | 2454567    |            |
| 93      | Valsad     | CSC      | 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001                                                    | camsva@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 | camsva@camsonline.com  |          | 8400890007 |            |
| 95      | Vellore    | CSC      | Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001                                      | camsvl@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                                                                                                 | camsbbs@camsonline.com | 06782    | 260902     |            |
| 98      | Jammu      | CSC      | JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu & Kashmir - 180004                                                  | camsjmu@camsonline.com | 0191     | 2432601    |            |
| 99      | Ballari    | CSC      | No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102                                             | camsbry@camsonline.com |          | 6361070264 |            |
| 100     | Navsari    | CSC      | 214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat - 396445                                     | camsnvs@camsonline.com | 02637    | 236164     |            |
| 101     | Rohtak     | CSC      | SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001                                                          | camsrk@camsonline.com  | 01262    | 257889     |            |
| 102     | Tirupati   | CSC      | Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, AndhraPradesh - 517501                             | camstpt@camsonline.com | 877      | 2225056    | 6302864854 |
| 103     | Kalyani    | CSC      | A - 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235                                                                                     | camskal@camsonline.com | 033      | 25022720   |            |
| 104     | Bhuj       | CSC      | Tirthkala First Floor, Opp BICB Bank, New Station Road, Bhuj - 370001                                                                     | camsbuj@camsonline.com | 02832    | 450315     |            |
| 105     | Solapur    | CSC      | Flat No 109, First Floor, A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001              | camsslp@camsonline.com | 0217     | 2724547    |            |

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

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

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

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

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

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

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

| Sr. No. | Location     | Category                  | New Address                                                                                                         | E-mail ID                                                                | STD code       | LL1        | LL2        |
|---------|--------------|---------------------------|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------|------------|------------|
| 209     | Coochbehar   | CSC                       | S N Road Bye Lane, Badur Bagan, Near Gouri Shankar, P.O. & Dist. Coochbehar, PIN- 736101                            | <a href="mailto:camschb@camsonline.com">camschb@camsonline.com</a>       | 03582          | 226739     |            |
| 210     | Gaya         | CSC - Paid location of MF | C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001                                         | <a href="mailto:camsgaya@camsonline.com">camsgaya@camsonline.com</a>     |                | 9472179424 |            |
| 211     | Haridwar     | CSC - Paid location of MF | F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408                                               | <a href="mailto:camshwr@camsonline.com">camshwr@camsonline.com</a>       |                | 7900777785 |            |
| 212     | Dibrugarh    | CSC - Paid location of MF | Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001                                                            | <a href="mailto:camsdbrg@camsonline.com">camsdbrg@camsonline.com</a>     | 0373           | 2323602    |            |
| 213     | Korba        | CSC - Paid location of MF | Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677                                         | <a href="mailto:camskrba@camsonline.com">camskrba@camsonline.com</a>     | 07759 - 356037 | 9425227943 |            |
| 214     | Biharsharif  | CSC - Paid location of MF | R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101                                           | <a href="mailto:camsbhsf@camsonline.com">camsbhsf@camsonline.com</a>     |                | 8544093740 | 9472179424 |
| 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      | <a href="mailto:camsgnr@camsonline.com">camsgnr@camsonline.com</a>       | 079            | 23600400   |            |
| 216     | Shillong     | CSC - Paid location of MF | Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001                                              | <a href="mailto:camsslgl@camsonline.com">camsslgl@camsonline.com</a>     | 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        | <a href="mailto:camsjalpai@camsonline.com">camsjalpai@camsonline.com</a> | 03561          | 222299     |            |
| 218     | Nanded       | CSC - Paid location of MF | Shop No. 8, 9, Cellar "Raj Mohammed Complex", Main Road, Shri Nagar, Nanded - 431605                                | <a href="mailto:camsnan@camsonline.com">camsnan@camsonline.com</a>       | 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 | <a href="mailto:camslur@camsonline.com">camslur@camsonline.com</a>       |                | 7798557446 |            |
| 220     | Ichalkaranji | CSC- Paid location of MF  | 12/179, Bairagdar Building, Behind Congress Committee Office, Ichalkaranji-416115 Maharashtra                       | <a href="mailto:camsich@camsonline.com">camsich@camsonline.com</a>       |                | 8830989955 |            |
| 221     | Khandwa      | CSC                       | Plot No 49, Ward No 31, Swami Vivekanand Ward, Gully No 1, Padawa Khandwa – 450001                                  | <a href="mailto:camsknw@camsonline.com">camsknw@camsonline.com</a>       |                | -          |            |

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

The list of POS of MFUI is published on the website of the Fund at [www.dspim.com](http://www.dspim.com) and MFUI at [www.mfuindia.com](http://www.mfuindia.com) and will be updated from time to time.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

For DSP Trustee Private Limited  
Trustee: DSP Mutual Fund

Place: Mumbai  
Date: November 28, 2025

Sd/-  
Shitin D. Desai  
Director