

# DSP

**MUTUAL FUND**

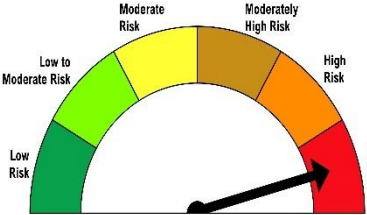
**SCHEME INFORMATION DOCUMENT**

## SECTION I

### DSP NIFTY PRIVATE BANK ETF

(An open ended scheme replicating/ tracking Nifty Private Bank Index)

|            |     |            |
|------------|-----|------------|
| Scrip Code | BSE | 543949     |
|            | NSE | PVTBANKADD |

|                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                 |                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| This product is suitable for investors who are seeking*:                                                                                                                                                                                                                                                                    | Scheme Riskometer                                                                                                                                                               | Benchmark Riskometer<br>Nifty Private Bank TRI                                                                                                                                       |
| <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity related securities covered by Nifty Private Bank Index, subject to tracking error.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p> |  <p style="text-align: center;"><b>RISKOMETER</b><br/>THE RISK OF THE SCHEME IS VERY HIGH</p> |  <p style="text-align: center;"><b>RISKOMETER</b><br/>THE RISK OF THE BENCHMARK IS VERY HIGH</p> |

(For latest Risk-o-meters, investors may refer on the website of the Fund viz. [www.dspim.com](http://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          | <a href="http://www.dspim.com">www.dspim.com</a>          |

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

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

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

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

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

This Scheme Information Document is dated November 29, 2024.

**BSE Disclaimer:**

BSE Limited ("the Exchange") has given vide its letter LO/IPO/AH/MF/IP/294/2022-23 dated December 22, 2022 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 NIFTY Private Bank 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/5535 dated January 05, 2023 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 Nifty Private Bank ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| II.                                      | Category of the Scheme    | Exchange Traded Fund (ETF)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| III.                                     | Scheme type               | An open ended scheme replicating/ tracking Nifty Private Bank Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| IV.                                      | Scheme Code               | DSPM/O/O/EET/23/03/0064                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| V.                                       | Investment Objective      | <p>The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty Private Bank TRI), subject to tracking errors.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| VI.                                      | Liquidity/Listing details | <p><b><u>Liquidity details:</u></b></p> <p><b>On the Exchange</b></p> <p>The units are 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 Ltd where the Scheme is listed.</p> <p>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 has appointed 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.</p> <p><b>Directly with the Mutual Fund</b></p> <p>The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Market Makers / and Large Investors, at intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased/sold.</p> <p>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) investors can directly approach AMC for redemption of units for transaction of more than Rs. 25 Crore, subject to creation unit size.</p> <p>Investors can also directly approach AMC for redemption of units for transaction of upto Rs. 25 Crore without any exit load, if:</p> <ol style="list-style-type: none"> <li>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</li> <li>No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</li> <li>Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</li> </ol> <p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>In the event of above, valid applications received by the fund upto the cut-off time will be processed on the basis of the closing NAV of the day of receipt of request and</p> |

|       |                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|-------|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |                                       | <p>for valid applications received after cut-off time, the closing NAV of the next Business Day shall be applicable.</p> <p><b><u>Listing details</u></b></p> <p>The units of DSP Nifty Private Bank ETF are listed on National Stock Exchange of India Limited and BSE Limited.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| VII.  | <b>Benchmark (Total Return Index)</b> | <ul style="list-style-type: none"> <li>• Benchmark of the Scheme- Nifty Private Bank TRI</li> <li>• Justification- The corpus of DSP Nifty Private Bank ETF will be invested in all the stocks constituting Nifty Private Bank TRI, in same weightage of the Index. The Scheme would endeavor to attain returns comparable to Nifty Private Bank TRI, subject to the tracking error. The Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index.</li> <li>• Second Tier Benchmark- Not Applicable</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| VIII. | <b>NAV Disclosure</b>                 | <p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11.00 p.m. on each business day.</p> <p>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 <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p><b>Indicative NAV (iNAV):</b></p> <p>The AMC shall also calculate indicative NAV and will be updated during the market hours on its website <a href="http://www.dspim.com">www.dspim.com</a>. Indicative NAV will not have any bearing on the creation or redemption of units directly with the Fund by the Market Makers /Large Investors.</p> <p>Indicative NAV shall be disclosed on Stock exchange(s), where the units will be listed, on continuous basis within a maximum time lag of 15 seconds during the trading hours.</p> <p>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.</p> <p>Further Details in Section II.</p> |
| IX.   | <b>Applicable timelines</b>           | <p>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.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| X.    | <b>Plan and Options</b>               | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| XI.   | <b>Load Structure</b>                 | <p><b>Exit Load:</b></p> <p><b>For Creation Unit Size:</b> No Exit load will be levied on redemptions made by Market Makers / Large Investors directly with the Fund in Creation Unit Size.</p> <p><b>For other than Creation Unit Size:</b> Nil</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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|-------|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|       |                                      | The Units of DSP Nifty Private Bank 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(s) 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 | <ul style="list-style-type: none"> <li>• <b>During NFO:</b> This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO and the Units are available for continuous subscription and redemption.</li> <li>• <b>On Continuous basis -</b><br/> <b>Directly with Fund:</b><br/> <b>a) Market Makers:</b><br/> Market Makers can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day.<br/> <b>b) Large Investors:</b><br/> Large Investors can directly purchase / redeem in blocks from the fund in “Creation unit size” on any business day. However, w.e.f. May 01, 2023, the 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.<br/> <b>On the Exchange -</b><br/> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof.</li> </ul> |
| XIII. | Minimum Additional Purchase Amount   | <b>Directly with Fund:</b><br><b>a) Market Makers:</b><br>Market Makers can directly purchase in blocks from the fund in “Creation unit size” on any business day.<br><b>b) Large Investors:</b><br>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.<br><b>On the Exchange -</b><br>The units of the Scheme can be purchased in minimum lot of 1 unit and in multiples thereof.                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| XIV.  | Minimum Redemption/switch out amount | <b>Directly with Fund:</b><br><b>a) Market Makers:</b><br>Market Makers can directly redeem in blocks from the fund in “Creation unit size” on any business day.<br><b>b) Large Investors:</b><br>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.<br><b>On the Exchange -</b><br>The units of the Scheme can be sold in minimum lot of 1 unit and in multiples thereof.                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

|        |                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XV.    | New Fund Offer Period                                                                                                              | This point does not apply, as the ongoing offer of the Scheme has commenced and the Units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| XVI.   | New Fund Offer Price                                                                                                               | This point does not apply, as the ongoing offer of the Scheme has commenced 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                                                                                                        | Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Scheme may engage in stock lending. The Scheme shall not engage in short selling.<br><br>For details kindly refer SAI                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 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.<br><br>Please refer further details in section II.                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| XXI.   | Investor services                                                                                                                  | <u>Contact details for general service requests:</u><br><br>Investors may contact any of the AMC's Investor Service Centers or call on Toll Free number 1800-208-4499 or 1800-200-4499 for any queries.<br><br>E-mail: <a href="mailto:service@dspim.com">service@dspim.com</a><br><br><u>Contact details for complaint resolution:</u><br><br><b>Mr. Prakash Pujari</b><br><b>Investor Relations Officer</b><br>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<br><br><b>Stock Exchange Transactions:</b> For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange. |
| XXII.  | Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable) | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| XXIII. | Special product/facility available during the NFO and on ongoing basis                                                             | Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) Systematic Withdrawal Plan (SWP) are not available under this Scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

|       |         |                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XXIV. | Weblink | Link for TER for last 6 months and Daily TER- <a href="https://www.dspim.com/mandatory-disclosures/ter">https://www.dspim.com/mandatory-disclosures/ter</a><br>Link for Scheme factsheet- <a href="https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets">https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets</a> |
|-------|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

#### DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) 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 Scheme, DSP NIFTY PRIVATE BANK 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 (This clause is not applicable to Fixed Maturity Plans and Close Ended Schemes except for those close ended schemes which have the option of conversion into open ended schemes on maturity and also to Interval Schemes.)

**Date:** November 29, 2024  
**Place:** Mumbai

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

## PART II. INFORMATION ABOUT THE SCHEME

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

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

| Instruments                                                                                                   | Indicative allocations<br>(% of total assets) |         |
|---------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------|
|                                                                                                               | Minimum                                       | Maximum |
| Equity and Equity Related Securities of companies constituting Nifty Private Bank Index, the underlying Index | 95%                                           | 100%    |
| Cash and Cash Equivalents@                                                                                    | 0%                                            | 5%      |

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

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

**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                                           | Upto 20% (upto 5% for single intermediary) | Clause 12.11 of the SEBI Master Circular |
| 2.     | Derivatives                                                  | Upto 20%                                   | Clause 12.25 of the SEBI Master Circular |
| 3.     | Equity Derivatives for non- hedging purposes                 | Upto 20%                                   | Clause 12.25 of the SEBI Master Circular |
| 4.     | Securitized Debt                                             | Nil                                        | -                                        |
| 5.     | Debt Instruments with SO / CE rating                         | Nil                                        | -                                        |
| 6.     | Overseas 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.    | Unrated debt securities                                      | Nil                                        | -                                        |
| 15.    | Short Selling                                                | Nil                                        | -                                        |
| 16.    | 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: Investments 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 SEBI vide clause 12.16 of SEBI Master Circular “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.

