

DSP

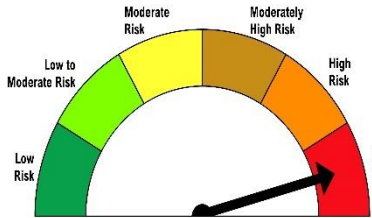
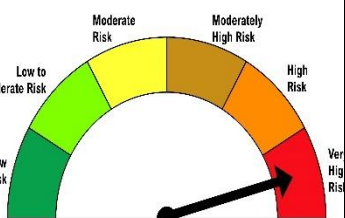
MUTUAL FUND

SCHEME INFORMATION DOCUMENT

SECTION I

DSP SILVER ETF

(An open ended exchange traded fund replicating/tracking domestic prices of silver)

Scrip Code	BSE	543572
	NSE	SILVERADD
This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.)
- Portfolio diversification through asset allocation. - Silver exposure through investment in physical silver *Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH

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

Continuous Offer for units at NAV based prices

Name of Mutual Fund	:	DSP Mutual Fund
Name of Asset Management Company	:	DSP Asset Managers Private Limited
CIN of Asset Management Company	:	U65990MH2021PTC362316
Name of Trustee Company	:	DSP Trustee Private Limited
CIN of Trustee Company	:	U65991MH1996PTC100444
Addresses of the entities	:	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400021
Website of the entities	:	www.dspim.com

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

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

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

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

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

This Scheme Information Document is dated November 29, 2024.

BSE Disclaimer: BSE Limited (“the Exchange”) has given vide its letter dated December 16, 2021 permission to DSP Mutual Fund to use the Exchange’s name in this SID as one of the Stock Exchanges on which this Mutual Fund’s Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to DSP Mutual Fund. The Exchange does not in any manner i) warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or ii) warrant that this scheme’s unit will be listed or will continue to be listed on the Exchange; or iii) take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund; and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of DSP Silver ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

NSE Disclaimer: As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5393 dated December 16, 2021, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	DSP Silver ETF
II.	Category of the Scheme	Exchange Traded Funds (ETFs)
III.	Scheme type	An open ended exchange traded fund replicating/tracking domestic prices of physical silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.)
IV.	Scheme code	DSPM/O/O/OET/22/02/0051
V.	Investment objective	The scheme seeks to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. There is no assurance that the investment objective of the Scheme will be achieved
VI.	Liquidity/listing details	<u>Liquidity Details:</u> On the Exchange The units are proposed to be listed on Stock Exchange to provide liquidity through secondary market. The units of the Scheme can be bought / sold on all trading days on the National Stock Exchange of India Limited and or BSE Limited or any other stock exchange where the Scheme is proposed to be listed. The price of the Units in the secondary market on the Stock Exchange(s) will depend on demand and supply at that point of time. The AMC will appoint at least two Market Maker(s) who are the member of Stock Exchange to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote in the market. Directly with the Mutual Fund The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Market Makers / and Large Investors as prescribed. Further, in terms of clause 3.6.2.2 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024 (SEBI Master Circular), investor other than Market Makers and Large Investors can also directly approach AMC for redemption of units for transaction of upto INR 25 Cr. (Twenty Five crores) if: Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. The above instances shall be tracked by the AMC on an ongoing basis and incase if any of the above mentioned scenario arises the same shall be disclosed on the website of the AMC i.e. http://www.dspim.com

		<u>Listing details:</u> The units of DSP Silver ETF are listed on National Stock Exchange of India Limited and or BSE Ltd.
VII.	Benchmark (Total Return Index)	As per AMFI Tier I benchmark - Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.) Justification - The same has been chosen as the Scheme will invest in Silver and Silver related instruments. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme. Second Tier benchmark- Not applicable
VIII.	NAV disclosure	The NAVs of the Scheme will be calculated by the Mutual Fund on each Business Day and will be made available 9.00 a.m. on the following Business Day. The information on NAVs of the Scheme may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website www.amfiindia.com and on www.dspim.com. Indicative NAV (iNAV): The AMC shall also calculate indicative NAV and will be updated during the market hours on its website www.dspim.com. Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers / Large Investors. Indicative NAV(iNAV) shall be disclosed on Stock exchange(s), where the units will be listed, on continuous basis during the trading hours iNAV disclosed for the Scheme may either be static or dynamic depending upon the availability of the underlying price. For transactions by Market Makers / large investors directly with the AMCs, intra-day NAV based on the executed price at which the securities representing the underlying index are purchased / sold will be applicable. Further Details in Section II.
IX.	Applicable timelines	Timeline for dispatch of redemption proceeds - 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. 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.
X.	Plans and Options	Presently the Scheme does not offer any Plans/Options under the Scheme. The AMC/Trustee reserves the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.

XI.	Load Structure	Exit Load: For Creation Unit Size: No Exit load will be levied on redemptions made by Market Makers / Large Investors directly with the Fund in Creation Unit Size. For other than Creation Unit Size: Nil The Units of DSP Silver ETF in other than Creation Unit Size cannot be directly redeemed with the Fund. These Units can be redeemed (sold) on a continuous basis on the Stock Exchange during the trading hours on all trading days. The Trustee / AMC reserve the right to change / modify the exit load on a future date on prospective basis
XII.	Minimum Application Amount/switch in	During NFO: This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption. On continuous basis: Directly with Fund: Market Makers: Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. Large Investors: With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. On the Exchange - The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.
XIII.	Minimum Additional Purchase Amount	Directly with Fund: Market Makers: Market Makers can directly purchase in blocks from the fund in "Creation unit size" on any business day. Large Investors: Large Investors can directly purchase in blocks from the fund in "Creation unit size" on any business day subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. On the Exchange - The units of the Scheme can be purchased in minimum lot of 1 unit and in multiples thereof.
XIV.	Minimum Redemption/switch amount	Directly with Fund: Market Makers:

		Market Makers can directly redeem in blocks from the fund in “Creation unit size” on any business day. Large Investors: Large Investors can directly redeem in blocks from the fund in “Creation unit size” on any business day subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. On the Exchange - The units of the Scheme can be sold in minimum lot of 1 unit and in multiples thereof.
XV.	New Fund Offer Period This is the period during which a new scheme sells its units to the investors.	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVII.	Segregated portfolio/side pocketing disclosure	The Scheme is not enabled for segregated portfolio.
XVIII	Swing pricing disclosure	Swing pricing framework is not applicable.
XIX.	Stock lending/short selling	The Scheme will not engage in stock lending/ short selling.
XX.	How to Apply and other details	Investors can only buy and sell units of ETF from the secondary market of BSE and NSE just like buying and selling of equity shares on the exchange. Investors except Market Makers for more than Rs 25 crores can directly approach the Fund House for buying and selling of units. Please refer further details in section II.
XXII.	Investor services	Contact details for general service requests: Investors may contact any of the AMC's Investor Service Centers or call on Toll Free number 1800-208-4499 or 1800-200-4499 for any queries. E-mail: service@dspim.com Contact details for complaint resolution: Mr. Prakash Pujari Investor Relations Officer DSP Asset Managers Private Limited, Natraj, Office Premises No. 302, 3rd Floor, M V Road Junction. W. E. Highway, Andheri (East), Mumbai - 400069, Tel.: 022 - 67178000 Stock Exchange Transactions: For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange.

XXIII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not applicable.
XXIV.	Special product/facility available during the NFO and on ongoing basis	Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) Systematic Withdrawal Plan (SWP) are not available under this Scheme.
XXV.	Weblink	Link for TER for last 6 months and Daily TER- https://www.dspim.com/mandatory-disclosures/ter Link for scheme factsheet- https://www.dspim.com/downloads?category=Information%20Documents&sub_category=Factsheets

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

- (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) A confirmation that 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 Silver ETF approved by them is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: November 29, 2024
Place: Mumbai

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

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances, it is anticipated that the asset allocation of the Scheme shall be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Silver and Silver Related Instruments*	95%	100%
Cash and Cash Equivalents@	0%	5%

*Includes physical silver and other silver related instruments which may be permitted by Regulator from time to time. Exchange Traded Commodity Derivatives (ETCDs) having silver as the underlying shall be considered as 'silver related instrument'.

@Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days, TREPS, Treasury Bills, Government securities, repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	Nil	-
2.	Exchange Traded commodity Derivatives	Upto 10%	Clause 12.26 of the SEBI Master Circular
3.	Equity Derivatives for non- hedging purposes	Nil	-
4.	Securitized Debt	Nil	-
5.	Debt Instruments with SO / CE rating	Nil	-
6.	Foreign Securities / ADR / GDR	Nil	-
7.	ReITS and InVITS	Nil	-
8.	Debt Instruments with special features (AT1 and AT2 Bonds)	Nil	-
9.	Tri-party repos (including Reverse repo in T-bills / G-sec)	Upto 5%	-
10.	Other / own mutual funds	Nil	-
11.	Repo/ reverse repo transactions in corporate debt securities	Nil	-
12.	Credit Default Swap transactions	Nil	-
13.	Covered call option	Nil	-
14.	Short Selling	Nil	-
15.	Short term deposits	Refer Note 1	Clause 12.16 of SEBI Master Circular

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

Note 1:

Pending deployment of funds of a Scheme in securities in terms of investment objectives of the Scheme a mutual fund can invest the funds of the Scheme in short term deposits of scheduled commercial banks in terms of clause 12.16 of SEBI Master Circular:

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

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

Cumulative gross exposure:

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

Portfolio rebalancing:

The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. Where the portfolio is not rebalanced within 7 Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action. However, at all times the portfolio will adhere to the overall investment objectives of the Schemes.

CHANGE IN INVESTMENT PATTERN

The Scheme, out of the funds allocated shall primarily invest in Silver (includes physical Silver and other Silver related instruments which may be permitted by Regulator from time to time) and shall invest in cash and cash equivalent, only to the extent necessary to meet the liquidity requirements for honoring repurchase / redemptions / expenses. In view of the nature of the Scheme, the asset allocation pattern as indicated above may not change, except in line with the changes made in SEBI (MF) Regulations, from time to time.

B. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations and the disclosures as made under the section, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. In Silver and Silver-related instrument(s) as notified by SEBI from time to time.
2. Exchange Traded Commodity Derivatives (ETCDs) with silver as underlying
3. Cash and cash equivalents.
4. The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations.

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme will track its Underlying Index and will use a “passive” approach to endeavor to achieve scheme’s investment objective. The AMC does not make any judgments about the investment merit of underlying assets nor will it attempt to apply any economic, financial or market analysis. Since the scheme is an exchange traded fund, the scheme will only invest in silver & silver related securities constituting the underlying index.

Since the scheme is an exchange traded fund, it will endeavor that at no point of time the scheme will deviate from the index.

Investment in Derivatives instruments

Exchange Traded Commodity Derivatives (ETCDs):

The scheme may participate in Exchange Traded Commodity Derivatives (“ETCDs”) with silver as underlying up to 10% of the net asset value of the Scheme. However, the limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle.

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.

For detailed derivative strategies, please refer to SAI.

PORTFOLIO TURNOVER POLICY

Portfolio Turnover measures the volume of trading that occurs in a Scheme’s portfolio (silver and silver related instruments) during a given time period. The Scheme is an open-ended Exchange Traded Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis through Stock Exchange(s) or Market Makers and Large Investors. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any. However, it will be the endeavor of the Fund Manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the Scheme and the purchase/ redemption transactions on an ongoing basis in the Scheme.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Benchmark (Total Returns Index): Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.)

Justification for the Benchmark: The same has been chosen as the Scheme will invest in Silver and Silver related instruments. Thus, the composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme.

E. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age	Tenure	Educational Qualifications	Brief Experience	Other Scheme managed
Mr. Ravi Gehani	33 years	2 Years 2 months (Managing from August 2022)	MMS - Finance, MET Institute of Management, Mumbai B.Com, University of Mumbai, Mumbai	Over 09 years of experience as under: Apr-2022 - Present, Manager, DSP Mutual Fund. March 2017 - Apr 2022 - Assistant Manager, Muthoot Exim Pvt Ltd. Handled various roles in Bullion Price Risk, Products and Operations. April 2015- January 2016- Analyst, Investor Relations- S-Ancial Global Solutions Pvt Ltd. March 2013 - August 2014- Trader, Commodities- Latin Manharlal Commodities Pvt Ltd. Worked as commodities trader.	DSP Gold ETF, DSP Multi Asset Allocation Fund

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING EXCHANGE TRADED FUNDS (ETFs) OF THE MUTUAL FUND?

List of existing ETFs:

1. DSP NIFTY 1D Rate Liquid ETF
2. DSP Nifty 50 Equal Weight ETF
3. DSP Nifty Midcap 150 Quality 50 ETF
4. DSP Gold ETF
5. DSP Nifty Bank ETF
6. DSP Nifty 50 ETF
7. DSP Nifty PSU Bank ETF
8. DSP Nifty Private Bank ETF
9. DSP Nifty IT ETF
10. DSP BSE Sensex ETF
11. DSP Nifty Healthcare ETF
12. DSP BSE Liquid Rate ETF
13. DSP Nifty Top 10 Equal Weight ETF

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

G. HOW HAS THE SCHEME PERFORMED

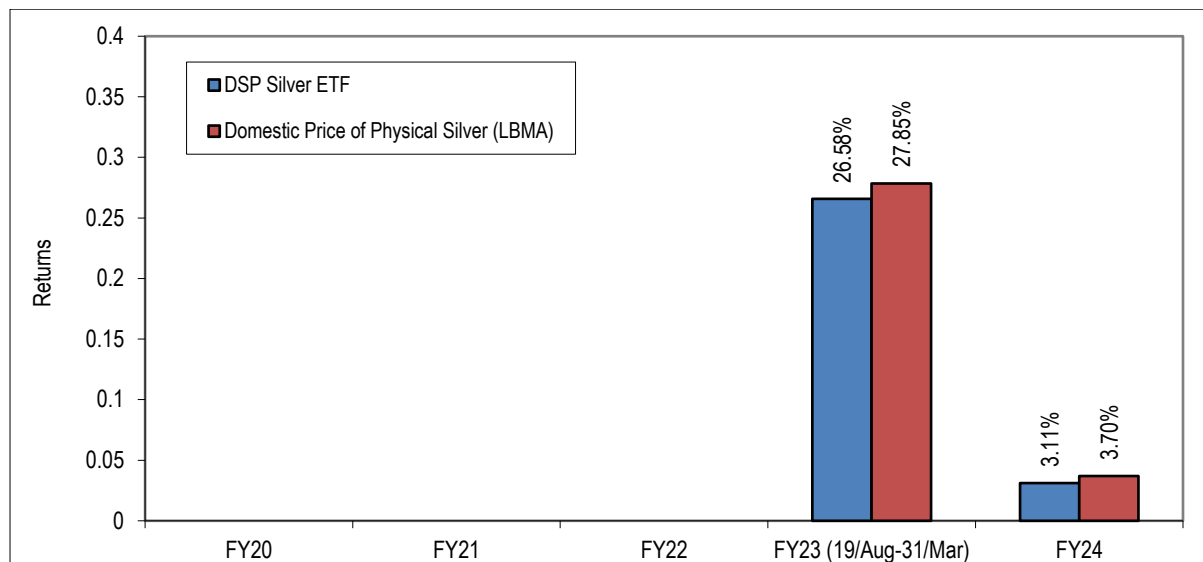
a. Compounded Annualised Returns as of September 30, 2024

Period	DSP Silver ETF	Domestic Price of Physical Silver (LBMA)
Last 1 Year	23.79%	25.16%
Last 3 Year	--	--

Last 5 Year	--	--
Since Inception	23.61%	24.98%
Nav/ Index value	87.7520	89,537.00
Date of allotment	19-Aug-22	

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. All benchmark returns are computed basis on Total Return Index.

b. Absolute Returns



Returns are 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)- Website link- <https://www.dspim.com/mandatory-disclosures/top-10-issuer-and-sector-allocation>
- Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme- <https://www.dspim.com/invest/mutual-fund-schemes/exchange-traded-funds/silver-etf/dslvr-direct-growth>
- Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- Portfolio Turnover Rate- Nil
- Aggregate investment in the Scheme by:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Concerned scheme's Fund Manager(s) Ravi Gehani	1182.000	87.7520	103722.86

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 SEBI Master Circular and AMFI Best Practice Guidelines circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', 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. However, as per the said guidelines, ETFs are exempted from the purview of the aforesaid regulations and guidelines.

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.

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

Valuation of Physical Silver:

Physical silver will be valued basis the market price of silver in the domestic market and will be marked to market daily. The market price of silver in the domestic market on any Business Day would be derived as under:

1. The silver held shall be valued at the AM fixing price of LBMA in US dollars per troy ounce having a fineness of 999.0 parts per 1000, subject to the following:
 - a. it will be adjusted for conversion to metric measures as per standard conversion rate if required;

- b. further adjustment for conversion of US dollars into Indian rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
- c. it will be further adjusted for the below additions -
 - I. transportation charges and other charges viz. Insurance, fixing charges, etc. that may be incurred in procuring such silver from London to the place where it is physically stored; &
 - II. notional customs duty and applicable taxes and levies that may be incurred to procure silver from London to the place where it is physically stored;

Provided that the additions under clause (c) may be made on the basis of a notional premium that is charged for delivery of silver to the place where it is physically stored.

Provided further that where the silver held by a Scheme is of a greater fineness, the relevant LBMA prices of AM fixing shall be considered as the reference price under this sub-paragraph.

Ongoing price for subscription (purchase)/ redemption (sale) by investors through various modes:

I. Through Stock Exchange(s):

a. For Subscription through Stock Exchange(s):

All categories of investors may purchase the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof at the prevailing listed price. The transactions (trading) in the Stock Exchange(s) shall be subject to the Regulations, Bye laws and Rules applicable to the Stock Exchanges and its clearing house respectively. The trading members shall be responsible for delivering the units to the demat account of the investors on successful completion of settlement. Investors are advised to contact their trading members to understand the various cut-off times to meet their fund pay-in obligations for ensuring successful settlement of their transactions.

b. For Redemption through Stock Exchange(s):

All categories of investors may sell the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof.