- i. Such short-term deposits shall be held in the name of the Scheme.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.
- vi. 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.

The underlying index shall comply with the below restrictions in line with clause 3.4 of SEBI Master circular:

- a) The index shall have a minimum of 10 stocks as its constituents.
- b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
- d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The net assets of the scheme will be invested in stocks constituting the Nifty Private Bank Index. This would be done by investing in all the stocks comprising the Nifty Private Bank Index in the same weightage that they represent in the Nifty Private Bank Index. A small portion of the net assets will be invested in Cash and Cash Equivalents.

Index futures/options are meant to be an efficient way of buying/selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. It can help in reducing the Tracking Error in the Scheme. Index futures/options may avoid the need for trading in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the individual stocks. Equity Derivatives can be used as a tool for cash equitization and where the fund has got cash (within the maximum permissible asset allocation table), in case where rebalance comes, then instead of cash, index contract can be used for temporary basis. Index futures/options can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares comprising the underlying index and will be easy to settle compared to physical portfolio of shares representing the underlying index. In case of investments in index futures/options, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future/option. The Scheme will not maintain any leveraged or trading positions.

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions. Exposure to such derivatives will be restricted to 20% of net assets of the scheme. However, investment in

derivatives will be for a temporary period on defensive considerations. The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation. Such rebalancing shall be done within 7 calendar days from the date of such deviation. Investment in derivatives shall be made in accordance with clause 12.25 of SEBI Master Circular and such other guidelines on derivatives as issued by SEBI from time to time.

In accordance with, clause 12.11 of SEBI Master Circular, the Scheme will not generally deploy more than 20% of its net assets in stock lending and not more than 5% of its net assets through a single intermediary (i.e the limit of 5% will be at broker level).

**Cumulative gross exposure:**

As per clause 12.24 of SEBI Master Circular, the cumulative gross exposure through equity, derivative position and other permitted securities/ asset class as may be permitted by the Board from time to time subject to regulatory approvals, if any shall 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

In the event of involuntary corporate action, the Scheme shall endeavor to dispose the security not forming part of the Underlying index within 7 business days from the date of listing, subject to availability of adequate liquidity for the security.

**Portfolio Rebalancing:**

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

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per clause 1.14.1.2 of SEBI Master Circular; the intention being at all times to protect the interests of the Unit Holders and the Scheme shall rebalance the portfolio within 7 calendar days from the date of deviation.

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

**Portfolio rebalancing in case of passive breach:**

In line with clause 3.6.7.1 of SEBI Master Circular, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days.

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

**CHANGE IN INVESTMENT PATTERN**

The Scheme, will hold all the securities that comprise the underlying Index in the same proportion as the index.

Expectation is that, over a period of time, the tracking error of the Scheme relative to the performance of the Underlying Index will be relatively low. The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. Under normal market circumstances, such tracking error is not expected to exceed by 2% p.a. for daily 12 month rolling return. However, in case of events like, dividend issuance by constituent members, rights issuance by constituent members, and market volatility during rebalancing of the portfolio following the rebalancing of the Underlying Basket, etc. or in abnormal market circumstances, the tracking error may exceed the above limits. Since the Scheme is an

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

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

The corpus of the Scheme will be invested in various types of securities (including but not limited to) such as:

1. Equity and Equity related securities of companies constituting Nifty Private Bank Index
2. Stock futures / index futures and such other permitted derivative instruments only for portfolio rebalancing.
3. Cash and Cash Equivalents.
4. Short Term Deposits

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” or indexing approach to endeavor to achieve scheme’s investment objective. The scheme will neither try to beat the index it tracks nor take active approach in times when markets seem to be over/under valued. The AMC does not make any judgments about the investment merit of a particular stock or a particular industry segment 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 the security 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.

##### **Derivative Strategies**

Exposure to equity derivatives of the index itself or its constituent stocks may be undertaken when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions. However, investment in derivatives will be for a temporary period on defensive considerations.

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 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, and corporate actions of securities included in Nifty Private Bank Index. 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): Nifty Private Bank TRI.

Justification for Benchmark- The corpus of DSP Nifty Private Bank ETF will be invested in all the stocks constituting Nifty Private Bank TRI, in same weightage of the Index. The Scheme would endeavor to attain returns comparable to Nifty Private Bank TRI, subject to the tracking error. The Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index.

#### E. WHO MANAGES THE SCHEME?

| Fund Manager     | Age      | Tenure                                     | Qualifications                                                                                                                       | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Other Scheme managed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|------------------|----------|--------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Anil Ghelani | 44 years | 1 year 3 Months (Managing since July 2023) | Chartered Financial Analyst (CFA Institute USA)<br>Chartered Accountant (ICAI India)<br>B. Com. (H. R. College University of Mumbai) | Over 25 years of experience as under:<br>From April 01, 2023 till date - DSPAM - Head of Passive Investments & Products.<br>From April 16, 2018 to March 31, 2023 - DSPIM - Head of Passive Investments & Products.<br>From January 2013 to April 2018, DSP Pension Fund<br>Managers Pvt. Ltd. - Business Head & Chief Investment Officer<br>From December 2014 to April 15, 2018 - DSPIM - Senior Vice President, Products & Passive Investments<br>From January 2006 - December 2012 - DSPIM - Head of Risk & Quantitative Analysis (RQA)<br>From July 2003 to December 2005 - DSPIM - AVP - Fund Administration<br>From February 2003 to July 2003 - IL&FS Asset Management Company - Asst. Manager - Fund Operations<br>From February 2000 to January 2003 - S. R. Batliboi (member firm of Ernst & Young) - CA articleship till Jan 2002<br>Executive from Feb 2002<br>From August 1998 to June 2000 - V. C. Shah & Co., Chartered Accountants - CA articleship | DSP NIFTY 1D Rate Liquid ETF,<br>DSP Nifty 50 Equal Weight ETF,<br>DSP Nifty 50 Equal Weight Index Fund,<br>DSP Nifty 50 ETF,<br>DSP Nifty 50 Index Fund,<br>DSP Nifty Bank ETF,<br>DSP Nifty Midcap 150 Quality 50 ETF,<br>DSP Nifty Midcap 150 Quality 50 Index Fund,<br>DSP Nifty Next 50 Index Fund,<br>DSP Nifty IT ETF,<br>DSP Nifty PSU Bank ETF,<br>DSP BSE Sensex ETF,<br>DSP Gold ETF Fund of Fund,<br>DSP Nifty Smallcap250 Quality 50 Index Fund,<br>DSP Nifty Healthcare ETF,<br>DSP BSE Liquid Rate ETF,<br>DSP Nifty Bank Index Fund,<br>DSP Nifty Top 10 Equal Weight Index Fund<br>DSP Nifty Top 10 Equal Weight ETF |
| Mr. Diipesh Shah | 45 years | 1 year 3 Months (Managing since)           | B Com , ACA, Candidate of the CFA Program, CFA Institute USA, Level I Cleared                                                        | Over 22 years of experience as under:<br>From April 2023 till date - DSPAM - Fund Manager - ETF and Passive Investments.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | DSP NIFTY 1D Rate Liquid ETF,<br>DSP Nifty 50 Equal Weight ETF,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

| Fund Manager | Age | Tenure     | Qualifications | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Other Scheme managed                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|--------------|-----|------------|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              |     | July 2023) |                | <p>From November 2020 to march 2023- DSPIM - Fund Manager - ETF and Passive Investments.</p> <p>From September 2019 to October, 2020 - DSPIM - Dealer - ETF and Passive Investments.</p> <p>From August 2018 to September, 2019 - JM Financial Institutional Broking Limited as Institutional Equity Sales Trading.</p> <p>From June 2014 to July 2018 - Centrum Boking Limited as Institutional Equity Sales Trading.</p> <p>From September 2013 to June 2014 - JM Financial Institutional Broking Limited as Institutional Equity Sales Trading.</p> <p>From January 2011 to August 2013 - IDFC Securities Limited as Institutional Equity Sales Trading</p> <p>From July 2010 to September 2010 - Kotak Securities Limited as Institutional Equity Sales Trading</p> | <p>DSP Nifty 50 Equal Weight Index Fund, DSP Nifty 50 ETF, DSP Nifty 50 Index Fund,</p> <p>DSP Nifty Bank ETF, DSP Nifty Midcap 150 Quality 50 ETF, DSP Nifty Midcap 150 Quality 50 Index Fund, DSP Nifty Next 50 Index Fund,</p> <p>DSP Nifty IT ETF, DSP Nifty PSU Bank ETF,</p> <p>DSP BSE Sensex ETF, DSP Gold ETF Fund of Fund,</p> <p>DSP Nifty Smallcap250 Quality 50 Index Fund, DSP Nifty Healthcare ETF,</p> <p>DSP BSE Liquid Rate ETF,</p> <p>DSP Nifty Bank Index Fund,</p> <p>DSP Nifty Top 10 Equal Weight Index Fund</p> <p>DSP Nifty Top 10 Equal Weight ETF</p> |