II. For subscription / redemption of units directly with mutual fund in cash:

Mutual Fund will allow subscription / redemption of units from Market Makers (MM) / Large Investors (LI) (subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) on any Business Day in Creation Unit size at Applicable NAV, subject to applicable exit load; if any. Currently there is no Exit Load. However, transaction charges payable to Custodian/Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds.

a. For Subscription of units in Creation Unit size for Cash:

- AMC shall allow cash purchases of units in Creation Unit Size by MM/LI. They shall make creation request to the AMC where upon the AMC will arrange to purchase the underlying physical silver.
MM/LI may submit an application for the purchase of units in Creation unit size to the AMC on any business day, based on Intra-day NAV (based on the actual execution price of the underlying portfolio) by payment of requisite cash as determined by AMC by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.
- On receipt of confirmation of purchase by the AMC on behalf of MM/LI, AMC will instruct the Registrar & Transfer Agent the total number of units to be created & upon realization of the requisite cash, the creation of units will be at the Applicable NAV.

b. For Redemption of units in Creation Unit size for Cash:

- Also, AMC provides for cash redemption of units in Creation Unit Size by MM/LI. On receipt of such redemption requests, AMC will arrange to sell physical silver on behalf of the MM/LI. Accordingly, the sale proceeds of physical silver after adjusting necessary charges / costs & exit load, if any will be remitted to the MM/LI.
- The redemption price for redemption of units in Creation Unit Size will be based on the Applicable NAV and transaction costs, if any on the date of redemption request..
- Redemption proceeds will be dispatched to MM/LI within 10 Business days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The role of AMC is of a facilitator to the Market Makers/Large Investors to purchase /sell Silver on their behalf for the purpose of creating /redeeming units of the scheme in Creation Unit Size.

The Fund may from time to time change the size of the Creation Unit size in order to equate it with marketable lots of underlying instruments.

III. For subscription / redemption of units directly with mutual fund using portfolio deposit and cash component:

Portfolio Deposit: will be in predefined quantity (i.e. weighing 30 Kg) & in multiples of 30 Kg & purity (fineness) of 999 parts per 1000 (99.9%) of physical silver. The quantity & purity (fineness) of physical silver will be defined & announced by the AMC from time to time.

Cash Component: represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio Deposit.

The Creation Unit size will be 30,000 units and in multiples of 1 unit thereof.

No kind of credit facility would be extended during creation of units. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments.

a. For Subscription of units in Creation Unit size with Portfolio Deposit and Cash Component:

- 1) MM/LI may submit an application for purchase of units in Creation Unit Size to the AMC on any Business Day.
- 2) By submitting the application, the MM/LI agree to transfer (deposit) the Portfolio Deposit (i.e. physical silver) and / or the cash component in the scheme's account.
- 3) MM/LI are required to transfer (deposit) the Portfolio Deposit (i.e. physical silver) to the Custodian, while the balance Cash Component, if any has to be paid to the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) or National Electronic Funds Transfer (NEFT) or any other (electronic) mode as may be decided by AMC from time to time.
- 4) As per the agreement with Custodian for physical silver, Custodian will accept physical silver only if it is in compliance with the good delivery norms of LBMA and such other documents that the Custodian may require from time to time so as to adequately indicate the purity of the Silver deposited with it.
- 5) On having credited the scheme's account with silver deposits in the physical form, Custodian will confirm to the AMC of vaulting of silver and in turn AMC will instruct the Registrar & Transfer Agent, the total number of units to be created & upon realization of Cash Component, the creation of units will be at the Applicable NAV of the scheme.

For Redemption of units in Creation Unit size with Portfolio Deposit and Cash Component:

- 1) The procedure by which an MM/LI can redeem units of the scheme in Creation unit size will mirror the procedure for the subscription of units in creation unit size as above.

- 2) MM/LI may make a redemption request to the AMC for redemption of units in Creation Unit size on any business day in a duly filled redemption form.
- 3) The request for redemption by MM/LI needs to be enclosed with the delivery order used in the depository system duly acknowledged by the DP with whom the MM/LI has a depository account stating the number of units transferred to the scheme's DP account.
- 4) The redemption price for redemption of units in Creation Unit Size will be based on the applicable NAV and transaction charges, if any on the date of redemption request.
- 5) The delivery of physical silver to MM/LI will be made at the location communicated by the AMC/Custodian within the jurisdiction of Mumbai. The expenses associated with taking physical delivery of silver will have to be borne by the MM/LI.
- 6) Cash Component, if any, of the Redemption proceeds will be despatched to MM/LI within 10 Business days of the date of redemption, subject to confirmation with the depository records of the Scheme's DP account.

The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC.

Note:

1. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on AMC's website.
2. Transaction handling charges include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges and such other charges that the mutual fund may have to incur in the course of cash subscription/redemption or accepting the Portfolio Deposit or for giving a portfolio of securities as consideration for a redemption request. Such transaction handling charges shall be recoverable from the transacting Market Maker or Large Investor.
3. The Portfolio Deposit and / or Cash Component for DSP SILVER ETF may change from time to time.
4. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying securities.
5. The scheme shall meet its expenses out of the cash held & in case, the cash is insufficient to meet the expenses, the scheme may be required to sell the Portfolio Deposit to meet the Scheme expenses resulting into Portfolio Deposit being lower than the units allotted under the scheme.
6. AMCs shall facilitate in-kind creation and redemption of units of Scheme by MMs on a best effort basis.

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. The NFO expenses of floating the Scheme were borne by the AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 1.00% of the daily average 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 exchange traded fund:

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

Notes to Table 1:

^In addition to expenses as permissible under Regulation 52 (6), 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.

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

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

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

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

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

GST on investment and advisory fees:

- a) AMC may charge GST on investment and advisory fees of the Scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).

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

Others:

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

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

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

C. Disclosure relating to changes in TER:

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

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

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

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

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

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

Sr No.	Expense Heads	% p.a. of daily net assets (Estimated p.a.)
(i)	Investment Management and Advisory Fees	Upto 1.00%
(ii)	Audit Fee/Fees and expenses of trustees*	
(iii)	Custodial fees	
(iv)	Registrar & Transfer Agent (RTA) Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
(v)	Marketing & Selling expense including agent commission and statutory Advertisements	
(vi)	Cost related to investor communications	
(vii)	Cost of fund transfer from location to location	
(viii)	Cost towards investor education & awareness (at least 0.01 percent)	
(ix)	Brokerage & transaction cost pertaining to distribution of units	
(x)	Goods & Services Tax on expenses other than investment and advisory fees	
(xi)	Goods & Services Tax on brokerage and transaction cost	
(xii)	Brokerage & transaction cost over and above 0.12 percent and 0.05 percent for cash and derivative market trades, respectively.	
(a)	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)	Upto 1.00%
(b)	Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)	Up to 0.30%

*The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. It has been decided by the Trustee to charge the Trusteeship Fees in proportion to the net assets of each of the Scheme of the Mutual Fund. The Trustee reserves the right to change the method of allocation of Trusteeship fees for the Scheme, from time to time. The goods and service tax on Investment Management and Advisory fees will depend on the total amount charged as Investment Management and Advisory fees. Currently it is chargeable at 18% on Investment Management and Advisory Fees.

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

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

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

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

Particulars	NAV p.u. in Rs.	%
(A) Opening NAV at the beginning of the year	100.00	
(B) Annual income accrued to the scheme	15	15%
(C) Annual expense charged by the scheme	1.75	1.75%
(D) Closing NAV at the end of the year (D=A+B-C)	113.25	
(E) Net annual return to investors (E=D-A)	13.25	13.25%

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

D. LOAD STRUCTURE

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

Type of Load	Load chargeable (as % age of NAV)
Exit	Nil

The units of the scheme are compulsorily traded in dematerialized form, and hence, there shall be no entry/exit load for the units purchased or sold through stock exchanges. However, the investor shall have to bear costs in form of bid/ask spread or brokerage or such other cost as charged by his broker for transacting in units of the scheme through secondary market

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

- (i) Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum shall be circulated to all the distributors/brokers so that the same can be attached to SID and KIM 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.

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.

Example of computation of Cash Component for Creation / Redemption of Units in Creation Unit Size

The Creation Unit is made up of 2 components i.e. Portfolio Deposit and Cash Component. The Portfolio Deposit will be determined by the Fund. The Portfolio Deposit will be physical Silver and will be for 30 kg and in multiples of 30 kg. *During buying or selling, for a concerned transaction, In case of any variation in the weight of the silver bar (away from 30 kg), same shall be adjusted in the cash component i.e. higher weight will reduce cash component and lower weight will increase cash component for the concerned investor.* The value of Portfolio Deposit will change due to changes in the prices during the day.

The Cash Component will be arrived in the following manner:

Subscription through portfolio deposit		Amounts
Number of Units subscribed in Creation Unit	A	30,000.00
Applicable NAV per Unit for subscription through portfolio deposit	B	Rs.61.50
Value of one Creation Unit (including cash component)	C	Rs. 18,45,000
Previous day closing price per gram of Domestic price of Silver	D	Rs. 60
Portfolio deposit (weight of silver bars)	E	30.50 kg
Value of Portfolio Deposit (silver bars of 30.50 kg)	F	Rs. 18,30,000
Other charges applicable (including depository, transaction charges and taxes)	G	1,180
Cash Component receivable from investor (Applicable for this transaction) # (C-F+G)	H	Rs.16,180
Redemption through portfolio deposit		Amounts
Number of Units redeemed in Creation Unit	A	30,000.00
Applicable NAV per Unit for redemption through portfolio deposit	B	Rs.61.50
Value of one Creation Unit redeemed (including cash component)	C	Rs. 18,45,000

Previous day closing price per gram of Domestic price of Silver	D	Rs. 60
Portfolio deposit transferred to investor (weight of silver bars)	E	30.50 kg
Value of Portfolio Deposit transferred (silver bars of 30.50 kg)	F	Rs. 18,30,000
Other charges applicable (including depository, transaction charges and taxes)	G	1,180
Cash Component payable to investor (Applicable for this transaction) # (C-F+G)	H	Rs.16,180

The above is just an example to illustrate the calculation of cash component.

Cash Component will vary depending upon the actual charges incurred like Custodial Charges and other incidental charges for creating units.

E. TRACKING ERROR & TRACKING DIFFERENCE

TRACKING ERROR:

Tracking Error may arise due to reasons including but not limited to the following: -

- Expenditure incurred by the fund.
- The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- Execution of large buy / sell orders
- Transaction cost (including taxes and insurance premium) and recurring expenses
- Realization of Unit holder's funds

It will be the endeavor of the fund manager to keep the tracking error as low as possible. The tracking error i.e. the annualized standard deviation of the difference in daily returns between physical silver and the NAV of Silver ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on daily basis on the website of DSP Mutual Fund and on the website of AMFI.

In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark.

TRACKING DIFFERENCE:

Tracking Difference is defined as the annualized difference of daily returns between the index and the NAV of the ETF Schemes.

Tracking difference of the Scheme shall be disclosed on the website of the AMC i.e. www.dspim.com and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

SECTION II

I. Introduction

A. Definitions/interpretation

DEFINITIONS

Business Day/Working Day	A day other than: (1) Saturday and Sunday; (2) a day on which the National Stock Exchange / BSE is closed (3) a day on which the Sale and Redemption of Units are suspended The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion.
Creation Date	The date on which DSPSETF Units are created
Creation Unit Size	Creation Unit is fixed number of units of the Scheme, which is exchanged against a predefined quantity and purity (fineness) of physical silver called the “Portfolio Deposit” and a “Cash Component” or cash of equivalent value. The Portfolio Deposit and Cash Component are defined as follows: Portfolio Deposit: Portfolio Deposit consists of physical silver which will be of predefined quantity and purity (fineness) as announced by the AMC from time to time. Cash Component: Cash component represents the difference between the applicable net asset value (NAV) of a creation unit size and the market value of the Portfolio deposit. The Portfolio Deposit and Cash Component may change from time to time due to change in NAV and will be decided and announced by AMC. The Creation Unit size for the scheme shall be 30,000 units and in multiples of 1 unit thereof. For redemption of units it is vice versa i.e. fixed number of units of Scheme are exchanged for Portfolio Deposit and/ or Cash Component of the Scheme. The Portfolio Deposit and/ or Cash Component will change from time to time due to change in NAV and will be announced by the AMC on its website. The Fund may also allow Cash subscription /redemption of the Scheme in in creation unit size by Market Makers and large investors. The Creation Unit size may be changed by the AMC at their discretion and the notice of the same shall be published on AMC’s website.
Custodian	Deutsche Bank AG, Mumbai branch, acting as custodian to the Schemes, or any other Custodian who is approved by the Trustee.
DSPSETF/Scheme	DSP Silver ETF
Scheme Information Document/SID	This document issued by DSP Mutual Fund, offering Units of DSP Silver ETF.

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

ABBREVIATIONS & INTERPRETATIONS

In this SID the following abbreviations have been used:

AMC:	Asset Management Company	NAV:	Net Asset Value
AMFI :	Association of Mutual Funds in India	NEFT:	National Electronic Funds Transfer
AML:	Anti-Money Laundering	NFO:	New Fund Offer
ASBA:	Application Supported by Blocked Amount	NRI:	Non-Resident Indian
AOP:	Association of Person	NRE:	Non Resident External
BSE:	BSE Ltd.	NRO:	Non Resident Ordinary
BSE StAR MF:	BSE Stock Exchange Platform for Allotment and Repurchase of Mutual Funds	NSE / National Stock Exchange:	National Stock Exchange of India Ltd.
CAS:	Consolidated Account Statement	NSDL:	National Securities Depository Limited
CAMS:	Computer Age Management Services Ltd.	OTC:	Over the Counter
CDSL:	Central Depository Services (India) Limited	OTM:	One Time Mandate
DFI:	Development Financial Institutions	POA:	Power of Attorney
DP:	Depository Participant	PIO:	Person of Indian Origin
ECS:	Electronic Clearing System	PMLA:	Prevention of Money Laundering Act, 2002
EFT:	Electronic Funds Transfer	POS:	Points of Service
FIRC:	Foreign Inward Remittance Certificate	PSU:	Public Sector Undertaking
FPI:	Foreign Portfolio Investor	RBI:	Reserve Bank of India
FATCA:	Foreign Account Tax Compliance Act	RTGS:	Real Time Gross Settlement
DP:	Depository Participant	SEBI:	Securities and Exchange Board of India
HUF:	Hindu Undivided Family	SI:	Standing Instructions
iNAV	Indicative Net Asset Value	STT:	Securities Transaction Tax
IMA:	Investment Management Agreement	SCSB:	Self-Certified Syndicate Bank
ISC:	Investor Service Centre	TREPs:	Tri-Party Repos
IDCW:	Income Distribution cum Capital Withdrawal	UBO:	Ultimate Beneficial Ownership
KYC:	Know Your Customer	STT:	Securities Transaction Tax
MFSS:	Mutual Fund Service System	MFU:	MF Utilities India Pvt. Ltd.

INTERPRETATION

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

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

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

B. Risk factors

Scheme specific risk factors:

The specific risk factors related to the Scheme include, but are not limited to the following:

- **Market Risk:** The value of the Units relates directly to the value of the silver held by the Scheme and fluctuations in the price of silver could adversely affect investment value of the Units. The factors that may affect the price of silver, inter alia, include demand & supply, economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements, movement/trade of silver that may be imposed by RBI, trade and restrictions on import/export of silver or silver jewellery etc. Hence the investor may also lose money due to fluctuation in the prices of the silver. The returns from physical silver may underperform returns from any other asset class. Price volatility in Silver as a commodity may be much higher because of the industrial use of it. The commodity also goes through different business cycle according to demand situation arising from specific industries. Silver as a commodity is very different from Gold. While Gold is considered as the most defensive bet and has act as safe haven to an investor the same may not be the case with silver.
- **Asset Class Risk:** The returns from the types of Securities in which the Scheme invests may underperform 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.
- **Liquidity Risk:** Trading in units of the scheme on the Exchange may be halted because of market conditions or for reasons that in view of the Exchange authorities or SEBI, trading in units of the scheme is not advisable. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules as applicable from time to time. There can be no assurance that the requirements of the exchange/s necessary to maintain the listing of units of the scheme will continue to be met or will remain unchanged.

The Mutual Fund scheme has to sell silver only to bullion bankers/ traders who are authorized to buy silver. Though, there are adequate number of players (commercial or bullion bankers) to whom the Fund can sell silver. However, the Fund may have to resort to distress sale of silver if there is no or low demand for silver to meet its cash needs of redemption or expenses. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day

The Lack of an Active Trading Market

Although the units are listed and traded on the exchange, there can be no guarantee that an active trading market for the units will be maintained. If you need to sell your Shares at a time when no active market for them exists, the price you receive, assuming that you are able to sell them, likely will be lower than the price you would receive if an active market did exist.

Withdrawal from Participation by Market Makers May Affect the Liquidity of Units

If one or more Market Makers withdraws from participation, it may become more difficult to create or redeem Creation Units, which may reduce the liquidity of the Units. Such circumstances may be more pronounced in market conditions of increased volatility. If it becomes more difficult to create or redeem Creation Units, the correlation between the price of the Units and the NAV may be affected, which may affect the trading market for the Units.

- **Regulatory Risk:** Any changes in trading regulations by the stock exchange (s) or SEBI may affect the ability of Market Maker/ Large Investor to arbitrage resulting into wider premium/

discount to NAV. Any changes in any other regulation relating to import and export of silver or silver jewellery (including customs duty, sales tax and any such other statutory levies) may affect the ability of the scheme to buy/sell silver against the purchase and redemption requests received.

- **Passive Management of Investments:** Scheme shall follow a passive investment strategy. The scheme's performance may be affected by the general price decline in the silver prices. The scheme shall invest in Silver regardless of their investment merit. The scheme does not aim to take any defensive position in case of falling markets.
- **Active Market:** Although the scheme is proposed to be listed on exchange, there can be no assurance that an active secondary market will be developed or maintained. The AMC and the Trustees will not be liable for delay in trading of Units on Stock Exchange due to the occurrence of any event beyond their control. For an investor in less than creation unit size, exchange quotes may not be always available.
- **Risks associated with handling, storing and safekeeping of physical silver:** There is a risk that part or all of the Scheme's silver could be lost, damaged or stolen. Access to the Scheme's silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.

Tracking Error and Tracking Difference: The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying benchmark due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying benchmark and regulatory policies which may affect the AMCs/schemes ability to achieve close correlation with the underlying benchmark. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, time to reallocate the portfolio subsequent to changes in the underlying benchmark etc. The Fund Manager will endeavour to keep the tracking error as low as possible.

“Tracking Error” i.e. the annualised standard deviation of the difference in daily returns between physical silver and the NAV of Silver ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on daily basis on the website of the AMC and AMFI.