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

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

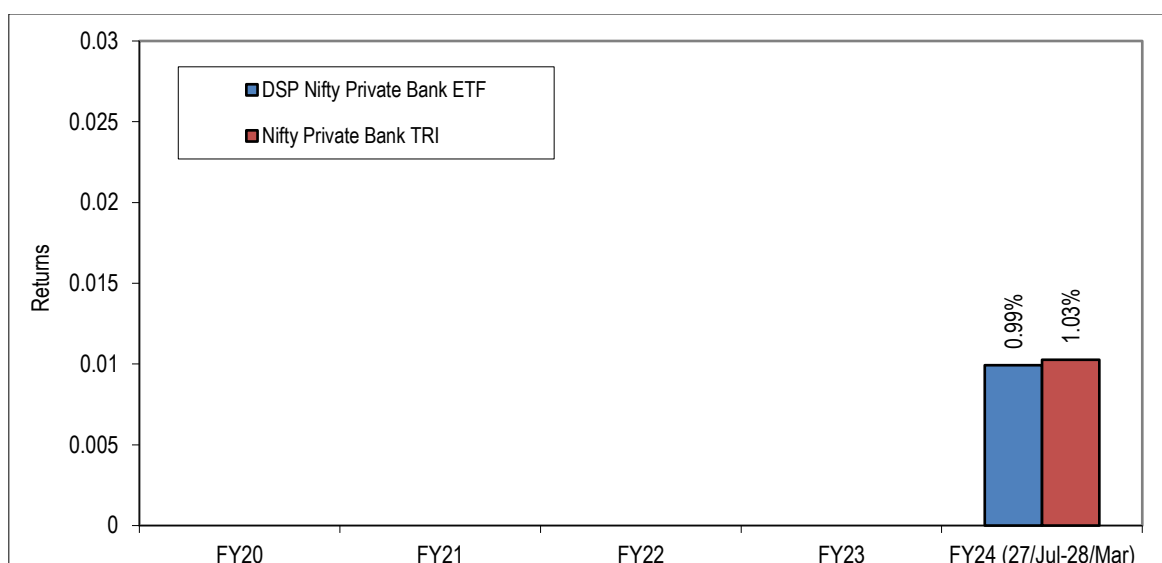
## G. HOW HAS THE SCHEME PERFORMED?

### a. Compounded Annualised Returns (CAGR) as on September 30, 2024

| Period            | DSP Nifty Private Bank ETF | Nifty Private Bank TRI |
|-------------------|----------------------------|------------------------|
| Last 1 Year       | 15.32%                     | 15.54%                 |
| Last 3 Year       | --                         | --                     |
| Last 5 Year       | --                         | --                     |
| Since Inception   | 12.03%                     | 12.21%                 |
| Nav/ Index value  | 26.7204                    | 31,010.79              |
| Date of allotment | 27-Jul-23                  |                        |

Note - 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/nifty-private-bank-etf/dnpbe-direct-growth>
- Website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly - <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- Portfolio Turnover Rate- 1.20

- v. Aggregate investment in the Scheme by: (Details are as on September 30, 2024)

| Sr. No. | Category of Persons | Net Value |              | Market Value (in Rs.) |
|---------|---------------------|-----------|--------------|-----------------------|
|         | Fund Manager(s)     | Units     | NAV per unit |                       |
| 1       | Mr. Anil Ghelani    | -         | -            | -                     |
| 2       | Mr. Diipesh Shah    | -         | -            | -                     |

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

- vi. Investments of AMC in the Scheme :

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

While determining the price of the units, the mutual fund shall ensure that the repurchase price of Scheme is not be lower than 95% Net Asset Value as provided under SEBI (MF) Regulations. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

#### Ongoing Price for subscription (purchase) by investors:

- **For Subscription of units directly with the Mutual Fund:**

Ongoing purchases directly from the Mutual Fund would be restricted to Market Makers and Large Investors, provided the value of units to be purchased is in Creation Unit size and in multiples thereof. Market Makers / Large Investors may buy the units on any Business Day of the Scheme directly from the Mutual Fund at Intra Day NAV:

- in exchange of the Portfolio Deposit, Cash Component and any other applicable transaction charges; or
- by depositing basket of securities comprising Nifty Private Bank Index along with the cash component and applicable transaction charges.

The Creation Unit size will be 25,000 units.

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.

- **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.

**Note:**

Market Maker/Large Investor for subscription/redemption of DSP Nifty Private Bank ETF Units directly with the Fund in "Creation Unit Size" will have to reimburse transaction handling charges incurred by the Fund/AMC. Transaction handling charges include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges, corporate action 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.

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 in the market. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the Application Form the Depository Participants (DP"s) name, DP ID Number and the beneficiary account number of the applicant.

**Procedure for creation of DSP Nifty Private Bank ETF units in Creation Unit size:**

- The Fund/AMC allows cash/exchange of Portfolio Deposit for Purchase of Units of the Scheme in Creation Unit size by Large Investors/Market Makers.

Purchase request for Creation Unit shall be made by such Investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio Securities. The Portfolio Deposit and/or Cash Component will be exchanged for units of the Scheme in Creation Unit size.

- **Creation of Units in exchange of Portfolio Deposit:** The requisite Securities constituting the Portfolio Deposit have to be transferred to the Fund's Depository Participant account while the Cash Component has to be paid to the Fund's bank account. On confirmation of the same by the Custodian/AMC, the AMC will create and transfer the equivalent number of Units of the Scheme into the Investor's Depository Participant account and pay/ recover the Cash Component and transaction handling charges, if any.
- **Creation of Units in Cash:** For subscription of DSP Nifty Private Bank ETF Units in Creation Unit Size will be made by payment of requisite Cash, as determined by the AMC equivalent to the cost incurred towards the purchase of predefined basket of securities that represent the underlying index (i.e. portfolio deposit), Cash Component and transaction handling charges, if any, only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter of a bank where the Scheme has a collection account.
- The Creation Unit will be subject to transaction handling charges incurred by the Fund/AMC. Such transaction handling charges shall be recoverable from the transacting Market Maker or Large Investor.

- The Portfolio Deposit and/or Cash Component for units of the Scheme may change from time to time on account of change in underlying index constituents, corporate actions, percentage of cash maintained in the fund, etc.
- The investors are requested to note that the Units of the Scheme will be credited into the Investor's Depository Participant account only on receipt of Cash Component and transaction handling charges, if any.

"Creation Unit size" is fixed number of units of the Scheme, which is exchanged for a pre-defined basket of securities underlying the designated index called the Portfolio Deposit and/or a Cash Component equal to the value of 25,000 units of the Scheme. Each Creation Unit size consists of 25,000 units of DSP Nifty Private Bank ETF. Each unit of DSP Nifty Private Bank ETF will be approximately equal to the 1/1000th value of the Nifty Private Bank Index.

#### **Ongoing price for redemption (sale) by investors:**

a) For Redemption of units directly with the Mutual Fund:

(By Market Makers and Large Investors):

Mutual Fund will repurchase units from Market Makers / Large Investors on any Business Day in Creation Unit size at applicable intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased/sold, 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.

- b) For Redemption of units directly with the Mutual Fund: (Other than Market Makers) in exceptional circumstances:
- 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.

Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.

In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.

c) 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.

Note: The transaction handling charges which include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges and such other charges that the mutual fund/AMC 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, shall be recoverable from the transacting Market Maker or Large Investor. As required under the Regulations, while determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value.

Procedure for Redemption in Creation Unit size

- The requisite number of Units of the Scheme equivalent to the Creation Unit has to be transferred to the Fund's Depository Participant account and the Cash Component to be paid to the Fund's bank account.
- On confirmation of the same by the AMC, the AMC will transfer the Portfolio Deposit to the Investor's Depository Participant account and pay/recover the Cash Component and transaction handling charges, if any.
- The Fund may allow cash Redemption of the Units of the Scheme in Creation Unit size by Large Investors/ Market Maker.
- Such Investors shall make Redemption request to the Fund/AMC whereupon the Fund/AMC will arrange to sell underlying portfolio Securities on behalf of the Investor. Accordingly, the sale proceeds of portfolio Securities, after adjusting the Cash Component and transaction handling charges will be remitted to the Investor.