“Tracking Difference” is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return).

Tracking Error & Tracking Difference may arise including but not limited to the following reasons: -

- a) Expenditure incurred by the fund.
- b) Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- c) Securities trading may halt temporarily due to circuit filters.
- d) Disinvestments to meet redemptions, recurring expenses, etc.
- e) Execution of large buy / sell orders
- f) Transaction cost (including taxes and insurance premium) and recurring expenses
- g) Realisation of Unit holders' funds
- h) Accounting for indirect taxes including tax reclaims
- i) SEBI Regulations (if any) may impose restrictions on the investment and/or disvestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error

It will be the endeavor of the fund manager to keep the tracking error as low as possible. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the benchmark.

In case of unavoidable circumstances in the nature of force majeure which are beyond the control of the AMCs, the tracking error may exceed 2%, and the same shall be brought to the

notice of the Board of DSP Trustee Private Limited ('Trustees') with the corrective actions taken by the AMC, if any.

- **Redemption Risk:** Investors may note that even though this is an open ended scheme, the Scheme would repurchase units in creation unit size only. Thus, if the unit holding is less than the creation unit size then it can be sold only through the secondary market on the exchange where the units are listed, subject to rules and regulations of the Stock Exchange. The AMC will appoint Market Makers (MMs) to provide liquidity for the units of Silver ETFs in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote (buy and sell quotes) in the market. Further, the price received upon redemption of units may be less than the value of the silver represented by them.

The market price of the ETF unit like any other listed security is largely dependent on two factors viz. the intrinsic value of the unit (or NAV) and demand and supply of the units in the market. Sizeable demand or supply of the units in exchange may lead to market price of the units to quote at premium or discount to NAV. Hence, the units of the scheme may trade above or below the NAV. However, given that the investors can transact with AMC directly beyond the creation unit size of the scheme there should not be a significant variation (large premium or discount) and it may not sustain due to the arbitrage opportunity available.

The silver price reflects the prices of silver at a point in time, which is the price at close of business day. The scheme, however, may trade these securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of silver.

- Investments by the Scheme are subject to availability of silver. If favorable investment opportunities do not exist or opportunities have notably diminished, the scheme may suspend accepting fresh subscriptions.
- The Units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.
- Conversion of underlying physical silver into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.
- **Currency Risk:** The formula for deriving the NAV of the units of the scheme is based on the imported (landed) value of the silver, which is computed by multiplying international market price by US Dollar value. Hence the value of NAV or silver will depend upon the conversion value and attracts all the risk associated with such conversion.
- **Physical silver:** There is a risk that part or all of the Scheme's silver could be lost, damaged or stolen. Access to the Scheme's silver could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment in units.
- **Indirect taxation:** For the valuation of silver by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.
- During the process of creation or redemption of the Scheme in creation unit size, the AMC will source or sell the physical silver from a counterparty. The price at which the silver is bought or sold at will include a spread also, apart from cost price of the silver, taxes and other transaction cost. Thus cost may vary depending on the source from which silver is bought or sold, due to different cost being charged by the counterparty. This varying buying or selling cost will impact the cost at which units are created for the investor or redeemed for the investor. AMC will most likely be passing on all the cost associated with buying and selling of the physical silver, including spread, transaction cost, taxes etc. on to the investor/investors.

This will impact the per unit cost realized by the investor in case of creation or redemption directly with the AMC.

- The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on silver (like Futures) for rebalancing, holding, creation of fresh units or redemption of existing units for the Scheme. The use of derivatives may affect the performance of the scheme and tracking error. It may also impact the value at units are created or redeemed by the scheme.
- **Counter party Risk:** There is no Exchange for physical silver in India. The Mutual Fund may have to buy or sell silver from the open market, which may lead to counter party risks for the Mutual Fund for trading and settlement.

Risks Related to the Custody of Silver

The Custodian is responsible for the safekeeping of the silver bullion and also facilitates the transfer of silver bullion into and out of the vault. Although the Custodian is a market maker, clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the ETF is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its silver bullion custody operations in order to keep the silver bullion secure. The Custodian is responsible for loss or damage to the silver only under limited circumstances. The AMC does not insure its silver (Underlying silver of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the silver held by the Custodian on behalf of the Trust.

- **Operational Risks:** Silver Exchange Traded Funds are relatively new products and their value could decrease if unanticipated operational or trading problems arise. Silver Exchange Traded Fund, an open ended Exchange Traded Fund, is therefore subject to operational risks. The scheme may not be able to acquire or sell the desired number of units of silver due to conditions prevailing in the market, such as, but not restricted to circuit filters on the silver ETF (if any), liquidity and volatility in silver prices. The units of the scheme will be compulsorily issued in dematerialised form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control. Further, Investors may note that buying and selling units on stock exchange requires the investor to engage the services of a broker and are subject to payment of margins as required by the stock exchange/ broker, payment of brokerage, securities transactions tax and such other costs.

The NAV of the units of Silver ETF are determined based on the formula as prescribed by the SEBI, whereas the actual price in the market may be different from the value of silver at based on the prescribed formula. This may lead to a condition where the NAV is too different from the domestic market price of silver. In such cases the trustees reserves the right to delay or suspend the buy/sell transactions.

A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business day and hence NAV for the said day shall not be available to the Investors.

Actual or perceived disruptions in the processes used to determine the LBMA Silver Price, or lack of confidence in that benchmark, may adversely affect the return on your investment in the scheme (if any).

The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances/ unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.

Governments, central banks and related institutions, own a significant portion of the aggregate world silver holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world silver prices, the price of Units of the Scheme will be adversely affected.

If the process of creation and redemption of Baskets encounters any unanticipated difficulties or is materially restricted due to any illiquidity in the market for physical silver, the possibility for arbitrage transactions by Market Makers, intended to keep the price of the ETF units closely linked to the price of silver may not exist and, as a result, the price of the ETF units may fall or otherwise diverge from NAV

- Conversion of underlying physical silver into the Units of the Scheme may attract capital gain tax depending on acquisition cost and holding period.
- **Risk associated with Lending of physical Silver:**

The physical silver lending activity by Scheme will have the inherent probability of collateral value drastically falling in time of strong downward market trends resulting in inadequate value of collateral. It is also possible that the borrowing party and / or the approved intermediary may suddenly suffer severe business setback and become unable to honor its commitments. This along with a simultaneous fall in value of collateral would render potential loss to the Scheme. Also the risk could be in the form of non-availability of ready physical silver for sale, during the period physical silver is lent. Physical silver would be lent if permitted by the concerned regulatory authorities in India.

Risk of Substantial Redemptions in ETFs:

The Scheme(s) at times may receive large number or large value of direct redemption requests as per the provision of the SID.

The liquidity of underlying investments may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances beyond the influence of the AMC. The inability of the Scheme to sell intended securities due to liquidity & settlement problems, could cause delay for processing the large number of direct redemptions. The Trustee, in the general interest of the Unit holders of the Schemes offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Working Day depending on the total "Saleable Underlying Stock" available with the Fund.

Risk associated with favorable taxation of certain scheme in India:

- In any event beyond the control of AMC if the scheme is not able to invest the minimum % of the threshold that it is required to invest in eligible asset classes as per the domestic income tax regulation and rule, the benefit of lower tax, if any, on income distribution or capital gains may not be available to the Unit Holders.
- The summary of tax implications given in the taxation section (Units and Offer Section) is based on the existing provisions of the tax laws. The current taxation laws may change due to change in the domestic Tax Act or any subsequent changes / amendments in Finance Act / Rules / Regulations. Such change may entail a higher tax to the scheme or to the investors by way of any tax as made applicable thus adversely impacting the scheme.
- The investor is requested to consult their tax counsel for detail understanding of the tax laws and the risk factor associated with such tax laws.

Risk Factors associated with investments in passive schemes:

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

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

Risks pertaining to transacting in listed units of scheme /ETFs:

- i. **Absence of Prior Active Market:** Although the Scheme is listed on Stock Exchange, there can be no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the Units of the Scheme would be infrequent.
- ii. **Trading in Units may be Halted:** Trading in the Units of the Schemes on Stock Exchange may be halted because of market conditions or for reasons that in view of Stock Exchange or SEBI, trading in the Units of the Schemes are not advisable. In addition, trading of the Units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange and SEBI circuit filter rules. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of the Units of the Schemes will continue to be met or will remain unchanged.
- iii. **Units of the Schemes May Trade at Prices Other than NAV:** The Units of the Schemes may trade above or below their NAV. The NAV of the Schemes will fluctuate with changes in the market value of the holdings of the Schemes. The trading prices of the Units of the Schemes will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Schemes. However, given that Units of the Schemes can be created and redeemed in Creation Units directly with the Fund, it is expected that large discounts or premiums to the NAV of Units of the Schemes will not sustain due to arbitrage opportunity available.
- iv. **Other Risk related to listed units:** The units will be issued only in dematerialized form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the mutual fund during the liquidity window depend upon the confirmations to be received from depository (ies) on which the mutual fund has no control.

Investors may note that the scheme would only repurchase units from the Market Makers & Large Investors in eligible Creation Unit Size. Thus unit holdings less than the eligible Creation Unit Size can only be sold through the secondary market on the exchanges

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. However, units of the Scheme can only be subscribed in demat mode. Moreover, transactions

conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

Any changes in trading regulations by Stock Exchange or SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.

Risk Factors associated with investments in Cash and Cash Equivalents:

- **Price-Risk or Interest-Rate Risk:** Cash and cash equivalents run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing 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, Cash and cash equivalents in this scheme are 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.
- **Liquidity or Marketability Risk:** This refers to the ease with which a security can be 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.
- **Reinvestment Risk:** Investments in cash and cash equivalents may carry reinvestment risk as interest rates prevailing on the interest or maturity due dates may differ from the original coupon of the bond. Consequently, the proceeds may get invested at a lower rate.
- **Pre-payment Risk:** Certain cash and cash equivalents give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.

Risk factors associated with investment in Tri-Party Repo:

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

Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD) of various commodities:

The Scheme may invest in commodities markets as permitted under various regulations and may therefore have investment exposure to the commodities markets and one or more sectors of the commodities markets, which may subject the Scheme to greater volatility than investments in

traditional securities, such as stocks and bonds. Volatility in the commodities markets may be caused by changes in overall market movements, domestic and foreign political and economic events and policies, war, acts of terrorism, changes in domestic or foreign interest rates and/or investor expectations concerning interest rates, domestic and foreign inflation rates, investment and trading activities of mutual funds, hedge funds and commodities funds, and factors such as drought, floods, weather, livestock disease, embargoes, tariffs and other regulatory developments, or supply and demand disruptions. Because the Scheme's performance is linked to the performance of volatile commodities, investors should be willing to assume the risks of potentially significant fluctuations in the value of the Scheme's shares.

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

The AMC within the regulatory guidelines and room given in Scheme information document, may use derivative on commodities (like Futures and Options). The use of derivatives may affect the performance of the scheme

Systemic risks which may be witnessed while trading in Indian Commodities Market are Liquidity risk, Price risk in terms of volatility, Exchange Risk and counterparty risks.

- i. **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- ii. **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrage can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
- iii. **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.
- iv. If the Commodities futures position passes its last square off date or the 'Intention' is missed to be provided before the Delivery Intention period, the buyer or the seller will be allocated delivery of the commodity. Thus, there emerges a risk of holding goods in physical form at the warehouses. Though the commodity is inclusive of insurance cost, there is a small deductible in each claim which is not payable by the Insurance company.

C. RISK MITIGATION STRATEGIES

Risk associated with Cash and Cash Equivalents:

The scheme will invest in securities as per the intended allocation and thus this risk are low as compared to other risk mentioned above. The AMC will endeavor to minimize the Liquidity Risk, Interest Rate Risk, Reinvestment Risk.

Risks associated with Silver:

Price risk: The investments will follow the underlying price of Silver and therefore the level of portfolio volatility would be same as that of the underlying Silver price. The investment managers will ensure that the portfolio allocation to the securities is as per the allocation allowed by the scheme document.

Liquidity risk: Silver is a globally traded commodity and thereby liquid. There are also designated Authorized Participants who facilitate liquidity on the exchange

Event risk/Custody Risk: There is a risk that part or all of the physical Silver belonging to the Scheme could be lost, damaged or stolen. In order to ensure safety, the said Silver will be stored with custodian in its vaults. Silver held by custodian is also insured. The custodian will insure/cover all such risks.

Tracking error & Tracing Difference Risk: While the objective of the Scheme is to closely track the price of Physical Silver, the performance may not be commensurate with the Price of Silver on any given day or over any given period. Such variations are commonly referred and measure as the tracking error or tracking difference. Tracking errors or Tracking difference may cause the scheme to generate returns which are not in line with the performance of the underlying benchmark and may arise from a variety of factors including but not limited to:

- a. Expenditure incurred by the fund.
- b. Available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, for corporate actions or otherwise.
- c. Securities trading may halt temporarily due to circuit filters.
- d. Disinvestments to meet redemptions, recurring expenses, etc.
- e. Execution of large buy / sell orders
- f. Transaction cost (including taxes and insurance premium) and recurring expenses
- g. Realisation of Unit holders' funds
- h. Accounting for indirect taxes including tax reclaims
- i. SEBI Regulations (if any) may impose restrictions on the investment and/or disinvestment activities of the Scheme. Such restrictions are typically outside the control of the AMC and may cause or exacerbate the Tracking Error.

AMC would monitor the tracking error or Tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible and within the permissible limits. However, this may vary due to the reasons mentioned above or any other reasons that may arise and particularly when the markets are very volatile. However, there can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error or tracking difference relative to performance of the Underlying benchmark.

II. Information about the scheme:

A. Where will the scheme invest

Subject to the Regulations and the disclosures as made under the section “How the Scheme will allocate its Assets”, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Equity related Instruments - Equity Related Instruments include convertible debentures, convertible preference shares, dividend warrants, warrants carrying the right to obtain equity shares, equity derivatives and such other instrument as may be specified by the Board from time to time
2. Repos & Reverse Repos - Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price. The transaction results in collateralized borrowing or lending of funds.
3. TREPS - TREPs is a money market instrument that enables entities to borrow and lend against sovereign collateral security. The maturity ranges from 1 day to 90 days and can also be made available upto 1 year. Central Government securities including T-bills are eligible securities that can be used as collateral for borrowing through TREPs.
4. Treasury Bills - Treasury bills (T-bills) are short-term government securities issued at a discount to their face value and mature within one year. They do not pay periodic interest but provide returns by maturing at their full face value, with the difference between the purchase price and the maturity value representing the investor's earnings. T-bills are considered low-risk investments due to government backing.
5. Government Securities - Securities created and issued by the Central Government and/or a State Government (including Treasury Bills) or Government Securities as defined in the Government Securities Act, 2006, as amended or re-enacted from time to time.
6. Exchange Traded Commodity Derivatives (ETCDs) - Exchange-Traded Currency Derivatives (ETCDs) are financial instruments traded on regulated exchanges that derive their value from underlying commodities. ETCDs provide a transparent, standardized, and regulated way to gain exposure to commodities, with benefits like reduced counterparty risk and increased liquidity compared to over-the-counter (OTC) derivatives.
7. Investment in Short Term Deposits - Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

Applicable guidelines/other details where the scheme will invest:

Investment in Short-Term Deposits-

Pending deployment of funds of the Scheme, the AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, subject to the following conditions issued by clause 12.16 of SEBI Master Circular

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

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

Exchange Traded Commodity Derivatives (ETCDs):

The scheme may participate in Exchange Traded Commodity Derivatives ("ETCDs") with silver as underlying up to 10% of the net asset value of the Scheme. However, the limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle.

The Commodity derivatives are instruments designed to give exposure to the commodity market. Multi Commodity Exchange provides derivatives for bullion, base metals, energy, agri commodities etc. These contracts have varied maturities. The pricing of a commodity derivative is the function of the underlying commodity.

Illustration on Exchange Traded Commodity Derivatives (ETCDs):

1) Commodity Futures

Trade date	30-Oct
Expiry	04-Mar
Current market price/ 1kg	₹ 62,000
Lot size in kg	30 kg
Lot value / contract value	₹ 18,60,000
Margin	10%
Margin Value	₹ 1,86,000
Trade / position	Buy Commodity
Quantity	1 lot
Buy price per 1 kg	₹ 62,000
Sell trade date	30-Nov
Sell price per 1 kg	₹ 70,000
Gain/Loss per 1 kg	₹ 8,000
Gain/ Loss per Lot or contract value	₹ 2,40,000

2) Commodity Options

Trade date	30-Oct
Expiry	23-Feb
Corresponding futures contract	04-Mar
Current future price/ 1kg	₹ 62,000
Strike Price	₹ 62,000
Call option premium per / 1 kg	₹ 3,000
Trade / position	Buy strike 62,000 CE
Lot size in kg	30 kg
Buy price per 1 kg	₹ 3,000
Sell trade date	20-Jan
Futures price on 20-Jan per 1 kg	₹ 68,000
62000 strike CE price on 20-Jan per 1 kg	₹ 8,000
Gain/Loss per 1 kg	₹ 5,000
Gain/ Loss per Lot or contract value	₹ 1,50,000

B. What are the investment restrictions?

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

- The corpus of the Scheme shall be invested only in silver or silver related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honoring repurchases or redemptions, as disclosed in this Scheme Information Document
- The Mutual Fund shall buy and sell physical silver/securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities/ silver and in all cases of sale, deliver the securities/ silver.
Provided that, the Mutual fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.
Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- Participation of mutual funds in ETCDs shall be subject to the following:
 1. The Fund may participate in ETCDs in India, except in commodity derivatives on 'Sensitive Commodities'
 2. ETCDs having Silver as the underlying, shall also be considered as 'silver related instrument' for Silver Exchange Traded Funds (Silver ETFs).
 3. The Scheme shall not invest in physical goods except in 'silver through Silver ETFs. However, as the Scheme participating in ETCDs may hold the underlying goods in case of physical settlement of contracts, in that case the Fund shall dispose of such goods from the books of the Scheme, at the earliest, not exceeding the timeline prescribed below:
 - a) For Silver and Silver related Instruments: - 180 days from the date of holding of physical goods.
 4. The scheme may participate in the ETCDs as 'client' and shall be subject to all the rules, regulations and instructions, position limit norms, etc. as may be applicable to clients, issued by SEBI and Exchanges from time to time. The position limits at mutual fund level be as applicable to 'Trading Members'.
 5. The cumulative gross exposure through Physical silver and Silver related Instrument, Cash and Cash Equivalent, Exchange Traded Commodity Derivatives and such other securities/assets as may be permitted by the SEBI from time to time subject to regulatory approvals, if any should shall not exceed 100% of the net assets of the scheme.
 6. The Scheme shall not have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs, at any point of time.
 7. The AMC shall not onboard Foreign Portfolio Investors (FPIs) in the Scheme investing in ETCDs until FPIs are permitted to participate in ETCDs.
 - Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance any loans for any purpose.
 - The Scheme shall not invest in a fund of funds scheme.
 - The scheme shall not invest in Credit Default Swaps.
 - The Scheme shall not invest in foreign securities.
 - The Scheme shall not invest in Securitised Debt.
 - The Scheme shall not engage in short selling.
 - The Scheme shall not engage in Repo Transactions in Corporate Debt Securities
 - The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.
 - Pursuant to Regulation 44(6) of SEBI (MF) Regulations, 1996, silver exchange traded fund scheme shall be subject to the following investment restrictions:

- (a) the funds of any such scheme shall be invested only in silver or silver related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in the offer document; and
- (b) pending deployment of funds in accordance with clause (a), the mutual fund may invest such funds in short-term deposits of scheduled commercial banks.