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 NIFTY PRIVATE BANK 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. AMCs shall facilitate in-kind creation and redemption of units of Scheme by MMs on a best effort basis.

| Type of investor and transaction details                     | Sale of Units By Mutual Fund                                                                           | Redemption of units by Unit holders                                                                     |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| During Continuous Offer:<br>Market Makers/<br>Large Investor | Any Business Day in Creation Unit* Size and in multiple thereof.<br><br>Only through stock exchange(s) | Any Business Day in Creation Unit* Size and in multiple thereof.<br><br>Only through stock exchange(s). |
| Other Investors                                              |                                                                                                        |                                                                                                         |
| Role of Market Maker                                         | Gives two way quotes in the secondary market. Stands as a seller for a buy order.                      | Gives two-way quotes in the secondary market. Stands as a buyer against a sell order.                   |
| Role of large investor                                       | Only an investor - no other role in the scheme operations.                                             |                                                                                                         |

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

The AMC has estimated that upto 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) (b) | Additional TER as per Regulation 52 (6A) (b)^ |
|---------------------|--------------------------------------------------------|-----------------------------------------------|
| 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 and circulars issued in this regard 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](http://www.dspim.com). Further, changes in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

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

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

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

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

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

| Sr No. | Indicative Recurring Expense Heads                                                                                             | % of daily net assets |
|--------|--------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| (i)    | Investment Management and Advisory Fees                                                                                        | Upto 1.00%            |
| (ii)   | Audit fees/Fees and expenses of trustees*                                                                                      |                       |
| (iii)  | Custodial fees                                                                                                                 |                       |
| (iv)   | Registrar & Transfer Agent (RTA) Fees including cost of providing account statements / IDCW / redemption cheques/ warrants     |                       |
| (v)    | Marketing & Selling expense including agent commission and statutory 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%)                                                                   |                       |
| (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)    | <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (b)</b>                                               | <b>Upto 1.00%</b>     |
| (b)    | Additional expenses for gross new inflows from specified cities under regulation 52(6A)(b)                                     | Up to 0.30%           |

\*The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. Trustee shall charge the Trusteeship Fees in proportion to the net assets of each of the Scheme of the Mutual Fund.

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                                     | Amount |
|-------------------------------------------------|--------|
| Amount invested at the beginning of the year    | 10,000 |
| Annual income accrued to the scheme             | 1,000  |
| Expenses other than Distribution expenses       | 75     |
| Distribution expenses                           | -      |
| Returns after expenses at the end of the year   | 925    |
| % Returns after expenses at the end of the year | 9.25%  |

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

#### D. LOAD STRUCTURE

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

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

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.
- (iii) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.

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.

#### E. INTRODUCTION TO EXCHANGE TRADED FUNDS

An ETF is a passively managed product that provides exposure to an index or a basket of securities with the objective of generating returns as close to the index as possible. The key benefit of an ETF over traditional open-ended index funds is liquidity and availability of real-time market price on stock exchange. They can be bought and sold on the exchange at prices that are usually close to the actual intra-day NAV of the Scheme. ETFs provide investors a fund that tracks the performance of an index with the ability to buy/sell on an intra-day basis. ETFs are structured in a manner which allows creating new units (called creation units) and redeem outstanding units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.

ETFs are usually passively managed funds wherein subscription/redemption of units works on the concept of exchange with underlying securities. In other words, large investors/institutions can purchase units by depositing the underlying securities with the mutual fund/AMC and can redeem by receiving the underlying shares in exchange of units. Units can also be bought and sold directly on the exchange. ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges.

Tracking Error of ETFs is likely to be low as compared to a normal index fund. Due to the Creation/Redemption of units through the in-kind mechanism the mutual fund can keep lesser funds in cash. Also, time lag between buying/selling units and the underlying shares is much lower.

## Benefits of ETFs

- Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at nearly the real-time prices as opposed to end of day prices.
- Ability to put limit orders.
- Protects long-term investors from the inflows and outflows of short-term investors. This is because the fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.
- Flexible as it can be used as a tool for gaining instant exposure to the equity markets, equitising cash, for arbitraging between the cash and futures market.

## Market for ETFs:

ETFs are passive in nature and can be useful for various kinds of investors. It could be for experienced investors who recognize the impact of cost on their eventual investment outcomes or relatively inexperienced / newer investors who are considering starting to invest but are not sure how, and therefore need a simple instrument that gives them access to the broad market or to specific sectors they believe in. Over the past few years, there has been a good growth in the number of investors as well as the assets under management for ETFs. The primary categories of ETFs in India are: Nifty 50 and Sensex based ETFs, Government Disinvestment mandates like CPSE, Bharat 22 and Bharat Bond, Banking Sector ETFs, and Gold ETFs. There are also few fixed income, smart beta, sectoral and thematic ETFs, tracking specified indices. Given the ETF market globally has grown significantly over the past few years, there is a strong case that the size and breadth of the ETF market has a potential go up in India in years to come.

## EXAMPLE OF CREATION AND REDEMPTION OF UNITS:

The example of Creation Unit as on September 30, 2024 for DSP Nifty Private Bank ETF is as follows:

| Security Name            | Close Price | Weight % | No. of Shares | Value    |
|--------------------------|-------------|----------|---------------|----------|
| AXIS BANK LTD.           | 1232.2      | 20.43    | 109           | 1,34,310 |
| BANDHAN BANK LTD.        | 198.74      | 1.36     | 45            | 8,943    |
| CITY UNION BANK LTD.     | 163.93      | 0.97     | 39            | 6,393    |
| FEDERAL BANK LTD.        | 196.73      | 3.97     | 133           | 26,165   |
| HDFC BANK LTD.           | 1,732       | 20.66    | 79            | 1,36,832 |
| ICICI BANK LTD.          | 1273        | 20.41    | 106           | 1,34,938 |
| IDFC FIRST BANK LTD.     | 74.35       | 2.77     | 246           | 18,290   |
| INDUSIND BANK LTD.       | 1,448       | 7.90     | 36            | 52,114   |
| KOTAK MAHINDRA BANK LTD. | 1,854       | 20.53    | 73            | 1,35,338 |
| RBL BANK LTD.            | 204.28      | 1.00     | 32            | 6,537    |

| Cash component will be arrived at in the following manner                                |          |
|------------------------------------------------------------------------------------------|----------|
| Nifty Private Bank Index value as on September 30, 2024                                  | 26,502   |
| No. of units comprising one basket                                                       | 25,000   |
| NAV/unit (approx 1/1000 of Nifty Private Bank Index)                                     | 26.50185 |
| Value of 1 creation basket                                                               | 6,62,546 |
| Value of portfolio deposit (predefined basket of securities of Nifty Private Bank Index) | 6,59,860 |

|                |       |
|----------------|-------|
| Cash component | 2,686 |
|----------------|-------|

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 unit.

## F. TRACKING ERROR & TRACKING DIFFERENCE

### Tracking Error:

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

- a. Expenditure incurred by the fund.
- b. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
- c. Securities trading may halt temporarily due to circuit filters.
- d. Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents etc.
- e. Rounding off of quantity of shares in underlying index.
- f. Dividend payout.
- g. Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- h. Execution of large buy / sell orders
- i. Transaction cost (including taxes and insurance premium) and recurring expenses
- j. Realization of Unit holder's funds

It will be the endeavor of the fund manager to keep the tracking error as low as possible. Under normal circumstances, such tracking error is not expected to exceed 2% per annum. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances and force majeure which are beyond the control of the AMC, the tracking error may exceed 2% and the same shall be brought to the notice of the Board of Trustees with the 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 Index.

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

### Tracking Difference:

Tracking Difference 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](http://www.dspim.com) and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

## SECTION II

### I. INTRODUCTION

#### A. Definitions/interpretation

##### DEFINITIONS

|                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Business Day / Working Day</b>      | <p>A day other than:<br/>           (1) Saturday and Sunday;<br/>           (2) a day on which the National Stock Exchange / BSE is closed<br/>           (3) a day on which the Sale and Redemption of Units is suspended</p> <p>The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Creation Date</b>                   | The date on which DSPNPBETF Units are created                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Creation Unit Size</b>              | <p>Creation Unit Size is fixed number of units of the Scheme which is, exchanged for a basket of securities (Portfolio Deposit) and a Cash Component, equal to the value of said predefined units of the Scheme, and/or subscribed in cash equal to the value of said predefined units of the Scheme.</p> <p>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.</p> <p>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.</p> <p>Each Creation Unit size consists of 25,000 units of DSP Nifty Private Bank ETF. Each unit of DSP Nifty Private Bank ETF will be approximately equal to 1/1000<sup>th</sup> the value of the Nifty Private Bank Index.</p> <p>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.</p> |
| <b>Custodian</b>                       | Citibank N. A., acting as custodian to the Schemes, or any other Custodian who is approved by the Trustee.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>DSPNPBETF/Scheme</b>                | DSP Nifty Private Bank ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Scheme Information Document/SID</b> | This document issued by DSP Mutual Fund, offering Units of DSP Nifty Private Bank ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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

#### ABBREVIATIONS & INTERPRETATIONS

In this SID the following abbreviations have been used:

|               |                                      |              |                                    |
|---------------|--------------------------------------|--------------|------------------------------------|
| <b>AMC:</b>   | Asset Management Company             | <b>MM:</b>   | Market Maker                       |
| <b>AMFI :</b> | Association of Mutual Funds in India | <b>NAV:</b>  | Net Asset Value                    |
| <b>AOP:</b>   | Association of Person                | <b>NEFT:</b> | National Electronic Funds Transfer |

|                     |                                             |                                       |                                          |
|---------------------|---------------------------------------------|---------------------------------------|------------------------------------------|
| <b>ASBA:</b>        | Application Supported by Blocked Amount     | <b>NFO:</b>                           | New Fund Offer                           |
| <b>ASBA:</b>        | Application Supported by Blocked Amount     | <b>NRE:</b>                           | Non Resident External                    |
| <b>BSE StAR MF:</b> | BSE Stock Exchange Platform                 | <b>NRI:</b>                           | Non-Resident Indian                      |
| <b>BSE:</b>         | BSE Ltd.                                    | <b>NRO:</b>                           | Non Resident Ordinary                    |
| <b>CAMS:</b>        | Computer Age Management Services Ltd.       | <b>NSDL:</b>                          | National Securities Depository Limited   |
| <b>CAS:</b>         | Consolidated Account Statement              | <b>NSE / National Stock Exchange:</b> | National Stock Exchange of India Ltd.    |
| <b>CDSL:</b>        | Central Depository Services (India) Limited | <b>PIO:</b>                           | Person of Indian Origin                  |
| <b>DP:</b>          | Depository Participant                      | <b>PMLA:</b>                          | Prevention of Money Laundering Act, 2002 |
| <b>FATCA:</b>       | Foreign Account Tax Compliance Act          | <b>POS:</b>                           | Points of Service                        |
| <b>FPI:</b>         | Foreign Portfolio Investor                  | <b>RBI:</b>                           | Reserve Bank of India                    |
| <b>HUF:</b>         | Hindu Undivided Family                      | <b>RTGS:</b>                          | Real Time Gross Settlement               |
| <b>IDCW:</b>        | Income Distribution cum Capital Withdrawal  | <b>SCSB:</b>                          | Self Certified Syndicate Bank            |
| <b>IMA:</b>         | Investment Management Agreement             | <b>SEBI:</b>                          | Securities and Exchange Board of India   |
| <b>ISC:</b>         | Investor Service Centre                     | <b>STT:</b>                           | Securities Transaction Tax               |
| <b>KYC:</b>         | Know Your Customer                          | <b>TREPs:</b>                         | Tri-Party Repos                          |
| <b>MFSS:</b>        | Mutual Fund Service System                  | <b>UBO:</b>                           | Ultimate Beneficial Ownership            |
| <b>MFU:</b>         | 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

#### 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 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 principles of efficient portfolio management:

The Scheme may use models, techniques and instruments for efficient portfolio management and may also attempt to hedge or reduce the risk. The Scheme's ability to use these techniques may be limited by market conditions, regulatory limits and tax considerations (if any). The use of these techniques is further dependent on the ability to predict movements in the prices of securities being hedged and movements in macro variables such as interest rates. There exists an imperfect correlation between the hedging instruments and the securities or market sectors being hedged. Thus due to mentioned bottleneck these techniques and instruments if imperfectly used have the risk of the Scheme incurring losses due to mismatches particularly in a volatile market. There could be possible absence of a liquid market for any particular instrument at any particular time even though the futures and options may be bought and sold on an exchanges.

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

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

##### **i. Passive Investments:**

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

The scheme will be investing only in the securities included in the underlying index and will be exposed to additional concentration risk in cases where the underlying index has concentration

towards any specific sector, theme or market capitalization. The AMC will not have any option to reduce the concentration risk by diversifying the investments.

**ii. b. Tracking Error and Tracking Difference Risk:**

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

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

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

It will be the endeavor of the fund manager to keep the tracking error as low as possible. However, in case of events like, dividend received from underlying securities, rights issue from underlying securities, and market volatility during rebalancing of the portfolio following the rebalancing of the underlying index, etc. or in abnormal market circumstances may result in tracking error. There can be no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to performance of the Index.

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

- a) **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.
- b) **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.
- c) **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.

- d) **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.

#### **Risks associated with Equity investments:**

Equity and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio. Also, the value of the Scheme investments may be affected by interest rates, changes in law/ policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual Securities, a specific sector or all sectors. Investments in equity and equity related securities involve a degree of risk and investors should not invest in the equity Schemes unless they can afford to take the risk of losing their investment.

#### **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 of illiquid securities:**

The Schemes may not be able to immediately sell certain types of illiquid Securities. The prices and subsequent valuation of restricted and illiquid Securities may reflect a premium / discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Scheme(s) can go up and down because of various factors that affect the capital markets in general.

The AMC cannot give assurance but will endeavor to liquidate any illiquid securities not a part of the underlying index at the earliest with least possible price impact.

#### **Risk associated with Securities Lending & Borrowing :**

Securities Lending and Borrowing (“SLB”) is an exchange traded product in India, with trades done on order matching platforms setup by the clearing corporation/house of recognized stock exchanges. In accordance with SEBI guidelines, there is a robust risk management system and safeguards exercised by the clearing corporation/house, which also guarantee financial settlement hence eliminating counterparty risk on borrowers.

The Scheme may participate as a lender in the SLB market and lend securities held in the portfolio for earning fees from such lending to enhance revenue of the Scheme. The key risk to the Scheme is creation of temporary illiquidity due to the inability to sell such lent securities, till the time such securities are returned on the contractual settlement date or on exercise of early recall.

#### **Risk associated with use of equity derivatives in the ETFs:**

The Scheme may periodically invest in derivative securities e.g. when a stock(s) is entering/exiting the benchmark index. However, the Scheme will not use derivative instruments for speculative purposes or to leverage its net assets. There may be a cost attached to buying index futures or other derivative instrument. Further there could be an element of settlement risk, which could be different from the risk in settling physical shares.

#### **Risks associated with trading in derivatives:**

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

Derivatives require the maintenance of adequate controls to monitor the transactions and the embedded market risks that they add to the portfolio. Besides the price of the underlying asset, the volatility, tenor and interest rates affect the pricing of derivatives. Other risks in using derivatives include but are not limited to:

- (a) Counterparty Risk** - this occurs when a counterparty fails to abide by its contractual obligations and therefore, the Scheme are compelled to negotiate with another counter party, at the then prevailing (possibly unfavourable) market price. For exchange traded derivatives, the risk is

mitigated as the exchange provides the guaranteed settlement but one takes the performance risk on the exchange.

- (b) **Market Liquidity Risk** - this occurs where the derivatives cannot be transacted due to limited trading volumes and/or the transaction is completed with a severe price impact.
- (c) **Model Risk** - the risk of mis-pricing or improper valuation of derivatives.
- (d) **Basis Risk** - arises due to a difference in the price movement of the derivative vis-à-vis that of the security being hedged.

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 involve uncertainty and decision of the Investment Manager may not always be profitable. No assurance can be given that the Investment Manager will be able to identify or execute such strategies. Some other risks investors must read carefully before making any investments in this Scheme, as it is expected to make investments in equity derivatives are as follows:

Derivative trades involve execution risks, whereby the rates seen on the screen may not be the rate at which ultimate execution takes place.

- The option buyer's risk is limited to the premium paid.
- Investments in index/stock futures face the similar risk as the investments in the underlying stock or index.
- Risk of loss in trading in futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and potentially high volatility of the futures markets.
- The derivatives market may not have the volumes that may be seen in other developed markets, which may result in volatility in the values.
- 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.

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

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

### **Risks associated with investment in Sectoral / thematic fund:**

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

### **C. RISK MITIGATION STRATEGIES**

- **Tracking Error and Tracking Difference:** The AMC will to the best of their efforts ensure that the scheme investments are aligned with the underlying index at all the time. By continuously monitoring, the AMC will ensure that the tracking error & tracking difference are well within the regulatory thresholds.
- **Transaction in listed units:** The AMC with help of market makers will monitor and ensure liquidity on the exchanges for trading the units of the ETF. The AMC will also offer direct redemption under special circumstances as defined in SECTION II. G. Other Scheme Specific Disclosures-Redemption.
- **Risk associated with derivatives:** The AMC would adhere to the risk mitigating guidelines / measures issued by SEBI / RBI from time to time for derivative products and will ensure investments in derivative is only as per the investment guidelines documented in SID.
- **Equity Market Risk:** Market risk is inherent to this scheme similar to other equity schemes and is exposed to all the market risk that are inherent to the underlying index at all times. The AMC will ensure that the investment in the scheme are aligned to the underlying index and thus minimizing any additional idiosyncratic risk.
- **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.
- **Risk associated with Stock Lending:** The investment managers will ensure adherence to the limits assigned for stock lending and will ensure that the liquidity Risk is managed actively within the portfolio liquidity limits by maintaining proper asset-liability match to ensure payout of the obligations. Also to ensure that the counterparty risk is limited the AMC will participate in stock lending only through exchange mechanism where the settlement is guaranteed.