8. As per clause 3.3.2.3 & 3.3.2.4 of SEBI Master Circular, Investment in ETCDs having silver as the underlying by Silver ETFs will be subject to following conditions:

- The exposure to ETCDs having silver as the underlying shall not exceed 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle.
- The cumulative gross exposure of Silver ETFs shall not exceed 100% of the net assets of the scheme
- Before investing in ETCDs having silver as the underlying, mutual funds shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year
- The physical silver shall be of standard 30 kg bars with fineness of 999 parts per thousand (or 99.9% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards.

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

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

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

C. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme, in terms of clause 1.14 of SEBI Master Circular:

- (i) Type of Scheme: An open ended scheme replicating/ tracking domestic prices of silver
- (ii) Investment Objective:
 - a) Main Objective - Please refer "Highlights/Summary of the Scheme"
 - b) Investment pattern - Please refer "How will the Scheme allocate its assets?"
- (iii) Terms of Issue:
 - a) Liquidity provisions such as listing, repurchase, redemption. Please refer, "Highlights/Summary of the Scheme"
 - b) Aggregate fees and expenses charged to the Scheme. Please refer, "Annual Scheme Recurring Expenses."
 - c) Any safety net or guarantee provided - Not applicable.

In accordance with Regulation 18(15A) read with 25(26) of the SEBI (MF) Regulations and clause 1.14.1.4 of SEBI Master Circular, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fees and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit Holders 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 atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

D. Index methodology

Not Applicable

E. Principles of incentive structure for market makers

AMC does not intend to provide any performance based incentive to its Market Maker. However, performance based incentives structure as and when provided to Market Makers shall be charged to the Scheme within the maximum permissible limit of TER and the appropriately disclosure in this regard shall be made.

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

Not applicable

G. Other Scheme Specific Disclosures:

Listing and transfer of units	<u>Listing of units:</u> The Units of the scheme has been listed on National Stock Exchange of India Limited and BSE Ltd and/or any recognised stock exchanges as may be decided by AMC from time to time. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s). The AMC will appoint Market Makers to provide liquidity in secondary market on an ongoing basis. The Market Maker(s) would offer daily two-way quote (buy and sell quotes) in the market. Transfer of Units In accordance with clause 14.4.4 of SEBI Master circular, units of all DSP Silver ETF which that are held in demat form, will be transferable and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time. If a person becomes a holder of the Units consequent to operation of law, or upon enforcement of a pledge, the transfer may be effected in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, provided the transferee is otherwise eligible to hold the Units.
Dematerialization of units	The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of the ETF will be required to have a beneficiary 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 directly from the fund in Creation Unit Size. In case the demat details are not mentioned in the application or the mentioned details are incorrect

	/ incomplete/illegible/ambiguous, such applications will be rejected. The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
IDCW Policy	Not Applicable
Allotment (Detailed procedure)	• All cases where clear funds have not been identified or received for whatsoever reasons, including technical clearing reasons, will not be considered for allotment and the amount will be refunded to the investor in due course. The AMC will not entertain any claims of allotment or compensation in such cases. • 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. • Allotment to NRIs/FPIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. As the Stock Exchange(s) do not allow trading of fractional units, Units will be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount will be refunded to the investor. • The Units issued by the AMC shall be credited by the Registrar to the investors' beneficiary account with the DP as per information provided in the application form and information of allotment will be accordingly sent by the Registrar. • The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by him/her/it for purchase of Units. Allotment confirmation: As the units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form, the statement provided by the Depository Participant will be equivalent to the account statement. Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.
Refund	If application is rejected, refunds will be completed within 5 Business Days from the transaction date for all cases where the remitter details are available. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be

	paid by the AMC. Refunds will be made through electronic modes such as RTGS, NEFT, Direct Credits & Cheques as applicable.
Who can invest (This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.)	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: • Resident Adult Individuals either singly or jointly (not exceeding three) • Minors through parent/legal guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions) • Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required) • Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions • NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis • Foreign Portfolio Investors (FPI) as defined in Regulation 2(1) (h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014 • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organisations • International Multilateral Agencies approved by the Government of India • Non-Government Provident/Pension/Gratuity funds as and when permitted to invest • Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996 • Others who are permitted to invest in the Scheme as per their respective constitutions • The scheme of the Mutual Fund, subject to the conditions and limits prescribed in SEBI (MF) Regulations and/or by the Trustee, AMC or Sponsors (The AMC shall not charge any fees on such investments). • The AMC (No fees shall be charged on such investments). Applicability and provisions of Foreign Account Compliance Act (FATCA) For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. www.dspim.com
Who cannot invest	<u>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme</u> United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not

	invest in units of any of the Schemes of the Fund and should note the following: - No fresh purchases/additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund. However, subscription (including systematic investments) and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee Company from time to time shall be accepted. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to reject the transaction request or redeem with applicable exit load and TDS or reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. - For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions, subject to the abovementioned conditions, may be rejected. - In case the AMC/Fund subsequently 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.
How to Apply and other details	- Investors intending to trade in Units of the Scheme, will be required to provide demat account details in the application form, as mentioned under 'Dematerialisation'. - Please refer to the SAI and Application form for further details and the instructions. - Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or can be downloaded from our website www.dspim.com The application form duly filled and signed by the Market Makers/Large Investors should be submitted at the Head Office of AMC. In case it is submitted at any AMC Branches, such branch shall facilitate in processing the transaction through the Head Office. - Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as 'official point of Acceptance of Transaction'.

	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and account number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not applicable
Restrictions, if any, on the right to freely retain or dispose of units being offered.	In the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order. Restriction on Redemption of Units of the Scheme 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: - Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security; - 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; - Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 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. When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied: - No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction. - Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.
Cut off timing for subscriptions/ redemptions/ switches	In case of Purchase / Redemption directly with Mutual Fund: (By Market Makers and Large Investors): The Cut-off time for receipt of valid application for Subscriptions and Redemptions is 3.00 p.m. However, as the Scheme is an Exchange

	Traded Fund, the Subscriptions and Redemptions of Units would be based on the Portfolio Deposit and Cash Component as defined by the Fund for that respective Working Day. Pursuant to clause 3.6.2.3(b) of SEBI Master Circular, the requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time shall not be applicable for direct transaction with AMCs in ETFs by Market Makers and other eligible investors. Settlement of Purchase/Sale of Units of the Scheme on Stock Exchange: Buying/Selling of Units of the Scheme on Stock Exchange is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities paying day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out. If an investor has bought Units, he should give standing instructions for “Delivery-In” to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE"s/ BSE"s Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give “Delivery Out” instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CM-BP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc. Rolling Settlement As per the SEBI’s circular dated September 7, 2021, the rolling settlement on T+1 on optional basis shall come into force with effect from January 01, 2022. The same is applicable for all trades from January 27, 2023 onwards. The Pay-in and Pay-out of funds and the Units will take place within 1 working days after the trading date. Day Activity: <table border="1"> <tr> <td data-bbox="694 1971 798 2031">T</td><td data-bbox="798 1971 1544 2031">The day on which the transaction is executed by a trading member</td></tr> </table>	T	The day on which the transaction is executed by a trading member
T	The day on which the transaction is executed by a trading member		

	T+1	Confirmation of all trades including custodial trades by 7.30 a.m.
	T+1	Processing and downloading of obligation files to brokers/custodians by 1.00 p.m.
	T+1	Pay-in of funds and securities by 10.50 a.m. for funds and 10:30 am for Securities
	T+1	Pay out of funds and securities by 3 p.m./ as and when received from Exchange
While calculating the days from the Trading day (Day T), weekend days (i.e. Saturday and Sundays) and stock exchange / bank holidays are not taken into consideration.		
Minimum amount for purchase/redemption/switches	On an Ongoing basis the transaction requests (applicable for Market Makers/Large Investors) can be submitted at the head office of the AMC. In case the applications are received at any of the branch offices of the AMC, such branch office shall facilitate in sending the transaction requests to the head office of the AMC. On The Exchange: Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the Stock Exchange on which the Units are listed. Subscriptions made through Stock Exchanges will be made by specifying the number of Units to be subscribed and not the amount to be invested. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof. Directly from the Fund: The Scheme offers for subscriptions/redemptions only for Market Makers and Large Investors (subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) in "Creation Unit Size" on all Business Days. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of Units of the Scheme including the Cash Component and transaction handling charges, if any, will have to be borne by the Market Maker/Large Investor. The Fund creates/redeems Units of the Scheme in large size known as "Creation Unit Size". Each "Creation Unit" consists of 30,000 Units of DSP Silver ETF. The value of the "Creation Unit" is the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 30,000 Units of the Scheme and/or subscribed in cash equal to the value of said predefined units of the Scheme. The Portfolio Deposit and Cash Component for the Scheme may change from time to time. The subscription/redemption of Units of the Scheme in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by cash. The Fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments. Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is	

	greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. However, the aforementioned threshold of INR 25 Cr. shall not apply to investors falling under the following categories (until such time as may be specified by SEBI/AMFI): - Schemes managed by Employee Provident Fund Organisation, India; - Recognised Provident Funds, approved Gratuity funds and approved superannuation funds under Income Tax Act, 1961.
Accounts Statements	Under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996, the AMC/ RTA is required to send consolidated account statement for each calendar month to all the investors in whose folio transaction has taken place during the month. Further, SEBI vide its circular ref. no. CIR/MRD/DP/31/2014 dated November 12, 2014, in order to enable a single consolidated view of all the investments of an investor in Mutual Fund and securities held in demat form with Depositories, has required Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts. However, if the investor wishes to opt for physical copy may request for the same.
IDCW	The Scheme does not offer any Plans/ IDCW Options for investment. The AMC/Trustee reserves the right to introduce Plan(s)/Option(s) as may be deemed appropriate at a later date.
Redemption	The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three Working Days from the date of acceptance of redemption or repurchase. Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number. Investor/s or /Unit Holder/s are requested to note that any one of the following documents shall be submitted by the investor/s or /Unit Holder/s, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form: - Original cancelled cheque having the First Holder Name printed on the cheque [or] - Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or] - Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]

	d. Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or] e. Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information. Where such additional documents are not provided for the verification of bank account for redemption or IDCW payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and IDCW payments. For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.
Delay in payment of redemption / repurchase proceeds/dividend	The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three Working Days from the date of redemption or repurchase. In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid period, Interest for the period of delay in transfer of redemption or repurchase shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase. Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of unclaimed redemption and IDCW amounts shall be in terms of clause 14.3 of SEBI Master Circular. For further details, please refer SAI.
Disclosure w.r.t investment by minors	Note: For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points. - The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/ folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered. - Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. - Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like - Birth certificate of the minor, or - School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or - Passport of the minor, or - any other suitable proof should be attached with the application form. - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided. - If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

	f. Payment towards subscription/investment through any mode in units of the schemes of Fund shall be accepted from the bank account of the minor, bank account of the parent or legal guardian of the minor, or from a joint bank account of the minor with parent or legal guardian. g. All redemption proceeds shall be credited only in the verified bank account of the minor or a joint bank account of the minor with the parent or legal guardian after completing all KYC formalities. A minor Unit Holder, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card, KYC details and such other details as may be asked by AMC from time to time to enable the Registrar to update records and allow the minor turned major to operate the account in his own right. Further, all other requirement for investments by minor and process of transmission shall be followed in line with clause 17.6 of SEBI Master Circular read with SEBI Circular dated May 12, 2023 as amended from time to time.
Trading 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, 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. 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. 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.
Payment details	The CTS enabled 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. 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. 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.

Nomination	Since the units of the scheme will be issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme.
Process for change of address	As units would be in demat mode, the procedure for change in address would be as determined by the depository participant. 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.
Non acceptance of third party payment	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.
Requirement Of Minimum Investors In The Scheme	Being an open-ended Exchange Traded Fund, the guidelines issued by SEBI vide clause 6.11 of SEBI Master circular regarding Minimum Number of Investors in Scheme and that no single investor should account for more than 25% of the corpus of the scheme shall not be applicable to this Scheme.
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. Since the units shall be 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.

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

Half yearly Disclosures Portfolio (This is a list of securities where the corpus of each Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)	In case of unit holders whose email address are registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website and website of AMC on or before the 10th day of succeeding month. The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder. Refer to AMC website (link- https://www.dspim.com/mandatory-disclosures/portfolio-disclosures), AMFI website (link-
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	https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure) for further details.
Half Yearly Financial Results	The Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on www.dspim.com and the advertisement in this regards will be published by the Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated. Refer to AMC website (link- https://www.dspim.com/mandatory-disclosures/fund-financials), AMFI website (link- https://www.amfiindia.com/research-information/other-data/accounts-data) for further details.
Annual Report	Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website www.dspim.com and on the website of AMFI www.amfiindia.com. Annual Report or Abridged Summary will also be sent by way of e-mail to the investors who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year. In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unit holders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers. Unit holders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unit holders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. www.dspim.com The advertisement in this reference will be published by the Fund in all India editions of at least two daily newspapers, one each in English and Hindi. Investors are requested to register their e-mail addresses with Mutual Fund. Refer to AMC website (link- https://www.dspim.com/mandatory-disclosures/annual-reports), AMFI website (link- https://www.amfiindia.com/research-information/other-data/accounts-data) for further details.
Monthly Portfolio Disclosure	The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. www.dspim.com on or before the tenth day of succeeding month. In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly portfolio via email within 10 days from the end of each month. The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder. Refer to AMC website (link- https://www.dspim.com/mandatory-disclosures/portfolio-disclosures), AMFI website (link- https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure) for further details.
Risk-o-meter	In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, in addition to the existing labels relating to levels

	of risk i.e. Low, Low to Moderate, Moderate, Moderately High, High and Very High, the Risk-o-meter shall also be depicted using a colour scheme. In accordance with clause 5.16.1 of the SEBI Master Circular, AMC, based on internal assessment, shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed. b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark. Further, as per Clause 17.4.1.i and 17.4.1.j of the SEBI Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month (For AMC Refer Link- https://www.dspim.com/mandatory-disclosures/portfolio-disclosures) (For AMFI- refer link- https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation) . Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website (For AMC refer link- https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure) (for AMFI - refer Link https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation). Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.
Dashboard	In accordance with clause 5.8.4 of the SEBI Master Circular, the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme. Refer to AMC website (link- https://www.dspim.com/mandatory-disclosures/dashboard) for further details.
Performance disclosure	In accordance with clause 5.9 of the SEBI Master, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The disclosure shall include other scheme AUM and previous day NAV. Refer to AMFI website (link- https://www.amfiindia.com/research-information/other-data/mf-scheme-performance-details) for further details.
Tracking Error & Tracking Difference	Tracking Error: Tracking Error of the Scheme based on past one year rolling data, shall be disclosed on a daily basis, on the website of AMC i.e. www.dspim.com and AMFI. Tracking Difference: Tracking Difference shall be disclosed on the website of the AMC (i.e. www.dspim.com) and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units. Refer to AMC website (link- https://www.dspim.com/invest/mutual-fund-schemes/exchange-traded-funds/silver-etf/dslvr-direct-growth), AMFI website (link- https://www.amfiindia.com/research-information/other-data/tracking_errordata) for further details.
Issuer/Group/Sector Disclosure	The Scheme shall disclose the following on monthly basis:

	i. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme ii. Name and exposure to top 7 groups as a percentage of NAV of the scheme. iii. Name and exposure to top 4 sectors as a percentage of NAV of the scheme. Any change in constituents of the index, if any, shall be disclosed on the AMC website i.e. www.dspim.com on the day of change. Refer to AMC website (link- https://www.dspim.com/invest/mutual-fund-schemes/exchange-traded-funds/silver-etf/dslvr-direct-growth) for further details.
Scheme Document	Summary 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). Website link- https://www.dspim.com/mandatory-disclosures/scheme-summary-document AMFI link - https://www.amfiindia.com/research-information/other-data/scheme-details
Constituents and Methodology of the Index	Updated constituents of the indices and methodology for the Scheme is available on the website of AMC (i.e. www.dspim.com) under Mandatory Disclosure section.
Special Consideration	Investor are requested to read special consideration section in SAI.

C. Transparency/NAV Disclosure

The first NAV will be calculated and declared within 5 Business days from the date of allotment. The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 9:00 a.m. on the following Business Day.

Latest available NAVs shall be available to unitholders through SMS, upon receiving a specific request in this regard. NAV will be calculated and declared on every Business Day, except in special circumstances described under 'Restriction on redemption of units' in the SAI.

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.

Indicative NAV (iNAV):

The AMC shall also calculate indicative NAV and will be updated during the market hours on its website www.dspim.com. Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors.

Indicative NAV(iNAV) shall be disclosed on Stock exchange(s), where the units will be listed, on continuous basis during the trading hours

iNAV disclosed for the Scheme may either be static or dynamic depending upon the availability of the underlying price.

In case of unit holders whose email addresses are registered with the Fund, the AMC shall send monthly/half yearly portfolio via email within 10 days from the end of each month/ half year. The monthly/half yearly portfolio of the Scheme shall be available in a user-friendly and downloadable

spreadsheet format on the AMFI's website www.amfiindia.com and website of the AMC viz. www.dspim.com on or before the 10th day of succeeding month.