## 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. Derivatives- Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index, such as: interest rates, exchange rates, commodities, and equities.
3. Options- An Option is a contract which gives holder the right (but not the obligation) to buy or sell a security or other asset during a given time for a specified price called the 'Strike' price.
4. Call Option- A call option is a financial contract that gives the holder the right, but not the obligation, to buy a specified quantity of an underlying asset (such as a stock or commodity) at a predetermined price (strike price) within a specified period. Investors purchase call options when they anticipate that the price of the underlying asset will rise, allowing them to buy the asset at a lower price and potentially sell it at a higher market price for a profit.
5. Put Option- A put option is a financial contract that gives the holder the right, but not the obligation, to sell a specified quantity of an underlying asset (such as a stock or commodity) at a predetermined price (strike price) within a specified period. Investors purchase put options when they anticipate that the price of the underlying asset will decline, allowing them to sell the asset at a higher price than the market value, potentially earning a profit from the price difference.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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:**

#### Securities Lending:

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Mutual Fund may engage in stock lending. The AMC shall comply with all reporting requirements and the Trustee shall carry out periodic review as required by SEBI guidelines. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on expiry of the stipulated period.

The Investment Manager will apply the following limits, should it desire to engage in Stock Lending:

1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.
2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single intermediary.

#### Short Term Deposits:

The scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks as permitted under extant regulations.

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 SEBI vide clause 12.16 of SEBI Master Circular “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.

- i. Such short-term deposits shall be held in the name of the Scheme.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.
- vi. 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.

Further, due to corporate action in companies comprising of the index, the scheme may be allocated/allotted securities which are not part of the index. For example, the Fund may invest in stocks not included in the relevant underlying index in order to reflect various corporate actions (such as mergers) and other changes in the relevant underlying index (such as reconstitutions, additions, deletions and these holdings will be in anticipation and in the direction of impending changes in the underlying index)

#### Investment in Derivative Instruments:

As part of the Fund Management process, the Scheme may use Derivative instruments such as index futures and options, stock futures and options contracts, warrants, convertible Securities, swap agreements or any other Derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objectives of the Scheme for a short period of time and the portfolio shall be rebalanced within 7 days.

Index futures/options are meant to be an efficient way of buying/selling an index compared to buying/selling a portfolio of physical shares representing an index for ease of execution and settlement. Index futures/options can be an efficient way of achieving the Scheme's investment objective. Notwithstanding the pricing, they can help in reducing the Tracking Error in the Scheme. Index futures/options may avoid the need for trading in individual components of the index, which may not be possible at times, keeping in mind the circuit filter system and the liquidity in some of the individual stocks. Index futures/options can also be helpful in reducing the transaction costs and the processing costs on account of ease of execution of one trade compared to several trades of shares comprising the underlying index and will be easy to settle compared to physical portfolio of shares representing the underlying index.

In case of investments in index futures/options, the risk/reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future/option. The Scheme will not maintain any leveraged or trading positions.

### **Purpose of investment in Derivatives**

- a) The Scheme shall fully cover its positions in the Derivatives market by holding underlying Securities/cash or cash equivalents/option and/or obligation for acquiring underlying assets to honour the obligations contracted in the Derivatives market.
- b) The Securities held would be marked to market by the AMC to ensure full coverage of investments made in Derivative products at all times.

### **Trading in Derivatives**

The Mutual Fund may use various derivatives only for the purpose of Portfolio Rebalancing of the Scheme. Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument, commodity or index. The Scheme while investing in equities shall transact in exchange traded equity derivatives only and these instruments may take the form of Index Futures, Index Options, Futures and Options on individual equities/securities and such other derivative instruments as may be appropriate and permitted under the SEBI Regulations and guidelines from time to time.

### **Key features of Trading in Derivatives**

The use of derivatives provides flexibility to the Schemes only for the purpose of Portfolio Rebalancing. The following section describes some of the more common derivatives transactions with illustrations.

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

#### **1. Futures**

A futures contract is a standardized contract between two parties where one of the parties commits to sell, and the other to buy, a stipulated quantity of a security at an agreed price on or before a given date in future.

Currently, futures contracts have a maximum expiration cycle of 3 months. Three contracts are available for trading, with 1 month, 2 months and 3 months expiry respectively. A new contract is introduced on the next trading day following the expiry of the relevant monthly contract. Futures contracts typically expire on the last Thursday of the month. For example a contract with the June 2022 expiration expires on the last Thursday of June 2022 (June 30, 2022).

#### **Basic Structure of an Index Future**

The Stock Index futures are instruments designed to give exposure to the equity markets indices. The Stock Exchange, Mumbai (BSE) and The National Stock Exchange (NSE) have trading in index futures of 1, 2 and 3 month maturities. The pricing of an index future is the function of the underlying index and short-term interest rates. Index futures are cash settled, there is no delivery of the underlying stocks.

#### **Example using hypothetical figures:**

##### **1-month ABC Index Future**

If the Scheme buys 2,000 futures contracts, each contract value is 50 times the futures index price.

|               |   |               |
|---------------|---|---------------|
| Purchase Date | : | June 01, 2022 |
| Spot Index    | : | 13800.00      |
| Future Price  | : | 13900.00      |

Date of Expiry : June 30, 2022  
Margin : 10%

Assuming the exchange imposes a total margin of 10%, the Investment Manager will be required to provide a total margin of approx. Rs. 1390,000,000 (i.e.  $10\% \times 13900 \times 2000 \times 50$ ) through eligible securities and cash.

Assuming on the date of expiry, i.e. June 30, 2022, ABC Index closes at 13950, the net impact will be a profit of Rs. 5,000,000 for the Scheme, i.e.  $(13950 - 13900) \times 2000 \times 50$  (Futures price = Closing spot price = Rs. 13950.00)

Profits for the Scheme =  $(13950 - 13900) \times 2000 \times 50$  = Rs. 5,000,000.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity.

The net impact for the Scheme will be in terms of the difference of the closing price of the index and cost price. Thus, it is clear from the above example that the profit or loss for the Scheme will be the difference between the closing price (which can be higher or lower than the purchase price) and the purchase price. The risks associated with index futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mispricing of the futures.

### Basic Structure of a Stock Future

A futures contract on a stock gives its owner the right and obligation to buy or sell stocks. Single Stock Futures traded on NSE (National Stock Exchange) are physically settled; on the expiration day, depending upon the side of the trade, security is either delivered or received against the payment. A purchase or sale of futures on a security gives the trader essentially the same price exposure as a purchase or sale of the security itself. In this regard, trading stock futures is no different from trading the security itself.

Example using hypothetical figures:

The Scheme holds shares of XYZ Ltd., the current price of which is Rs. 500 per share. The Scheme sells one month futures on the shares of XYZ Ltd. at the rate of Rs. 540.

If the price of the stock falls, the Mutual Fund will suffer losses on the stock position held. However, in such a scenario, there will be a profit on the short futures position.

At the end of the period, the price of the stock falls to Rs. 450 and this fall in the price of the stock results in a fall in the price of futures to Rs. 470. There will be a loss of Rs. 50 per share (Rs. 500 - Rs. 450) on the holding of the stock, which will be offset by the profits of Rs. 70 (Rs. 540 - Rs. 470) made on the short futures position.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Certain factors like margins and other related costs have been ignored. The risks associated with stock futures are similar to those associated with equity investments. Additional risks could be on account of illiquidity and potential mispricing of the futures.

## 2. Options

An option gives a person the right but not an obligation to buy or sell something. An option is a contract between two parties wherein the buyer receives a privilege for which he pays a fee (premium) and the seller accepts an obligation for which he receives a fee. The premium is the price negotiated and set when the option is bought or sold. A person who buys an option is said to be long in the option. A person who sells (or writes) an option is said to be short in the option.

**An option contract may be of two kinds:**

**1) Call option**

An option that provides the buyer the right to buy is a call option. The buyer of the call option can call upon the seller of the option and buy from him the underlying asset at the agreed price. The seller of the option has to fulfill the obligation upon exercise of the option.

**2) Put option**

The right to sell is called a put option. Here, the buyer of the option can exercise his right to sell the underlying asset to the seller of the option at the agreed price.

Option contracts are classified into two styles:

**(a) European Style**

In a European option, the holder of the option can only exercise his right on the date of expiration only.

**(b) American Style**

In an American option, the holder can exercise his right anytime between the purchase date and the expiration date.