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

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

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

D. Transaction charges and stamp duty

Transaction Charges - AMC has discontinued the payment of transaction charges to distributors effective May 01, 2023. Accordingly, no transaction charges shall be deducted from the investment amount given by the investor, for transactions / applications received through the distributors (i.e. in Regular Plan) and full investment amount will be invested in the Scheme.

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

For more details, investors are requested to refer SAI.

E. Associate Transactions

Please refer to Statement of Additional Information (SAI)

F. Taxation

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

The information provided is as per the provisions of the Income-tax Act, 1961 ("the Act"), as amended by the Finance Act, 2024. The information is provided for general information only. It does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes. It is assumed that units of mutual fund are held as capital asset by the investors.

\$Specified Mutual Funds

Particulars	Resident Investors		NRI/PIOs & Other Non-resident Investors other than FPI		FPI Investors		Mutual Fund
	Tax Rates	TDS Rates	Tax Rates	TDS Rates	Tax Rates	TDS Rates	Tax / TDS Rates

Tax on Income Distributed by Mutual Funds	Taxable at normal rates of tax applicable to the assessee	10% (under section 194K)	i.In respect of non-resident non-corporate Taxable at normal rates of tax applicable to the assessee (other than units purchased in foreign currency) ii.In respect of non-resident (not being company) or foreign corporates -20%(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	<u>Redeemed upto 22/07/2024</u> 20% with indexation , (u/s 112) <u>Redeemed on or after 23/07/2024:</u> 12.5% without indexation , (u/s 112)	NIL	<u>Redeemed upto 22/07/2024</u> 20% with indexation , (u/s 112) <u>Redeemed on or after 23/07/2024:</u> 12.5% without indexation , (u/s 112)	<u>Redeemed upto 22/07/2024</u> 20% with indexation, (u/s 195) <u>Redeemed on or after 23/07/2024:</u> 12.5% without indexation, (u/s 195)	10% (u/s 115AD)	NIL	NIL (u/s 10(23D))
Unlisted Units of a Specified Mutual Fund acquired prior to 1 April 2023	<u>Redeemed upto 22/07/2024</u> 20% with indexation , (u/s 112) <u>Redeemed on or after</u>	NIL	<u>Redeemed upto 22/07/2024</u> 10% without indexation and no exchange	<u>Redeemed upto 22/07/2024</u> 10% without indexation and no exchange fluctuation (u/s 195)	10% (u/s 115AD)	NIL	NIL (u/s 10(23D))

	<u>22/07/2024</u> 12.5% without indexation , (u/s 112)		fluctuation (u/s 112) <u>Redeemed on or after 23/07/2024</u> 4: 12.5% without indexation and no exchange fluctuation (u/s 112)	<u>Redeemed on or after 23/07/2024</u> 12.5% without indexation and no exchange fluctuation (u/s 195)			
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. In respect of non-resident corporates : 40% upto 22/07/2024 35% on or after 23/07/2024	30% for non-residents non corporates, In respect of non-resident corporates(u/s 195): 40% upto 22/07/2024 35% on or after 23/07/2024	30% (u/s 115AD)	NIL	NIL (u/s 10(23D))

⁵"Specified Mutual Fund" means a Mutual Fund by whatever name called, where not more than 35 per cent of its total proceeds is invested in the equity shares of domestic companies. Finance Act 2023 has inserted Section 50AA in the Act. As per the said section, with effect from 1 April 2023, gains/losses from units of Specified Mutual Fund would be deemed to be short term capital gain/losses irrespective of the holding period. This is applicable for all such units which are acquired on or after Apr 1, 2023. For units which were acquired prior to that, rates applicable to long term capital gains shall be applicable if the units are held for a period of 36 months or more as on the date of redemption (if redeemed upto 22 July 2024) and 24 months or more (if redeemed on or after 23 July 2024).

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 be applicable to units acquired in case of consolidation of options under any scheme of a mutual fund (in the absence of any specific exemption provision in the 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 (units acquired prior to 1 April 2023)	10%	15%	15%	15%	15%
Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Short Term Capital Gains and Income Distribution	10%	15%	25%	25% [†]	25% [†]
Firms, Local authorities	-	12%	12%	12%	12%
Co-operative societies		7%	7%	7%	12%
Domestic Company		7%	7%	7%	12%
⁺⁺ (New regime under section 115BAA)	-	10%	10%	10%	10%
FII/ FPI, Foreign company	-	2%	2%	2%	5%
Please note surcharge is not applicable in case of TDS deducted on income distributed to resident investors under section 194K					

[†] Finance Act, 2023 has amended surcharge rates for individuals and HUFs or association of persons [other than a cooperative society], or body of individuals, whether incorporated or not, or an artificial juridical person referred to in sub-clause (vii) of clause (31) of section 2 who opt for the new tax regime under section 115BAC. As per the amended section, the maximum rate of surcharge shall be 25% for income computed under section 115BAC of the Income tax Act, 1961 (new tax regime) instead of 37% under normal provisions (Old tax regime). The new tax regime would be the default tax regime from FY 2023-24 onwards.

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

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

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

- (i) name, e-mail id, contact number;
 - (ii) address in the country or specified territory outside India of which the non-resident is a resident;
 - (iii) a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate;
 - (iv) Tax Identification Number of the non-resident in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the non-resident is identified by the Government of that country or the specified territory of which he claims to be a resident.
7. In case of investments by NRIs in closed ended funds during NFO, at the time of redemption of units, TDS will be deducted at the applicable rate. However, in respect of those Unit Holders who have acquired the units on the Stock Exchange post listing of units, the Unit Holders would need to provide a certificate from a Chartered Accountant certifying the details of acquisition of units to the Fund within two days of maturity of the Scheme, so as to enable the Fund to deduct TDS at the applicable rates. In the event of such details not being provided, the Fund would deduct TDS on the redemption proceeds at the highest rate of TDS applicable.
8. For detailed tax implications, please refer to 'SECTION IX - TAX & LEGAL & GENERAL INFORMATION' provided in 'Statement of Additional Information ('SAI')'.

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

H. List of official points of acceptance -

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

I. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority

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

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

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

Sd/-
Shitin D. Desai
Director

Place: Mumbai
Date: November 29, 2024

Collection Bank accounts

Bank Name	Account Title	Account Number	IFSC Code	Branch Details
AXIS BANK	DSP Mutual Fund Collection Account	004010200028875	UTIB0000004	Fort - Mumbai
BANK OF AMERICA	DSP BlackRock Mutual Fund Collection Account	620572559177	BOFA0MM6205	Nariman Point - Mumbai
CITIBANK N.A.	DSP Mutual Fund Collection Account	0014410791	CITI0100000	Fort - Mumbai
CORPORATION BANK	DSP Mutual Fund	510101005897164	CORP0000024	Fort -Mumbai
DEUTSCHE BANK	DSP Mutual Fund Collection Account	0541524000	DEUT0784BBY	Fort - Mumbai
DEVELOPMENT BANK OF SINGAPORE	DSP Mutual Fund	811210050324	DBSS0IN0811	Fort - Mumbai
HDFC BANK LTD	DSP Mutual Fund Collection Account	00600350005982	HDFC0000060	Fort - Mumbai
HSBC BANK	DSP Mutual Fund Collection Account	002-080133-901	HSBC0400002	Fort - Mumbai
ICICI BANK	DSP Mutual Fund Collection Account	000405073887	ICIC0000004	Nariman Point-Mumbai
IDFC BANK LIMITED	DSP Mutual Fund Collection Account	10001378839	IDFB0040101	BKC-Naman Branch
INDUSIND BANK	DSP MUTUAL FUND COLLECTION ACCOUNT	201000052697	INDB0000006	Nariman Point-Mumbai
KOTAK MAHINDRA BANK	DSP Mutual Fund Collection Account	09582540009492	KKBK0000958	Fort - Mumbai
STANDARD CHARTERED BANK	DSP Mutual Fund Collection Account	22505396064	SCBL0036001	Fort - Mumbai
STATE BANK OF INDIA	DSP Mutual Fund Collection Account	00000031773838894	SBIN0011777	Fort - Mumbai
SYNDICATE BANK	DSP Mutual Fund Collection Account	50373050000148	SYNB0005037	Nariman Point - Mumbai
THE SARASWAT CO-OPERATIVE BANK LTD	DSP Mutual Fund Collection A/c	369100100000181	SRCB0000369	Kalina - Santacruz (E)
UNION BANK OF INDIA	DSP BlackRock Mutual Fund	378901010036153	UBIN0537896	Nariman Point - Mumbai
YES BANK	DSP Mutual Fund Collection Account	000180100000630	YESB0000001	Worli - Mumbai

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

Sr No	Location	Address	Board Lines	Fax Nos
1	Ahmedabad	3rd Eye one, Office No 301, 3rd Floor, Opposite Havmor Restaurant, CG Road, Ahmedabad - 380006	91 - 79 - 44105000	91 - 79 - 44105025
2	Bangalore	Raheja Towers , West Wing 26-27, Office no 104-106, 1st Floor, M G Road, Bangalore - 560 001	91 - 80 - 49233500	91 - 80 - 41606535
3	Bhopal	Star Arcade, 3rd Floor, Office No. 302, Plot No. 165-A, 166, Zone-1, M.P. Nagar, Bhopal - 462011	91 - 755 - 6681800	
4	Bhubaneshwar	Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 – A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubneshwar – 751001.	91 - 674 - 2530148	
5	Chandigarh	SCO 2471-2472, 1st Floor, Sector 22C , Chandigarh - 160022.	91-172-6131200	91 - 172 - 6131201
6	Chennai	Office No. 712, 7th Floor, Alpha Wing of Block ‘A’, Raheja Towers, Anna Salai, Mount Road, Chennai – 600002.	91 - 44 - 46532000	91 - 44 - 28416403
7	Coimbatore	A.M.I. Midtown, 3rd Floor, Office No. 25A4, D.B. Road, R.S. Puram, Coimbatore - 641002	91 - 422 - 4022600	91 - 422 - 2222633
8	Goa	CEDMAR APARTMENTS, BLOCK D-A, 3rd Floor, Next to Hotel Arcadia, M G Road, Panjim, Goa - 403001.	91 - 832 - 6741212/ 2420823	91 - 832 - 2420994
9	Guwahati	Bibekananda Complex, 2nd Floor, Near ABC Bus Stand G.S.Road, Guwahati - 781005.	91 - 361 - 2467910 91 - 361 - 3501300	91 - 361 - 2131198
10	Hyderabad	RVR Towers, Office No 1-B, 1st Floor, Door No.6-3-1089/F, Above Reliance Footprint, Rajbhavan Road, Somajiguda, Hyderabad-500082.	91 - 40 - 44105000	91 - 40 - 44105050
11	Indore	Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Opp SBI, Indore - 452001.	91 - 731 - 4763450	
12	Jaipur	Green House, Office No 308, 3rd Floor, Ashok Marg, Above Axis Bank, C- Scheme, Jaipur - 302001.	91 - 141 - 4219300 /9306	-
13	Jamshedpur	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001	0657-6623952	
14	Kanpur	Kan Chambers, Office No 701-702, 7th Floor, 14/113, Civil Lines, Kanpur – 208001.	91 - 512-6680000	91 - 512 - 3025357
15	Kochi	Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001	91 - 484 - 3094000	91 - 484 - 2374105
16	Kolkata	4th Floor, Room No - 41 B Legacy Building ,25A Shakespeare Sarani Kolkata - 700017	91 - 33 - 44442855	91 - 33 - 44442860
17	Lucknow	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow - 226001	91 - 522 - 3502350	NA
18	Ludhiana	SCO-29, 1st Floor. Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001	91 - 161 - 6675100	91 - 161 - 6675100
19	Mangalore	Maximus Commercial Complex, Office No UGI- 5, Light House Hill Road, Mangalore - 575001.	91 - 824 - 4262855	91 - 824 - 4262844
20	Mumbai	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021	91 - 22 - 66578000	-
21	Mumbai - Andheri	302, 3rd Floor ,Natraj , M.V Road Junction , Western Express Highway , Andheri East -Mumbai 400069	91 - 22 - 67177000	91 - 22 - 67177171
22	Nagpur	Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.	91 - 712 - 6694700	
23	Nasik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.	91 - 253 - 6681300	91 - 253 - 6620207
24	New Delhi	219-224, 2nd Floor, Narain Manzil, 23 Barakhamba Road, New Delhi-110001	91 - 11 - 47897855	-
25	Patna	Hari Ram Heritage, Office No. 404, 4th Floor, S.P Verma Road, Patna - 800001.	8657765265	
26	Pune	City Mall, 1st Floor, Unit No. 109- (A,B,C) University Square, University Road, Pune-411007.	91 - 20 - 67635800	91 - 20 - 67635820
27	Rajkot	Hem Arcade, Office No 303, Opposite Swami Vivekanand Statue, Dr Yagnik Road, Rajkot - 360001.	91 - 281 - 7143260	91 - 281 - 6641091
28	Raipur	Office No. SF 18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur-492001	91 - 771- 4205500	-

Sr No	Location	Address	Board Lines	Fax Nos
29	Ranchi	Shrilok Complex, No 106 & 109, 1st Floor, Plot No - 1999 & 2000, 4, Hazaribagh Road, Ranchi - 834 001	9031000973	-
30	Surat	International Trade Centre, Office No G-28, Majura Gate Crossing, Ring Road, Surat - 395002.	91 - 261 - 6915200	91 - 261 - 6915250
31	Vadodara	Naman House, 1st Floor, 1/2 B, Haribhakti Colony, Opposite Race Course Post Office, Race Course, Vadodara – 390 007.	91 - 0265-6700200	91 -0265 - 2341841
32	Visakhapatnam	Office No.304B, VRC Complex, 47-15-14/15, Dwaraka Nagar, Visakhapatnam - 530016.	91 - 891 - 6637727	91 - 891 - 6633181
33	Varanasi	Arihant Complex, D-64/127, C-H, 7th Floor, Sigra, Varanasi - 221010. UP	91-542-6600352	91-542-3045654
34	Trivandrum	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004	91-471-4012138	91-471-4012138
35	Dehradun	NCR Plaza, Office no G-12/A, Ground Floor, No 24-A (New No 112/28), Ravindranath Tagore Marg, New Cantt Road , Hathibarkhala, Dehradun - 248001	91-135-6615225	-
36	Jodhpur	Lotus Tower, Block No E, 1st Floor, Plot No 238, Sardarpura 3rd B Road, Opposite Gandhi Maidan, Jodhpur-342003, Jodhpur Rajasthan	91-291-2620500	
37	Vapi	Office No : 3, 1st Floor, Bhikhaji Regency, Opp. DCB Bank, Vapi - Silvassa Road, Vapi - 396195.	0260-3051531	0260-6640001
38	Agra	First Floor, Shanta Towers, Office No. 12 Block E-14, 16, Sanjay Place, Agra -282002	0562-6600450	
39	Gurugram	Office No 227 & 228, Vipul Agora Mall, Near Sahara Mall, Meharauli Gurgaon Road, Near MG Metro Station, Sector 28, Gurugram, Haryana-122001	0124-4567610	

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

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

CAMS Investor Service Centres and Transaction Points

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
1	Ahmedabad	CSC	111 - 113, 1 st Floor - Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad, Gujarat - 380006	camsahm@camsonline.com	079	26402468	26402469
2	Bangalore	CSC	Trade Centre, 1st Floor, 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka - 560042	camsbgl@camsonline.com		9513759055	
3	Bhubaneswar	CSC	Plot No. 501 / 1741 / 1846, Office No. 203 (2nd Floor), Centre Point, Sriya Talkies Road, Kharvel Nagar, Unit-3, Bhubaneswar, Odisha - 751001	camsbhr@camsonline.com	0674	2380699	
4	Chandigarh	CSC	Deepak Tower, SCO 154 - 155, 1st Floor - Sector 17 - Chandigarh, Punjab - 160017	camscha@camsonline.com	0172	4735028	
5	Chennai	CSC	Ground Floor No. 178 / 10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai, Tamilnadu - 600034	camslb1@camsonline.com	044	28317210	28317220
6	Cochin	CSC	Building Name Modayil, Door No. 39 / 2638, DJ, 2nd Floor, 2A, M.G. Road, Cochin - 682016	camscoc@camsonline.com	0484	2350112	
7	Coimbatore	CSC	No. 1334, Thadagam Road, Thirumurthy Layout, R.S. Puram, Behind Venketeswara Bakery, Coimbatore - 641002	camscbe@camsonline.com	0422	4208642	4208648
8	Durgapur	CSC	Plot No.3601, Nazrul Sarani, City Centre, Durgapur - 713216	camsdur@camsonline.com	0343	2545420	2545430
9	Goa	CSC	Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji Goa, Goa - 403001	camsgoa@camsonline.com		7888080442	
10	Secunderabad (Hyderabad)	CSC	208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana 500 003.	camshyd@camsonline.com	040	48585696	48585697

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

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
23	Pune	CSC	Vartak Pride, 1st Floor, Survey No. 46, City Survey, No. 1477, Hingne budruk, D.P.Road, Behind Dinanath mangeshkar Hospital, Karvenagar, Pune - 411052	camspun@camsonline.com	020	25442922	25442923
24	Surat	CSC	Shop No. G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395002	camssur@camsonline.com	0261	2472216	
25	Vadodara	CSC	103, Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	camsvad@camsonline.com	0265	2330406	
26	Vijayawada	CSC	40 - 1 - 68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada, Andhra Pradesh - 520010	camsvij@camsonline.com	0866	2488047	
27	Visakhapatnam (Vizag)	CSC	Flat No. GF2, D. No. 47 - 3 - 2 / 2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam, Andhra Pradesh - 530016	camsviz@camsonline.com	0891	2791940	
28	Agra	CSC	No. 8, II Floor Maruti Tower Sanjay Place, Agra, Uttarpradesh - 282002	camsagr@camsonline.com	0562	4304088	
29	Ajmer	CSC	AMC No. 423 / 30, Near ChurchOpp T B Hospital, Jaipur Road, Ajmer, Rajasthan - 305001	camsajm@camsonline.com	0145	8003525816	2425814
30	Allahabad	CSC	30/2, A & B, Civil Lines Station Besides, Vishal Mega Mart Strachey Road, Allahabad, Uttarpradesh - 211001	camsall@camsonline.com		9554800010	
31	Alwar	CSC	256A, Scheme No. 1, Arya Nagar, Alwar, Rajasthan - 301001	camsalw@camsonline.com		8875138138	
32	Amaravati	CSC	81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati, Maharashtra, 444601	camsama@camsonline.com	0721	2564304	
33	Amritsar	CSC	3rd Floor, Bearing Unit No. 313, Mukut House, Amritsar - 143001	camsamt@camsonline.com	0183	5009990	3510600
34	Anand	CSC	101, A.P. Tower, B / H, Sardhar Gunj, Next to Nathwani Chambers, Anand, Gujarat - 388001	camsana@camsonline.com	02692	240982	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
35	Asansol	CSC	Block - G, First Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram Asansol, West Bengal - 713303	camsasa@camsonline.com		6295113627	
36	Aurangabad	CSC	2nd Floor, Block No. D - 21 - D - 22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431001	camsaur@camsonline.com	0240	3557446	
37	Belgaum	CSC	Classic Complex, Block No. 104, First Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590006	camsbel@camsonline.com	0831	4810575	
38	Berhampur	CSC	Kalika temple Street, Ground Floor, Beside SBI BAZAR Branch, Berhampur - 760002	camsbrp@camsonline.com	0680	2250401	
39	Bhavnagar	CSC	501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001	camsbha@camsonline.com	0278	2225572	
40	Bhilai	CSC	First Floor, Plot No.3, Block No.1, Priyadarshini Pariswar west, Behind IDBI Bank, Nehru Nagar, Bhilai - 490020	camsbhi@camsonline.com	0788	4050360	
41	Bhilwara	CSC	C/o. Kodwani Associates, Shope No. 211 - 213 2nd floor, Indra Prasth Tower syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara, Rajasthan - 311001	camsbhl@camsonline.com	01482	232290	
42	Bhopal	CSC	Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal, Madhya Pradesh - 462011	camsbhp@camsonline.com	0755	4275591	
43	Bokaro	CSC	1st Floor, Plot No. HE-7 City Centre, Sector 4, Bokaro Steel City, Bokaro, Jharkhand - 827004	camsbkr@camsonline.com	06542	359182	
44	Burdwan	CSC	399, G T Road, Basement, Building Name - Talk of the Town, Burdwan, West Bengal - 713101	camsbdw@camsonline.com	0342	3551397	
45	Calicut	CSC	29 / 97G, 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut, Kerala - 673016	camsclt@camsonline.com	484	4864818	2742276
46	Cuttack	CSC	Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack, Orissa - 753001	camscut@camsonline.com	0671	2303722	

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

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
60	Jalandhar	CSC	144, Vijay Nagar, Near Capital Small Finance Bank, Football Chowk, Jalandhar City, Punjab - 144001	camsjal@camsonline.com	0181	2208736	
61	Jalgaon	CSC	Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon, Maharashtra - 425001	camsjlg@camsonline.com	0257	2224199	
62	Jamnagar	CSC	207, Manek Centre, P N Marg, Jamnagar, Gujarat - 361001	camsjam@camsonline.com	0288	2661941	
63	Jamshedpur	CSC	Tee Kay Corporate Towers, 3rd Floor, S B Shop Area, Main Road, Bistupur, Jamshedpur-831001	camsjpr@camsonline.com	0657	2320015	
64	Jodhpur	CSC	1/5, Nirmal Tower, 1 st Chopasani Road, Jodhpur, Rajasthan - 342003	camsjpd@camsonline.com	0291	2628038	
65	Kolhapur	CSC	2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001	camskhp@camsonline.com	0231	3500024	
66	Kota	CSC	B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007	camskot@camsonline.com	0744	2502555	
67	Kottayam	CSC	1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501	<u>camsktm@camsonline.com</u>		9207760018	
68	Meerut	CSC	108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002	camsmee@camsonline.com	0121	4002725	
69	Moradabad	CSC	H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001	camsmbd@camsonline.com	0591	7965082	
70	Muzaffarpur	CSC	Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001	camsmuz@camsonline.com	0621	2244086	
71	Mysore	CSC	No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009	camsmys@camsonline.com	0821	4053255	
72	Nasik	CSC	First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002	camsnsk@camsonline.com		9607033277	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
73	Nellore	CSC	Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001	camsnel@camsonline.com	0861	2302398	
74	Panipat	CSC	SCO 83 - 84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road , Panipat, Haryana - 132103	camspan@camsonline.com	0180	4069802	
75	Patiala	CSC	No. 35 New Lal Bagh, Opp. Polo Ground, Patiala - 147001	camsptl@camsonline.com	0175	2229633	9814538392
76	Pondicherry	CSC	S - 8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House), Pondicherry - 605001	camspdy@camsonline.com	0413	4900549	8144991861
77	Raipur	CSC	HIG, C - 23 Sector - 1, Devendra Nagar, Raipur, Chattisgarh - 492004	camsrai@camsonline.com	0771	4912040	
78	Rajahmundry	CSC	Door No. 6 - 2 - 12, First Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry, Andhra Pradesh - 533101	camsrmd@camsonline.com	0883	6665531	6560401
79	Rajkot	CSC	Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat - 360001	camsraj@camsonline.com		09773499469	
80	Ranchi	CSC	4, HB Road No. 206, Second Floor, Shri Lok Complex, H B Road, Near Firayalal, Ranchi, Jharkhand - 834001	camsran@camsonline.com	0651	2212133	
81	Rourkela	CSC	Second Floor, J B S Market Complex, Udit Nagar, Rourkela - 769012	camsrou@camsonline.com		9938237542	
82	Salem	CSC	No. 2, First Floor, Vivekananda Street, New Fairlands, Salem, Tamilnadu - 636016	camssal@camsonline.com	0427	4041129	
83	Sambalpur	CSC	C/o. Raj Tibrewal & Associates, Opp. Town High School, Sansarak Sambalpur, Orissa - 768001	camssam@camsonline.com		9438028908	
84	Siliguri	CSC	No.78, Haren Mukherjee Road, First Floor, Beside SBI Hakimpara, Siliguri - 734001	camssil@camsonline.com		9735316555	
85	Tirupur	CSC	1 (1), Binny Compound, Second Street, Kumaran Road, Tirupur, Tamilnadu - 641601	camstrp@camsonline.com	0421	4242134	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
86	Tirunelveli	CSC	No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002	camstrv@camsonline.com	0462	4000780	
87	Trichur	CSC	Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001	camstur@camsonline.com		7558066777	
88	Trichy	CSC	No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018	camstri@camsonline.com	0431	4220862	
89	Trivandrum	CSC	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala	camstvm@camsonline.com	0471	4617690	
90	Udaipur	CSC	No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001	camsudp@camsonline.com	0294	2454567	
91	Valsad	CSC	3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001	camsval@camsonline.com	02632	245239	
92	Varanasi	CSC	Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010	camsvar@camsonline.com		8400890007	
93	Vellore	CSC	Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001	camsvel@camsonline.com	0416	290062	
94	Warangal	CSC	H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001	camswgl@camsonline.com	0870	2970738	
95	Balasore	CSC	B. C. Sen Road, Balasore, Orissa - 756001	camsbbs@camsonline.com	06782	260902	
96	Jammu	CSC	JRDS Heights, Sector 14, Nanak Nagar, Near Peaks Auto Showroom, Jammu Jammu & Kashmir - 180004	camsjmu@camsonline.com	0191	2432601	
97	Ballari	CSC	No. 18 /47 /A, Govind Nilaya, Ward No. 20, Sangankal Moka Road, Gandhinagar, Ballari - 583102	camsbry@camsonline.com		6361070264	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
98	Navsari	CSC	214 - 215, Second Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari, Gujarat – 396445	camsnvs@camsonline.com	02637	236164	
99	Rohtak	CSC	SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124001	camsrok@camsonline.com	01262	257889	
100	Tirupati	CSC	Shop No. 6, Door No. 19 - 10 - 8, (Opp to Passport Office), AIR Bypass Road, Tirupati, Andhra Pradesh - 517501	camstpt@camsonline.com	877	2225056	6302864854
101	Kalyani	CSC	A – 1 / 50, Block A, Kalyani - Nadia Dt, PIN - 741235	camskal@camsonline.com	033	25022720	
102	Bhuj	CSC	Tirthkala First Floor, Opp BMB Bank, New Station Road, Bhuj - Kachchh. 370001	camsbuj@camsonline.com	02832	450315	
103	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	
104	Junagadh	CSC	"Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001	camsjdh@camsonline.com	0285	2633682	
105	Ankleshwar	CSC	Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002	camsakl@camsonline.com	02646	220059	
106	Kollam	CSC	Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006	camsklm@camsonline.com	0474	2742823	
107	Jhansi	CSC	No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001	camsjhs@camsonline.com		9839370008	
108	Aligarh	CSC	City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, Uttar Pradesh - 202001	camsalg@camsonline.com	0571	2970066	
109	Satara	CSC	117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara, Maharashtra - 415002	camssat@camsonline.com		9172055297	
110	Kumbakonam	CSC	No. 28 / 8, First Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam – 612001	camskum@camsonline.com	0435	2403747	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
111	Bhagalpur	CSC	Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812001	camsblp@camsonline.com		9264499905	
112	Bareilly	CSC	F - 62 - 63, Second Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly, Uttarpradesh - 243001	camsbly@camsonline.com	0581	4010464	
113	Akola	CSC	Opp. RLT Science College Civil Lines, Akola, Maharashtra - 444001	camsako@camsonline.com		8208017732	
114	Yamuna Nagar	CSC	124 - B / R, Model Town Yamunanagar, Yamuna Nagar, Haryana - 135001	camsynr@camsonline.com	01732	796099	
115	Deoghar	CSC	S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deoghar, Jharkhand - 814112	camsdeo@camsonline.com	06432	222635	
116	Karimnagar	CSC	H. No. 7 - 1 - 257, Upstairs S B H mangammathota, Karimnagar, Telangana - 505001	camskri@camsonline.com	0878	2225594	
117	Kadapa	CSC	D No 3/2151/2152, Shop No 4, Near Food Nation, Raja Reddy Street, Kadapa – 516001	camskdp@camsonline.com	08562	248695	
118	Shimla	CSC	First Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla, Himachal Pradesh - 171001	camssml@camsonline.com	177	2656161	2656809
119	Kannur	CSC	Room No. PP. 14 / 435, Casa Marina Shopping Centre, Talap, Kannur, Kerala - 670004	camsknr@camsonline.com		9072260006	
120	Mehsana	CSC	First Floor, Subhadra Complex Urban Bank Road, Mehsana, Gujarat, 384002	camsmna@camsonline.com	02762	230169	
121	Hazaribag	CSC	Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301	camshaz@camsonline.com	06546	270060	9304875716
122	Anantapur	CSC	AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001	camsatp@camsonline.com	08554	227024	7569552117
123	Kurnool	CSC	Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39 th Ward, Kurnool - 518001	camskrl@camsonline.com	08518	224639	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
124	Hisar	CSC	No - 12, Opp. HDFC Bank, Red Square Market, Hisar, Haryana - 125001	camshsr@camsonline.com	01662	283100	
125	Sri Ganganagar	CSC	18 L Block, Sri Ganganagar, Rajasthan - 335001	camssgnr@camsonline.com	0154	9571395700	
126	Bhatinda	CSC	2907 GH, GT Road, Near Zila Parishad, Bhatinda, Punjab - 151001	camsbti@camsonline.com	0164	2221960	
127	Shimoga	CSC	No. 65, First Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga, Karnataka - 577201	camsshi@camsonline.com	08182	222706	9243689049
128	Palakkad	CSC	Door No. 18 / 507 (3), Anugraha, Garden Street, College Road, Palakkad, Kerala - 678001	camspkd@camsonline.com	0491	2930081	
129	Margao	CSC	F4 - Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403601	camsmrg@camsonline.com	0832	8459816997	
130	Karur	CSC	126 G, V. P. Towers, Kovai Road, Basement of Axis Bank Karur, Tamilnadu - 639002	camskar@camsonline.com	04324	233893	
131	Bikaner	CSC	Behind Rajasthan Patrika In front of vijaya bank, 1404, amar singh pura Bikaner - 334001	camsbkn@camsonline.com	0151	2970602	
132	Kakinada	CSC	D. No. 25 - 4 - 29, First Floor, Kommireddy vari street, Beside Warf Road, Opp swathi medicals, Kakinada - 533001	camskkd@camsonline.com	0884	2358566	
133	Bilaspur	CSC	Shop No. B - 104, First Floor, Narayan Plaza, Link Road, Bilaspur (C. G) - 495001	camsbil@camsonline.com		07752490706	
134	Vapi	CSC	208, Second Floor, HEENA ARCADE, Opp. Tirupati Tower, Near G.I.D.C. Char Rasta, Vapi, Gujarat - 396195	camsvap@camsonline.com		9104883239	
135	Ambala	CSC	Shop No.4250, Near B D Senior Secondary School, Ambala Cantt, Ambala Haryana – 133001	camsamb@camsonline.com	0171	4077086	
136	Agartala	CSC	Nibedita First Floor, J B Road, Palace Compound, Agartala, Near Babuana Tea and Snacks, Tripura West, Pin - 799001	camsaga@camsonline.com	0381	2971823	
137	Saharanpur	CSC	First Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur, Uttarpradesh - 247001	camssah@camsonline.com	0132	7963940	

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

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
149	Pitampura	TP	Number G - 8, Ground Floor, Plot No. C - 9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi – 110034	camspdel@camsonline.com	011	40367369	
150	Tambaram	TP	Third Floor, B R Complex, No. 66, Door No. 11 A, Ramakrishna Iyer Street, Opp. National Cinema Theatre, West Tambaram, Chennai - 600045	camstam@camsonline.com	044	29850030	22267030
151	Janakpuri	TP	Office Number 112, First Floor, Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058	camsjdel@camsonline.com	011	41254618	
152	Bangalore(Wilson Garden)	TP	First Floor, No. 17 / 1, (272) Tweleth Cross Road, Wilson Garden, Bangalore - 560027	camsbwg@camsonline.com		9513759058	
153	Karnal	TP	No. 29, Avtar Colony, Behind vishal mega mart, Karnal - 132001	<u>camsknl@camsonline.com</u>	0184	4043407	
154	Kalyan	TP	Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301	<u>camskyn@camsonline.com</u>		09769762500	
155	Bharuch	TP Lite	A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001	camsbrh@camsonline.com	02642	262242	
156	Nadiad	TP Lite	F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001	camsndi@camsonline.com	0268	2550075	
157	Ahmednagar	TP Lite	No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003	camsamn@camsonline.com	0241	2344555	
158	Basti	TP Lite	C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002	camsbst@camsonline.com	05542	281180	
159	Chhindwara	TP Lite	Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001	camschi@camsonline.com		7389584098	
160	Chittorgarh	TP Lite	3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001	camscor@camsonline.com	01472	476800	4258576

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
161	Darbhanga	TP Lite	Ground Floor , Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846001	camsdar@camsonline.com	06272	245002	
162	Dharmapuri	TP Lite	16 A / 63 A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri, Tamilnadu - 636701	camsdmp@camsonline.com	04342	296522	
163	Dhule	TP Lite	1793/ A , J B Road, Near Tower Garden, Dhule - 424001	camsdhu@camsonline.com	02562	241281	
164	Faizabad	TP Lite	9/1/51, Rishi Tola Fatehganj, Ayodhya, Faizabad, Uttar Pradesh- 224001	camsfzd@camsonline.com	05278	358424	
165	Gandhidham	TP Lite	Shyam Sadan, First Floor, Plot No. 120, Sector 1 / A, Gandhidham - 370201	camsgdm@camsonline.com	02836	233220	
166	Gulbarga	TP Lite	Pal Complex, First Floor, Opp. City Bus Stop, Super Market, Gulbarga, Karnataka - 585101	camsglg@camsonline.com		8050083542	
167	Haldia	TP Lite	Mouza - Basudevapur, J. L. No. 126, Haldia Municipality, Ward No. 10, Durgachak, Haldia - 721602	camshld@camsonline.com	03224	796951	
168	Haldwani	TP Lite	Durga City Centre, Nainital Road, Haldwani, Uttarakhand - 263139	camshdw@camsonline.com	05946	222499	
169	Himatnagar	TP Lite	Unit No. 326, Third Floor, One World - 1, Block - A, Himmatnagar - 383001	camshim@camsonline.com	02772	244332	
170	Hoshiarpur	TP Lite	Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur, Punjab - 146001	camshsp@camsonline.com	01882	295987	244353
171	Hosur	TP Lite	Survey No. 25 / 204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Oppsite To Kuttys Frozen Foods, Hosur - 635110	camshos@camsonline.com	04344	9344861916	
172	Jaunpur	TP Lite	248, Fort Road Near Amber Hotel, Jaunpur Uttarpradesh - 222001	camsjnp@camsonline.com	05452	243032	
173	Katni	TP Lite	First Floor, Gurunanak dharmakanta, Jabalpur Road, Bargawan, Katni, Madhya Pradesh - 483501	camskat@camsonline.com	07622	299123	9203900509
174	Khammam	TP Lite	Shop No. 11 - 2 - 31 / 3, First Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507001	camskmm@camsonline.com	08742	229793	

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
175	Malda	TP Lite	Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda, West bengal - 732101	camsmld@camsonline.com	03512	2269071	9851456218
176	Manipal	TP Lite	Shop No. A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal, Karnataka - 576104	camsmpl@camsonline.com	0820	2573233	
177	Mathura	TP Lite	159 / 160 Vikas Bazar Mathura Uttarpradesh - 281001	camsmtr@camsonline.com	0565	7252000551	
178	Moga	TP Lite	Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory. Moga -142 001	camsmog@camsonline.com	01636	513234	
179	Namakkal	TP Lite	156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal, Tamilnadu - 637001	camsnmk@camsonline.com		9159294592	
180	Palanpur	TP Lite	Gopal Trade center, Shop No. 13 - 14, Third Floor, Nr. BK Mercantile bank, Opp. Old Gunj, Palanpur - 385001	camspal@camsonline.com	02742	254224	
181	Rae Bareli	TP Lite	17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel Jail Road, Rae Bareilly, Uttar pradesh - 229001	camsrare@camsonline.com		9889901201	
182	Rajapalayam	TP Lite	No. 59 A / 1, Railway Feeder Road, (Near Railway Station), Rajapalayam, Tamilnadu - 626117	camsrjp@camsonline.com	04563	220858	
183	Ratlam	TP Lite	Dafria & Co., No. 18, Ram Bagh, Near Scholar's School, Ratlam, Madhya Pradesh - 457001	camsrml@camsonline.com	07412	400066	
184	Ratnagiri	TP Lite	Orchid Tower, Ground Floor, Gala No. 06, S. V. No. 301 / Paiki, 1 / 2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, At, Post, Tal. Ratnagiri Dist. Ratnagiri - 415612	camsrsg@camsonline.com	02352	355029	
185	Roorkee	TP Lite	22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee, Uttara khand - 247667	camsrke@camsonline.com	01332	272242	
186	Sagar	TP Lite	Opp. Somani Automobile, S Bhagwanganj Sagar, Madhya Pradesh - 470002	camssag@camsonline.com	07582	408402	246247