**Basic Structure of an Equity Option**

In India, options contracts on indices and stocks are European style and physically settled

**Example using hypothetical figures:**

|                  |                          |
|------------------|--------------------------|
| Market type      | : N                      |
| Instrument Type  | : OPTSTK                 |
| Underlying       | : XYZ Ltd. (XYZ)         |
| Purchase date    | : June 1, 2022           |
| Expiry date      | : June 30, 2022          |
| Option Type      | : Put Option (Purchased) |
| Strike Price     | : Rs. 5,750.00           |
| Spot Price       | : Rs. 5,800.00           |
| Premium          | : Rs. 200.00             |
| Lot Size         | : 100                    |
| No. of Contracts | : 50                     |

Say, the Mutual Fund purchases on June 1, 2022, 1 month Put Options on XYZ Ltd. (XYZ) on the NSE i.e. put options on 5000 shares (50 contracts of 100 shares each) of XYZ.

If the share price of XYZ Ltd. falls to Rs. 5,500 /- on June 30, 2022 and the Investment Manager decides to exercise the option, the impact will be as Follows:

Premium Expense = Rs. 200 \* 50 \* 100 =  
Rs. 10, 00,000/-

Stocks to be given at = Rs. 5,750/-

Profits for the Mutual Fund = (5,750.00-5,500.00)\*50\*100  
= Rs. 12, 50,000/-

Net Profit = Rs. 12, 50,000 - Rs. 10,00,000 = Rs. 2,50,000/-

In the above example, the Investment Manager hedged the market risk on 5000 shares of XYZ Ltd. by purchasing put options.

Please note that the above example is given for illustration purposes only. Some assumptions have been made for the sake of simplicity. Certain factors like margins have been ignored. The purchase of Put Options does not increase the market risk in the Mutual Fund as the risk is already in the Mutual Fund's portfolio on account of the underlying asset position (in his example shares of XYZ Ltd.). The Premium paid for the option is treated as an expense and added to the holding cost of the relevant security. Additional risks could be on account of illiquidity and potential mis-pricing of the options.

## **Exposure to Equity Derivatives**

### **i. Position limit for the Mutual Fund in index options contracts:**

- a. The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest in the market in index options, whichever is higher, per Stock Exchange.
- b. This limit would be applicable on open positions in all options contracts on a particular underlying index.

### **ii. Position limit for the Mutual Fund in index futures contracts:**

- a. The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest in the market in index futures, whichever is higher, per Stock Exchange.
- b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.

### **iii. Position limit for the Mutual Fund for stock based derivative contracts:**

The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

### **iv. Position limit for the Scheme:**

The position limits for the Scheme and disclosure requirements are as follows:

- a. For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Fund shall not exceed the higher of 1% of free float market capitalization (in terms of number of shares).  
Or  
5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- b. This position limit shall be applicable on the combined position in all derivative contracts on a underlying stock at a Stock Exchange.
- c. For index based contracts, the Mutual Fund shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

**As and when SEBI notifies amended limits in position limits for exchange traded derivative contracts in future, the aforesaid position limits, to the extent relevant, shall be read as if they were substituted with the SEBI amended limits.**

## **Exposure Limits:**

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

1. The cumulative gross exposure through equity, debt, derivative positions other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme. However, the following shall not be considered while calculating the gross exposure:
  - a. Security-wise hedged position and
  - b. Exposure in cash or cash equivalents with residual maturity of less than 91 days
2. The total exposure related to option premium must not exceed 20% of the net assets of the Scheme.
3. The Mutual Fund shall not write options or purchase instruments with embedded written options.
4. Definition of Exposure in case of Derivative Positions:

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

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

## B. What are the investment restrictions?

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

1. The Mutual Fund under all its Scheme shall not own more than 10% of any company's paid up capital carrying voting rights.
2. Transfer of investments from one Scheme to another Scheme in the Mutual Fund shall be allowed as per guidelines prescribed under clause 12.30 of SEBI Master Circular and amendments made from time to time. Clause 9.11 of SEBI Master Circular has prescribed the methodology for determination of price to be considered for inter-scheme transfers.
3. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided that the Mutual Fund may engage in securities lending and borrowing in accordance with the framework specified by SEBI.

Provided further 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 RBI in this regard.

4. The Mutual Fund shall get the securities purchased/transferred in the name of the Mutual Fund on account of the Scheme, wherever the instruments are intended to be of a long term nature.
5. No Scheme shall make any investment in:
  - i. any unlisted security of any associate or group company of the Sponsors; or
  - ii. any security issued by way of private placement by an associate or group company of the Sponsors; or
  - iii. the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.
6. No sponsor of a mutual fund, its associate or group company including the asset management company of the fund, through the schemes of the mutual fund or otherwise, individually or collectively, directly or indirectly, have -
  - a. 10% or more of the share-holding or voting rights in the asset management company or the trustee company of any other mutual fund; or
  - b. representation on the board of the asset management company or the trustee company of any other mutual fund.

7. The Scheme shall not make any investment in any fund of funds Scheme.
8. The Scheme shall not invest in ADR/GDR/overseas securities.
9. The Scheme shall not invest in its own Mutual Fund Schemes or Other Mutual fund schemes.
10. The Scheme will not invest in Securitized Debt.
11. The Scheme will not invest in Repo in corporate debt and corporate reverse repo.
12. The Scheme will not invest in unrated debt instruments
13. The Scheme will not invest in Credit Default Swaps.
14. The Scheme will not invest in Debt instruments having Structured Obligations / Credit Enhancements.
15. The Scheme will not invest in securities having special features as per clause 12.2 of SEBI Master Circular.
16. All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed
17. No term loans for any purpose may be advanced by the Mutual Fund and the Mutual Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase, redemption of Units or payment of interest or IDCWs to Unit Holders, provided that the Mutual Fund shall not borrow more than 20% of the net assets of each of the Scheme and the duration of such borrowing shall not exceed a period of six months.
18. If any company invests more than 5 percent of the NAV of any of the Scheme, investment made by that or any other Scheme of the Mutual Fund in that company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations.
19. The Mutual Fund may lend and borrow securities in accordance with the framework relating to securities lending and borrowing specified by SEBI.
20. The cumulative gross exposure through equity and derivatives position other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time shall not exceed 100% of the net assets of the scheme. However, the following shall not be considered while calculating the gross exposure:
  - (b) Security-wise hedged position and
  - (c) Exposure in cash or cash equivalents with residual maturity of less than 91 days.
21. The underlying index shall comply with the below restrictions in line with clause 3.4 of SEBI Master Circular:
  - a. The index shall have a minimum of 10 stocks as its constituents.
  - b. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
  - c. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
  - d. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The Scheme shall evaluate and ensure compliance to the aforesaid norms at the end of every calendar quarter.

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

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

23. The Scheme will comply with any other Regulations applicable to the investment of mutual funds from time to time.

These investment limitations/parameters as expressed (linked to the Net Asset/Net Asset Value/capital) shall, in the ordinary course, apply as at the date of the most recent transaction or commitment to invest, and changes do not have to be effected merely because, owing to appreciation or depreciation in value or by reason of the receipt of any rights, bonuses or benefits in the nature of capital or of any Scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the Mutual Fund, any such limits would thereby be breached. If these limits are exceeded for reasons beyond its control, the AMC shall adopt as a priority objective the remedying of that situation, taking due account of the interests of the Unit Holders.

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

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

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

### C. Fundamental Attributes

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

Type of Scheme: An open ended scheme replicating/ tracking Nifty Private Bank Index

(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) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular the Trustees 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 30 days to exit at the prevailing NAV without any exit load.

#### **D. Index Methodology**

The corpus of DSP Nifty Private Bank ETF will be invested in all the stocks constituting Nifty Private Bank TRI, in same weightage of the Index. The Scheme would endeavor to attain returns comparable to Nifty Private Bank TRI, subject to the tracking error. The Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index.

The NIFTY Private Bank Index is designed to reflect the performance of the banks from private sector. The index comprises of 10 stocks and weights of each company in the index were capped at 25% (until March 29, 2019)

#### **Eligibility Criteria for Selection of Constituent Stocks:**

- i. Companies should form part of NIFTY 500 at the time of review. In case, the number of eligible stocks representing a particular sector within NIFTY 500 falls below 10, then deficit number of stocks shall be selected from the universe of stocks ranked within top 800 based on both average daily turnover and average daily full market capitalization based on previous six months period data used for index rebalancing of NIFTY 500.
- ii. Banks having 50% or more of their outstanding share capital held by central or state government directly, or by central or state government controlled banks will be excluded from stock selection.
- iii. The bank's trading frequency should be at least 90% in the last six months.
- iv. The company/bank should have a minimum listing history of 1 month as on the cutoff date.
- v. Final selection of 10 companies shall be done based on free float market capitalization. A preference shall be given to companies that are available for trading in NSE's Futures & Options segment at the time of final selection.
- vi. Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

The index shall comply with the below mentioned portfolio concentration norms in line with clause 3.4 of SEBI Master Circular:

- a) The index shall have a minimum of 10 stocks as its constituents.
- b) For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
- c) The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
- d) The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

#### **Index Re-Balancing:**

Index is re-balanced on semi-annual basis. The cut-off date is January 31 and July 31 of each year, i.e. for semi-annual review of indices, average data for six months ending the cut-off data is considered. Exclusion from the index is done due to suspension or delisting or in case of corporate event such as scheme of arrangement / demerger / acquisition.