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
187	Shahjahanpur	TP Lite	Bijlipura, Near Old Distt Hospital, Jail Road ,Shahjahanpur Uttarpradesh - 242001	camsspn@camsonline.com	05842	228424	
188	Sirsa	TP Lite	Ground Floor of CA Deepak Gupta, M G Complex, Bhawna Marg, Beside Over Bridge, Bansal Cinerma Market, Sirsa Haryana - 125055	camssrs@camsonline.com	01666	233593	
189	Sitapur	TP Lite	Arya Nagar, Near Arya Kanya School, Sitapur, Uttarpradesh - 261001	camsstp@camsonline.com	05862	350850	
190	Solan	TP Lite	First Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan, Himachal Pradesh - 173212	camssol@camsonline.com	01792	220705	
191	Srikakulam	TP Lite	Door No 10-5-65, 1st Floor, Dhanwanthri Complex, Kalinga Road, Opp Chandramouli Departmental Store, Near Seven roads Junction, Srikakulam – 532 001	camssrk@camsonline.com	08942	228288	
192	Sultanpur	TP Lite	967, Civil Lines, Near Pant Stadium, Sultanpur, Uttarpradesh - 228001	camssln@camsonline.com	05362	227562	
193	Surendranagar	TP Lite	Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363001	camssng@camsonline.com	02752	232599	
194	Tinsukia	TP Lite	Bangiya Vidyalaya Road, Near Old post office, Durgabari, Tinsukia, Assam - 786.125	camstin@camsonline.com	0374	2335876	2336742
195	Tuticorin	TP Lite	4 B / A 16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin, Tamilnadu - 628003	camstcn@camsonline.com	0461	4000770	
196	Ujjain	TP Lite	Adjacent to our existing Office at 109, First Floor, Siddhi Vinayak Trade Center, Shahid Park, Ujjain - 456010	camsujn@camsonline.com	0734	4030019	
197	Yavatmal	TP Lite	Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal, Maharashtra, 445001	camsyav@camsonline.com	07232	237045	
198	Kukatpally	TP Lite	No. 15 - 31 - 2 M - 1 / 4, First Floor, 14 - A, MIG, KPHB Colony, Kukatpally, Hyderabad - 500072	camshyb@camsonline.com	040	23152618	
199	Mapusa (Parent ISC : Goa)	CC	Office No. 503, Buildmore Business Park, New Canca By pass Road, Ximer, Mapusa Goa - 403507	Not applicable			

Sr. No.	Location	Category	New Address	E-mail ID	STD code	LL1	LL2
200	Bhusawal (Parent: Jalgaon TP)	CC	3, Adelade Apartment, Christain Mohala, Behind Gulshan - E - Iran Hotel, Amardeep Talkies Road, Bhusawal, Maharashtra - 425201	Not applicable			
201	Gondal (Parent Rajkot)	CC	A / 177, Kailash Complex, Opp. Khedut Decor Gondal, Gujarat, 360311	camsgdl@camsonline.com		8000920007	
202	Vasco(Parent Goa)	CC	No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802	Not applicable	0832	3251755	
203	Kolkata-CC (Kolkata Central)	CC	3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001	Not applicable	033	32011192	
204	Chennai-Satelite ISC	CC	No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002	chennai_isc@camsonline.com	044	28432650	
205	Bankura	CSC - Paid location of MF	First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101	camsbqa@camsonline.com	03242	252668	
206	Coochbehar	CSC - Paid location of MF	Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736101	camschb@camsonline.com	03582	226739	
207	Gaya	CSC - Paid location of MF	C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001	camsgaya@camsonline.com		9472179424	
208	Haridwar	CSC - Paid location of MF	F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408	camshwr@camsonline.com		7900777785	
209	Dibrugarh	CSC - Paid location of MF	Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001	camsdbrg@camsonline.com	0373	2323602	
210	Korba	CSC - Paid location of MF	Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677	camskrba@camsonline.com	07759-356037	9425227943	
211	Biharsharif	CSC - Paid location of MF	R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101	camsbhsf@camsonline.com		8544093740	9472179424

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

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

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

SRNO	State	City	POS Entity	Address	Contact
1	ANDHRA PRADESH	ANANTAPUR	CAMS	15-570-33 I Floor Pallavi Towers, Opp:Canara Bank Subash Road Anantapur 515001	Phone : 08554-651024 Email : camsatp@camsonline.com
2	ANDHRA PRADESH	GUNTUR	CAMS	Door No. 5-38-44 5/1 Brodipet Near Ravi Sankar Hotel Guntur 522002	Phone : 0863-6572002 Email : camsgun@camsonline.com
3	ANDHRA PRADESH	KADAPA	CAMS	D.No:3/1718 Shop No: 8 , Bandi Subbaramaiah Complex Besides Bharathi Junior College Raja Reddy Street Kadapa 516001	Phone : 08562-248695 Email : camskdp@camsonline.com
4	ANDHRA PRADESH	KAKINADA	CAMS	No.33-1 44 Sri Sathya Complex Main Road Kakinada 533001	Phone : 0884-6560102 Email : camskkd@camsonline.com
5	ANDHRA PRADESH	KURNOOL	CAMS	Shop Nos. 26 and 27, Door No. 39/265A and 39/265B Second Floor, Skanda Shopping Mall Old Chad Talkies, Vaddageri, 39th Ward Kurnool 518001	Phone : 08518-650391 Email : camskri@camsonline.com
6	ANDHRA PRADESH	NELLORE	CAMS	9/756 First Floor Immadisetty Towers Ranganayakulapet Road, Santhapet Nellore 524001	Phone : 0861-6510536 Email : camsnel@camsonline.com
7	ANDHRA PRADESH	RAJAHMUNDRY	CAMS	Door No: 6-2-12 1st Floor Rajeswari Nilayam Near, Vamsikrishna Hospital Nyapathi Vari Street, T Nagar Rajahmundry 533101	Phone : 0883-6560401 Email : camsrmd@camsonline.com
8	ANDHRA PRADESH	TIRUPATHI	CAMS	Shop No : 6 Door No: 19-10-8 (Opp To Passport Office) Air Bypass Road Tirupathi 517501	Phone : 0877-6561003 Email : camstpt@camsonline.com

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9	ANDHRA PRADESH	VIJAYAWADA	CAMS	40-1-68 Rao & Ratnam Complex Near Chennupati Petrol Pump M.G Road Labbipet Vijayawada 520010	Phone : 0866-6500103 Email : camsvij@camsonline.com
10	ANDHRA PRADESH	VISAKHAPATNAM	CAMS	47/9/17 1st Floor 3rd Lane Dwaraka Nagar Visakhapatnam 530016	Phone : 0891-6502009/6502010 Email : camsviz@camsonline.com
11	ASSAM	GUWAHATI	CAMS	A.K. Azad Road Rehabari Guwahati 781008	Phone : 0361-2607771 Email : camsgwt@camsonline.com
12	BIHAR	BHAGALPUR	CAMS	Ground Floor Gurudwara Road Near Old Vijaya Bank Bhagalpur 812001	Mobile : +91 9264499905 Email : camsbtp@camsonline.com
13	BIHAR	MUZAFFARPUR	CAMS	Brahman Toli Durgasthan Gola Road Muzaffarpur 842001	Phone : 0621-2244086 Email : camsmuz@camsonline.com
14	BIHAR	PATNA	CAMS	G-3 Ground Floor Om Vihar Complex SP Verma Road Patna 800001	Phone : 0612-6500367 Email : camspat@camsonline.com
15	CHANDIGARH	CHANDIGARH	CAMS	Deepak Towers SCO 154-155 1st Floor Sector 17-C Chandigarh 160017	Email : camscha@camsonline.com
16	CHHATTISGARH	BHILAI	CAMS	First Floor, Plot No. 3, Block No. 1 Priyadarshini Parisar West Behind IDBI Bank, Nehru Nagar Bhilai 490020	Mobile : +91-9203900630 / 9907218680 Email : camsbhi@camsonline.com
17	CHHATTISGARH	BILASPUR	CAMS	Beside HDFC Bank Link Road Bilaspur 495001	Mobile : +91-9203900626 Email : camsbil@camsonline.com
18	CHHATTISGARH	RAIPUR	CAMS	HIG C-23 Sector 1 Devendra Nagar Raipur 492004	Mobile : +91-9203900584 Email : camسرائ@camsonline.com
19	DELHI	NEW DELHI	CAMS	401 to 404, 4th Floor Kanchan Junga Building Barakhamba Road New Delhi 110001	Phone : 011-3048 2468 Email : camsdcl@camsonline.com
20	GOA	MARGAO	CAMS	Virginkar Chambers I Floor Near Kamat Milan Hotel, Old. Station Road New Market Near Lily Garments Margao 403601	Phone : 0832-6480250 Email : camsmrg@camsonline.com

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21	GOA	PANJIM	CAMS	Lawande Sarmalkar Bhavan 1st Floor, Office No. 2 Next to Mahalaxmi Temple Panaji Goa – 403 001	Phone : 0832-6450439 Email : camsgoa@camsonline.com
22	GUJARAT	AHMEDABAD	CAMS	111- 113 1st Floor, Devpath Building Off: C G Road, Behind Lal Bungalow Ellis Bridge Ahmedabad 380006	Email : camsahm@camsonline.com
23	GUJARAT	ANAND	CAMS	101 A. P. Towers B/H. Sardar Gunj Next To Nathwani Chambers Anand 388001	Phone : 02692 - 240982 Email : camsana@camsonline.com
24	GUJARAT	ANKLESHWAR	CAMS	Shop No F 56 First Floor Omkar Complex Opp Old Colony, Nr Valia Char Rasta GIDC Ankleshwar 393002	Mobile : +91-9228000594 Email : camsakl@camsonline.com
25	GUJARAT	BHAVNAGAR	CAMS	501 – 503, Bhayani Skyline Behind Joggers Park Atabhai Road Bhavnagar 364001	Phone : 0278–2225572 Email : camsbha@camsonline.com
26	GUJARAT	BHUJ	CAMS	Office No. 4-5, First Floor RTO Relocation Commercial Complex – B Opp. Fire Station, Near RTO Circle Bhuj 370001	Phone : 02832-650103 Email : camsbuj@camsonline.com
27	GUJARAT	JAMNAGAR	CAMS	207 Manek Centre P N Marg Jamnagar 361001	Phone : 0288-6540116 Email : camsjam@camsonline.com
28	GUJARAT	JUNAGADH	CAMS	Aastha Plus 202-A 2nd Floor Sardarbag Road Nr.Alkapuri Opp. Zansi Rani Statue Junagadh 362001	Phone : 0285-6540002 Email : camsjdh@camsonline.com
29	GUJARAT	MEHSANA	CAMS	1st Floor Subhadra Complex Urban Bank Road Mehsana 384002	Phone : 02762-230169 Email : camsmna@camsonline.com
30	GUJARAT	NAVSARI	CAMS	16 1st Floor Shivani Park Opp. Shankheswar Complex Kaliawadi Navsari 396445	Phone : 02637-650144/236164 Email : camsnvs@camsonline.com
31	GUJARAT	RAJKOT	CAMS	Office 207 210 Everest Building Opp Shastri Maidan Limda Chowk Rajkot 360001	Phone : 0281-2227552 / 2227553 Email : camsraj@camsonline.com

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32	GUJARAT	SURAT	CAMS	Shop No-G-5, International Commerce Center, Nr.Kadiwala School Majura Gate, Ring Road Surat 395002	Phone : 0261-2472216 Email : camssur@camsonline.com
33	GUJARAT	VADODARA	CAMS	103 Aries Complex BPC Road Off R.C. Dutt Road Alkapuri Vadodara 390007	Phone: 0265 - 2330406 Email : camsvad@camsonline.com
34	GUJARAT	VALSAD	CAMS	Gita Nivas 3rd Floor Opp. Head Post Office Halar Cross Lane Valsad 396001	Mobile : 02632 - 245239 Email : camsvad@camsonline.com
35	GUJARAT	VAPI	CAMS	208 2nd Floor Heena Arcade Opp. Tirupati Tower Near G.I.D.C. Char Rasta Vapi 396195	Phone : 0260-6540104 Email : camsvap@camsonline.com
36	HARYANA	AMBALA	CAMS	Opposite Peer Bal Bhawan Road Ambala 134003	Mobile : +91-9254303805 Email : camsamb@camsonline.com
37	HARYANA	FARIDABAD	CAMS	LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad 121002	Email : camsfdb@camsonline.com
38	HARYANA	GURGAON	CAMS	Unit No-115, 1st Floor, Vipul Agora Building Sector 28 Near Sahara Mall Mehrauli, Gurgaon Road Gurgaon 122001	Phone : 0124-4048022 Email : camsgur@camsonline.com
39	HARYANA	HISAR	CAMS	12 Opp. Bank of Baroda Red Square Market Hisar 125001	Mobile : +91-9254303804 Email : camshsr@camsonline.com
40	HARYANA	PANIPAT	CAMS	SCO 83-84 Ist Floor Devi Lal Shopping Complex Opp Rbs Bank, G T Road Panipat 132103	Mobile : +91-9254303801 Email : camspan@camsonline.com
41	HARYANA	ROHTAK	CAMS	SCO – 34, Ground Floor Ashoka Plaza Delhi Road Rohtak 124001	Mobile : +91-9254303802 Email : camsrok@camsonline.com
42	HARYANA	YAMUNA NAGAR	CAMS	124 B/R Model Town Yamuna Nagar 135001	Phone : 01732-796099 Email : camsynr@camsonline.com
43	HIMACHAL PRADESH	SHIMLA	CAMS	1st Floor Opp Panchayat Bhawan Main Gate Bus Stand Shimla 171001	Phone : 0177-6190997 Email : camssml@camsonline.com

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44	JAMMU AND KASHMIR	JAMMU	CAMS	JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004	Phone : 0191-2432601 Email : camsjmu@camsonline.com
45	JHARKHAND	BOKARO	CAMS	1st Floor, Plot No. HE-7 City Centre, Sector 4 Bokaro Steel City Bokaro 827004	Mobile : +91-7050005901 06542 359182 Email : camsbkr@camsonline.com
46	JHARKHAND	DEOGHAR	CAMS	S S M Jalan Road Ground Floor Opp. Hotel Ashoke Caster Town Deoghar 814112	Mobile : +91-9234300463 Email : camsdeo@camsonline.com
47	JHARKHAND	DHANBAD	CAMS	Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001	Phone : 0326-2304675 Email : camsdha@camsonline.com
48	JHARKHAND	HAZARIBAG	CAMS	Municipal Market Annanda Chowk Hazaribag 825301	Mobile : +91-9234300462 Email : camshaz@camsonline.com
49	JHARKHAND	JAMSHEDPUR	CAMS	Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001	Phone : 0657-6450162 Email : camsjpr@camsonline.com
50	JHARKHAND	RANCHI	CAMS	4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001	Phone : 0651-2212133 Email : camsrn@camsonline.com
51	KARNATAKA	BANGALORE	CAMS	Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042	Phone : 080-30574709 Email : camsbgl@camsonline.com
52	KARNATAKA	BELGAUM	CAMS	1st Floor 221/2A/1B Vaccine Depot Road, Tilakwadi Near 2nd Railway Gate Belgaum 590006	Mobile : +91-9243689047 Email : camsbel@camsonline.com
53	KARNATAKA	BELLARY	CAMS	# 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101	Mobile : +91-9243689044 Email : camsbry@camsonline.com
54	KARNATAKA	DAVANGERE	CAMS	Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002	Mobile : +91-9243689048 Email : camsdvg@camsonline.com
55	KARNATAKA	HUBLI	CAMS	No.204 205 1st Floor 'B' Block Kundagol Complex Opp. Court Club Road Hubli 580029	Mobile : +91-9243689042 Email : camshub@camsonline.com

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56	KARNATAKA	MANGALORE	CAMS	14-6-674/15(1), SHOP NO -UG11-2 Maximus Complex Light House Hill Road Mangalore 575001	Email : camsmn@camsonline.com
57	KARNATAKA	MYSORE	CAMS	No.1 1st Floor Ch.26 7th Main 5th Cross, Saraswati Puram Above Trishakthi Medicals Mysore 570009	Phone : 0821-4053255 Email : camsmys@camsonline.com
58	KARNATAKA	SHIMOGA	CAMS	Near Gutti Nursing Home Kuvempu Road Shimoga 577201	Mobile : +91-9243689049 Email : camsshi@camsonline.com
59	KERALA	ALLEPPEY	CAMS	Doctor's Tower Building Door No. 14/2562 1st Floor North of Iron Bridge, Near Hotel Arcadia Regency Alleppey 688001	Phone : 0477-6060693 Email : camsalp@camsonline.com
60	KERALA	CALICUT	CAMS	29 / 97G Gulf Air Building 2nd Floor Arayidathupalam Mavoor Road Calicut 673016	Phone : 0495 2742276 Email : camscld@camsonline.com
61	KERALA	COCHIN	CAMS	Modayil, 39/2638 DJ 2nd Floor, 2A M.G Road Cochin 682016	Phone: 0484-4864818 Email: camscoc@camsonline.com
62	KERALA	KANNUR	CAMS	Room No. PP 14/435 Casa Marina Shopping Centre Talapp Kannur 670004	Phone : 0497-6060003 Email : camsknr@camsonline.com
63	KERALA	KOLLAM	CAMS	Uthram Chambers (Ground Floor) Thamarakulam Kollam 691006	Phone : 0474-2742823 Email : camsklm@camsonline.com
64	KERALA	KOTTAYAM	CAMS	Building No: KMC IX / 1331 A, Thekkumkattil Building Opp.: Malayala Manorama Railway Station Road Kottayam 686001	Phone : 0481-6060018 Email : camsktm@camsonline.com

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65	KERALA	PALAKKAD	CAMS	Door No.18/507(3) Anugraha Garden Street, College Road Palakkad 678001	Phone : 0491-6060313 Email : camspkd@camsonline.com
66	KERALA	THIRUVALLA	CAMS	1st Floor, Room No - 61(63), International Shopping Mall Opp. St. Thomas Evangelical Church Above Thomson Bakery, Manjady Thiruvalla 689105	Phone : 0469-6061004 Email : camstvl@camsonline.com
67	KERALA	THRISSUR	CAMS	Room No 26 & 27 Dee Pee Plaza Kokkalai Thrissur 680001	Phone : 0487-6060019 Email : camstur@camsonline.com
68	KERALA	TRIVANDRUM	CAMS	TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum 695010	Phone : 0471-6060049 Email : camstvm@camsonline.com
69	MADHYA PRADESH	BHOPAL	CAMS	Plot No 10 2nd Floor Alankar Complex, MP Nagar Zone II Near ICICI Bank Bhopal 462011	Mobile : +91-9203900546 Email : camsbhp@camsonline.com
70	MADHYA PRADESH	GWALIOR	CAMS	G-6 Global Apartment Kailash Vihar Colony, City Centre Opp. Income Tax Office Gwalior 474002	Mobile : +91-9203900504 Email : camsgwa@camsonline.com
71	MADHYA PRADESH	INDORE	CAMS	101 Shalimar Corporate Centre 8-B South Tukoganj Opposite Green Park Indore 452001	Mobile : 0731- 4979972 Email : camsind@camsonline.com
72	MADHYA PRADESH	JABALPUR	CAMS	8 Ground Floor Datt Towers Behind Commercial Automobiles Napier Town Jabalpur 482001	Mobile : 0761-4922144 Email : camsjab@camsonline.com
73	MAHARASHTRA	AKOLA	CAMS	Opp. R L T Science College Civil Lines Akola 444001	Phone : 0724-6450233 Email : camsako@camsonline.com
74	MAHARASHTRA	AMARAVATI	CAMS	81 Gulsham Tower Near Panchsheel Amaravati 444601	Phone : 0721-6450006 Email : camsama@camsonline.com

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75	MAHARASHTRA	AURANGABAD	CAMS	2nd Floor, Block No. D-21-D-22 Motiwala Trade Center, Nirala Bazar New Samarth Nagar, Opp. HDFC Bank Aurangabad 431001	Phone : 0240-6450226 Email : camsaur@camsonline.com
76	MAHARASHTRA	JALGAON	CAMS	70 Navipeth Opp. Old Bus Stand Jalgaon 425001	Phone : 0257-6450111 Email : camsjlg@camsonline.com
77	MAHARASHTRA	JALNA	CAMS	Shop No 6 Ground Floor Anand Plaza Complex Bharat Nagar Shivaji Putla Road Jalna 431203	Phone : 02482-234766 Email : camsjna@camsonline.com
78	MAHARASHTRA	KOLHAPUR	CAMS	2 B 3rd Floor Ayodhya Towers Station Road Kolhapur 416001	Phone : 0231-2653303 Email : camskhp@camsonline.com
79	MAHARASHTRA	MUMBAI	CAMS	Hirji Heritage, 4th Floor, Office no 402 Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ) L.T. Road, Borivali - West Mumbai - 400 092	Phone : 022-62490300 Email : camsbor@camsonline.com
80	MAHARASHTRA	MUMBAI	CAMS	351, Icon, 501, 5th floor Western Express Highway Andheri East Mumbai - 400069	Phone : 022-26820728 Email : camsadh@camsonline.com
81	MAHARASHTRA	MUMBAI	CAMS	Rajabhadur Compound Ground Floor Opp Allahabad Bank, Behind ICICI Bank 30. Mumbai Samachar Mar, Fort Mumbai 400023	Phone : 022-30282478 Email : camsbby@camsonline.com
82	MAHARASHTRA	MUMBAI	CAMS	Platinum Mall Office No.307, 3rd Floor Jawahar Road, Ghatkopar East Mumbai 400077	Phone : 022-62842803 Email: camsgkp@camsonline.com
83	MAHARASHTRA	NAGPUR	CAMS	145 Lendra Park Behind Shabari New Ramdaspath Nagpur 440010	Phone : 0712-6450492 Email : camsnpr@camsonline.com

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84	MAHARASHTRA	NASIK	CAMS	Ruturang Bungalow 2, Godavari Colony Behind Big Bazar, Near Boys Town School Off College Road Nasik 422005	Phone : 0253-6450102 Email : camsnsk@camsonline.com
85	MAHARASHTRA	NAVI MUMBAI	CAMS	BSEL Tech Park B-505 Plot no 39/5 & 39/5A Sector 30A, Vashi Navi Mumbai 400705	Phone : 022-27810336 Email: camsvsh@camsonline.com
86	MAHARASHTRA	PUNE	CAMS	Survey No 46, City Survey No 1477 1st floor Vartak Pride, D. P Road, Karvenagar Behind Mangeshkar Hospital, Next to Kalpvruksh Society Pune 411052	Phone: 020-25442922 / 020- 25442923 Email : camspun@camsonline.com
87	MAHARASHTRA	SANGLI	CAMS	Jiveshwar Krupa Bldg Shop. No.2 Ground Floor Tilak Chowk Harbhat Road Sangli 416416	Phone : 7066316616 Email : camssgi@camsonline.com
88	MAHARASHTRA	SATARA	CAMS	117 / A / 3 / 22 Shukrawar Peth Sargam Apartment Satara 415002	Phone : 02162-645297 Email : camssat@camsonline.com
89	MAHARASHTRA	SOLAPUR	CAMS	Flat No 109 1st Floor A Wing Kalyani Tower, Near Pangal High School 126 Siddheshwar Peth Solapur 413001	Phone : 0217-6450555 Email : camsslp@camsonline.com
90	MAHARASHTRA	THANE	CAMS	102, Dev Corpora , 'A' wing ,1st Floor Eastern Express Highway Cadbury Junction Thane (West) 400601	Phone : 022 62791000 Email : camsthcn@camsonline.com
91	ORISSA	BALASORE	CAMS	B C Sen Road Balasore 756001	Mobile : +91-9238120075 Email : camsbals@camsonline.com
92	ORISSA	BERHAMPUR	CAMS	Kalika Temple Street, Ground Floor Beside SBI BAZAR Branch Berhampur 760002	Mobile : 0680-2250401 Email : camsbpr@camsonline.com

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93	ORISSA	BHUBANESWAR	CAMS	Plot No- 501/1741/1846 Office No-203, 2nd Floor, Center Point Sriya Talkies Road, Kharvel Nagar Unit 3 Bhubaneswar 751001	Phone : 0674-6012120 Email : camsbhr@camsonline.com
94	ORISSA	CUTTACK	CAMS	Near Indian Overseas Bank Cantonment Road Mata Math Cuttack 753001	Mobile : +91-9238120072 Email : camscut@camsonline.com
95	ORISSA	ROURKELA	CAMS	2nd Floor, J B S Market Complex Udit Nagar Rourkela 769012	Mobile : 9938237542 Email : camsrour@camsonline.com
96	ORISSA	SAMBALPUR	CAMS	Opp. Town High School Sansarak Sambalpur 768001	Mobile : +91-9238120074 Email : camssam@camsonline.com
97	PUNJAB	AMRITSAR	CAMS	SCO 18J 'C' Block Ranjit Avenue Amritsar 140001	Phone : 0183-5009990 Email : camsamt@camsonline.com
98	PUNJAB	BHATINDA	CAMS	2907 GH GT Road Near Zila Parishad Bhatinda 151001	Phone : 0164-6050076 Email : camsbti@camsonline.com
99	PUNJAB	JALANDHAR	CAMS	367/8 Central Town Opp. Gurudwara Diwan Asthan Jalandhar 144001	Phone : 0181-6050001 Email : camsjal@camsonline.com
100	PUNJAB	LUDHIANA	CAMS	U/GF Prince Market, Green Field Near Traffic Lights (Above Dr. Viridis Lab), Sarabha Nagar, Pulli Pakhawal Road P.O. Model Town Ludhiana 141002	Phone : 0161 - 4060315 Email : camslldh@camsonline.com
101	PUNJAB	PATIALA	CAMS	35 New Lal Bagh Colony Patiala 147001	Phone : 0175-6050002 Email : camsptl@camsonline.com
102	RAJASTHAN	AJMER	CAMS	No. 423/30 Near Church Brahampuri, Jaipur Road Opp T B Hospital Ajmer 305001	Phone : 8003525816 / 0145-2425814 Email : camsajm@camsonline.com
103	RAJASTHAN	ALWAR	CAMS	256 A Scheme 1 Arya Nagar Alwar 301001	Mobile : +91 8875138138 Email : camsalw@camsonline.com

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104	RAJASTHAN	BHILWARA	CAMS	Indra Prasta Tower IInd Floor Syam Ki Sabji Mandi Near Mukerjee Garden Bhilwara 311001	Mobile : +91-9214245810 Email : camsbhl@camsonline.com
105	RAJASTHAN	BIKANER	CAMS	Shop No F 4 & 5 Bothra Complex Modern Market Bikaner 334001	Mobile : +91-9214245819 Email : camsbkn@camsonline.com
106	RAJASTHAN	JAIPUR	CAMS	R-7 Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station Jaipur 302001	Phone : 0141-4047667 Email : camsjai@camsonline.com
107	RAJASTHAN	JODHPUR	CAMS	1/5 Nirmal Tower 1st Chopasani Road Jodhpur 342003	Mobile : 0291 - 2628038 Email : camsjpd@camsonline.com
108	RAJASTHAN	KOTA	CAMS	B-33 'Kalyan Bhawan' Triangle Part Vallabh Nagar Kota 324007	Mobile : +91-9214245811 Email : camskot@camsonline.com
109	RAJASTHAN	SRI GANGANAGAR	CAMS	18 L Block Sri Ganganagar 335001	Mobile : +91-9214245818 Email : camssgnr@camsonline.com
110	RAJASTHAN	UDAIPUR	CAMS	Shree Kalyanam, 50, Tagore Nagar Sector – 4, Hiranmagri Udaipur 313001	Phone: 0294-2454567 Email : camsudp@camsonline.com
111	TAMIL NADU	CHENNAI	CAMS	No.178/10 Kodambakkam High Road Ground Floor Opp. Hotel Palmgrove, Nungambakkam Chennai 600034	Email : camslb1@camsonline.com

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112	TAMIL NADU	COIMBATORE	CAMS	No 1334; Thadagam Road Thirumoorthy Layout, R.S.Puram Behind Venkteswara Bakery Coimbatore 641002	Phone : 0422-2434355, 2434353 Email : camscbe@camsonline.com
113	TAMIL NADU	ERODE	CAMS	171-E Sheshaiyer Complex First Floor Agraharam Street Erode 638001	Phone : 0424-6455440 Email : camserd@camsonline.com
114	TAMIL NADU	KARUR	CAMS	126 GVP Towers Kovai Road Basement of Axis Bank Karur 639002	Mobile : +91-9244950001 Email : camskar@camsonline.com
115	TAMIL NADU	KUMBAKONAM	CAMS	Jailani Complex 47 Mutt Street Kumbakonam 612001	Phone : 0435-6455433 Email : camskum@camsonline.com
116	TAMIL NADU	MADURAI	CAMS	#278, 1st Floor, North Perumal Maistry Street (Nadar Lane) Madurai 625001	Phone : 0452-6455009 Email : camsmdu@camsonline.com
117	TAMIL NADU	PONDICHERRY	CAMS	S-8 100 Jawaharlal Nehru Street (New Complex Opp. Indian Coffee House) Pondicherry 605001	Phone : 0413-6455015 Email : camspdy@camsonline.com
118	TAMIL NADU	SALEM	CAMS	No.2 I Floor Vivekananda Street New Fairlands Salem 636016	Phone : 0427-6455121 Email : camssal@camsonline.com

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119	TAMIL NADU	TIRUNELVELI	CAMS	1st Floor Mano Prema Complex 182/6 S. N High Road Tirunelveli 627001	Phone : 0462-6455081 Email : camstrv@camsonline.com
120	TAMIL NADU	TIRUPUR	CAMS	1 (1) Binny Compound 2nd Street Kumaran Road Tirupur 641601	Phone : 0421-6455232 Email : camstrp@camsonline.com
121	TAMIL NADU	TRICHY	CAMS	No 8 I Floor 8th Cross West Extn. Thillainagar Trichy 620018	Phone : 0431-6455024 Email : camstri@camsonline.com
122	TAMIL NADU	VELLORE	CAMS	AKT Complex 2nd Floor No 1,3 New Sankaranpalayam Road Tolgate Vellore 632001	Phone : Email : camsvcl@camsonline.com
123	TELANGANA	KARIMNAGAR	CAMS	H.No.7-1-257 Upstairs S.B.H Mankammathota Karimnagar 505001	Phone : 0878-6500117 Email : camskri@camsonline.com
124	TELANGANA	SECUNDERABAD	CAMS	208 II Floor Jade Arcade Paradise Circle Secunderabad 500003	Email : camshyd@camsonline.com
125	TELANGANA	WARANGAL	CAMS	A.B.K Mall Near Old Bus Depot Road F-7 Ist Floor Ramnagar, Hanamkonda Warangal 506001	Phone : 0870-6560141 Email : camswgl@camsonline.com
126	TRIPURA	AGARTALA	CAMS	Krishna Nagar Advisor Chowmuhan (Ground Floor) Agartala 799001	Mobile : +91-9862923301 Email : camsaga@camsonline.com

SRNO	State	City	POS Entity	Address	Contact
127	UTTAR PRADESH	AGRA	CAMS	No. 8 II Floor Maruti Tower Sanjay Place Agra 282002	Phone : 0562-6450672 Email : camsagr@camsonline.com
128	UTTAR PRADESH	ALIGARH	CAMS	City Enclave Opp. Kumar Nursing Home Ramghat Road Aligarh 202001	Phone : 0571-6450271 Email : camsalg@camsonline.com
129	UTTAR PRADESH	ALLAHABAD	CAMS	30/2 A&B Civil Lines Station Besides Vishal Mega Mart Strachey Road Allahabad 211001	Phone : 0532-6061278 Email : camsall@camsonline.com
130	UTTAR PRADESH	BAREILLY	CAMS	F-62 63 IInd Floor Butler Plaza Commercial Complex Civil Lines Bareilly 243001	Phone : 0581-6450121 Email : camsbly@camsonline.com
131	UTTAR PRADESH	GHAZIABAD	CAMS	B-11, LGF RDC Rajnagar Ghaziabad 201002	Phone : 0120-6510540 Email : camsgha@camsonline.com
132	UTTAR PRADESH	GORAKHPUR	CAMS	Shop No 3 2nd Floor Cross Road The Mall A D Chowk Bank Road Gorakhpur 273001	Phone : 0551-6061245 Email : camsgor@camsonline.com
133	UTTAR PRADESH	JHANSI	CAMS	372/18 D, Ist Floor above IDBI Bank Beside V-Mart, Near "RASKHAN" Gwalior Road Jhansi 284001	Phone : 9839370008 Email : camsjhs@camsonline.com

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134	UTTAR PRADESH	KANPUR	CAMS	First Floor 106-108 City Centre Phase II 63/ 2 The Mall Kanpur 208001	Mobile : 8573000039 Email : camskpr@camsonline.com
135	UTTAR PRADESH	LUCKNOW	CAMS	No. 4 First Floor Centre Court 5 Park Road, Hazratganj Lucknow 226001	Phone : 0522-3918002 Email : camsluc@camsonline.com
136	UTTAR PRADESH	MEERUT	CAMS	108 1st Floor Shivam Plaza Opposite Eves Cinema Hapur Road Meerut 250002	Phone : 0121-6454521 Email : camsmee@camsonline.com
137	UTTAR PRADESH	MORADABAD	CAMS	B-612 'Sudhakar' Lajpat Nagar Moradabad 244001	Phone : 0591-6450125 Email : camsmbd@camsonline.com
138	UTTAR PRADESH	NOIDA	CAMS	Commercial Shop No.GF 10 & GF 38 Ground Floor, Ansal Fortune Arcade Plot No. K-82, Sector - 18 Noida 201301	Phone : 0120-4562490 Email : camsnoi@camsonline.com
139	UTTAR PRADESH	SAHARANPUR	CAMS	I Floor Krishna Complex Opp. Hathi Gate Court Road Saharanpur 247001	Phone : 0132-7963940 Email : camssah@camsonline.com
140	UTTAR PRADESH	VARANASI	CAMS	Office No 1 Second Floor, Bhawani Market Building No. D58/2A1 Rathyatra Beside Kuber Complex Varanasi 221010	Mobile : 8400890007 Email : camsvar@camsonline.com

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141	UTTARAKHAND	DEHRADUN	CAMS	204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001	Phone : 0135-6455486 Email : camsdun@camsonline.com
142	WEST BENGAL	ASANSOL	CAMS	Block G First Floor P C Chatterjee Market Complex Rambandhu, Talabpo Ushagram Asansol 713303	Mobile : +91-9233500368 Email : camsasa@camsonline.com
143	WEST BENGAL	BURDWAN	CAMS	399 G T Road 1st Floor Above Exide Showroom Burdwan 713101	Phone : 0342 3551397 Email : camsbdw@camsonline.com
144	WEST BENGAL	DURGAPUR	CAMS	Plot No 3601, Nazrul Sarani City Centre Durgapur 713216	Mobile : 0343-2545420/30 Email : camsdur@camsonline.com
145	WEST BENGAL	KALYANI	CAMS	A-1/50 Block Akalyani Dist Nadia Kalyani 741235	Phone : 033-32422712 Email : camskal@camsonline.com
146	WEST BENGAL	KHARAGPUR	CAMS	Shivhare Niketan H.No.291/1 Ward No-15, Malancha Main Road Opposite Uco Bank Kharagpur 721301	Mobile : +91-9233500715 Email : camskhg@camsonline.com
147	WEST BENGAL	KOLKATA	CAMS	Saket Building 44 Park Street 2nd Floor Kolkata 700 016	Phone : 033-30582285 Email : camscal@camsonline.com

SRNO	State	City	POS Entity	Address	Contact
148	WEST BENGAL	SILIGURI	CAMS	17B Swamiji Sarani Siliguri 734001	Mobile : +91-9233500714 Email : camssil@camsonline.com
330	MAHARASHTRA	MUMBAI	MF Utilities India Pvt Ltd	103-105, Orion Business Park, Ghodbunder Road,Kapurbawdi, Thane (West) 400 610	Phone : 022 62906363 Email : mfuthn@mfuindia.in

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