#### Index Governance:

A professional team manages all NSE indices. There is a three-tier governance structure comprising the Board of Directors of NSE Indices Limited, the Index Advisory Committee (Equity) and the Index Maintenance Sub-Committee.

#### Constituent Weightage:

Constituents and Impact Cost of Nifty Private Bank Index as on September 30, 2024:

| Sr No | SECURITY_NAME            | WEIGHTAGE | Impact Cost |
|-------|--------------------------|-----------|-------------|
| 1     | AXIS BANK LTD.           | 20.43     | 0.02        |
| 2     | BANDHAN BANK LTD.        | 1.36      | 0.03        |
| 3     | CITY UNION BANK LTD.     | 0.97      | 0.04        |
| 4     | FEDERAL BANK LTD.        | 3.97      | 0.03        |
| 5     | HDFC BANK LTD.           | 20.66     | 0.01        |
| 6     | ICICI BANK LTD.          | 20.41     | 0.03        |
| 7     | IDFC FIRST BANK LTD.     | 2.77      | 0.04        |
| 8     | INDUSIND BANK LTD.       | 7.90      | 0.03        |
| 9     | KOTAK MAHINDRA BANK LTD. | 20.53     | 0.01        |
| 10    | RBL BANK LTD.            | 1.00      | 0.05        |

#### 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

- Not applicable

#### G. Other Scheme specific disclosures:

|    |                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|----|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | <b>Listing and transfer of units</b> | <p><u>Listing of units:</u></p> <p>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.</p> <p><u>Transfer of units:</u></p> <p>In accordance with clause 14.4.4 of SEBI Master circular, units of the ETF which are held in demat form, will be transferable and will be subject to</p> |
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|    |                                                                                                                                                                                                                                      | <p>the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time.</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 2. | <b>Dematerialization of units</b>                                                                                                                                                                                                    | <p>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.</p> <p>The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.</p>                                                                                                                                                                                                                        |
| 3. | <b>Minimum Target amount</b><br><br>(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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 4. | <b>Maximum Amount to be raised (if any)</b>                                                                                                                                                                                          | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 5. | <b>IDCW Policy</b>                                                                                                                                                                                                                   | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 6. | <b>Allotment (Detailed procedure)</b>                                                                                                                                                                                                | <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> <li>• 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</li> </ul> |

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|    |                       | <p>only in integers by rounding off the Units allotted to the lower integer and the balance amount will be refunded to the investor.</p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p><b>Allotment confirmation:</b></p> <p>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.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7. | <b>Refund</b>         | <p>If application is rejected, refunds will be completed within 5 Business Days from the transaction date for all cases where the remitter details are available. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the AMC. Refunds will be made through electronic modes such as RTGS, NEFT, Direct Credits &amp; Cheques as applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 8. | <b>Who can invest</b> | <p>(This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Scheme is suitable to your risk profile.)</p> <p>The following persons (subject to, wherever relevant, purchase of units of mutual funds, being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme:</p> <ol style="list-style-type: none"> <li>Indian Resident Adult Individuals either singly or jointly (not exceeding three)</li> <li>Minors through parent/legal guardian</li> <li>Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions)</li> <li>Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", where required)</li> <li>Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed</li> <li>Partnership Firms</li> <li>Karta of Hindu Undivided Family (HUF)</li> <li>Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</li> <li>NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</li> <li>Foreign Portfolio Investors (FPI) as defined in Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014</li> <li>Army, Air Force, Navy and other para-military funds</li> <li>Scientific and Industrial Research Organisations</li> </ol> |

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|    |                   | <p>m. International Multilateral Agencies approved by the Government of India</p> <p>n. Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</p> <p>o. Others who are permitted to invest in the Scheme as per their respective constitutions</p> <p>p. Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996</p> <p>q. The scheme of the DSP Mutual Fund, subject to the conditions and limits prescribed in SEBI (MF) Regulations and/or by the Trustee, AMC or Sponsors (The AMC shall not charge any fees on such investments).</p> <p>r. The AMC (No fees shall be charged on such investments).</p> <p><b>Applicability and provisions of Foreign Account Compliance Act (FATCA)</b></p> <p>For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. <a href="http://www.dspim.com">www.dspim.com</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 9. | Who cannot invest | <p><b><u>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme</u></b></p> <p>United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:</p> <ul style="list-style-type: none"> <li>• No fresh purchases /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund.</li> </ul> <p>However, subscription (including systematic investments) and switch transactions requests received from U.S. persons who are Non-resident Indians (NRIs) /Persons of Indian origin (PIO) and at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC/ Trustee Company from time to time shall be accepted.</p> <p>The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC/ Trustee Company. The investor shall be responsible for complying with all the applicable laws for such investments. The AMC reserves the right to reject the transaction request or redeem with applicable exit load and TDS or reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard.</p> <ul style="list-style-type: none"> <li>• For transaction from Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions, subject to the abovementioned conditions, may be rejected.</li> <li>• In case the AMC/Fund subsequently identifies that the subscription amount is received from U.S. Person(s) or Resident(s) of Canada, in that case the AMC/Fund at its discretion shall redeem all the units held by such person from the Scheme of the Fund at applicable Net Asset Value.</li> </ul> |

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| 10. | <b>How to Apply and other details</b>                                                                                                                                   | <ul style="list-style-type: none"> <li>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'.</li> <li>Please refer to the SAI and Application form for further details and the instructions.</li> <li>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 <a href="http://www.dspim.com">www.dspim.com</a></li> <li>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.</li> <li>Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as 'official point of Acceptance of Transaction'.</li> <li>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.</li> </ul>                                                                               |
| 11. | <b>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.</b> | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 12. | <b>Restrictions, if any, on the right to freely retain or dispose of units being offered.</b>                                                                           | <p>In the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order.</p> <p>Restriction on Redemption of Units of the Scheme</p> <p>Subject to the approval of the Boards of the AMC and of the Trustee and subject also to necessary communication of the same to SEBI, the redemption of / switch-out of Units of Scheme(s) of the Fund, may be temporarily suspended/ restricted. In accordance with clause 1.12 of the SEBI Master Circular and subject to prevailing regulations, restriction on/suspension of redemptions / switch-out of Units of the Scheme(s) of the Fund, may be imposed when there are circumstances leading to systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> <li>Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</li> <li>Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;</li> <li>Operational issues: when exceptional circumstances are caused by</li> </ol> |

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|     |                                                         | <p>force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p> <p>Restriction on / suspension of redemption of Units of the Scheme(s) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>When restriction on / suspension of redemption of Units of the Scheme(s) is imposed, the following procedure shall be applied:</p> <ol style="list-style-type: none"> <li>No redemption / switch-out requests upto Rs. 2 lakhs shall be subject to such restriction.</li> <li>Where redemption / switch-out requests are above Rs. 2 lakhs, the AMC shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 13. | Cut off timing for subscriptions/ redemptions/ switches | <p><b>In case of Purchase / Redemption directly with Mutual Fund:</b></p> <p><b>(By Market Makers and Large Investors):</b></p> <p>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.</p> <p>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.</p> <p><b>Settlement of Purchase/Sale of Units of the Scheme on Stock Exchange:</b></p> <p>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 payin 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.</p> <p>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</p> |

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|     |                                                        | <p>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.</p> <p>Rolling Settlement</p> <p>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.</p> <p>The Pay-in and Pay-out of funds and the Units will take place within 1 working days after the trading date.</p> <p>Day Activity:</p> <p>T The day on which the transaction is executed by a trading member</p> <p>T+1 Confirmation of all trades including custodial trades by 11.00 a.m.</p> <p>T+1 Processing and downloading of obligation files to brokers/custodians by 1.30 p.m.</p> <p>T+2 Pay-in of funds and securities by 11.00 a.m.</p> <p>T+2 Pay out of funds and securities by 1.30 p.m.</p> <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 14. | <b>Minimum amount for purchase/redemption/switches</b> | <p>Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE/BSE 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.</p> <p>The Scheme offers for subscriptions/redemptions only for Market Makers and Large Investors in 'Creation Unit Size' on all Business Days at a price determined on the intra-day NAV based on the executed price at which the securities representing the underlying index are purchased/sold.</p> <p>Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of Units including the Cash Component and transaction handling charges, corporate action charges, if any, will have to be borne by the Market Maker/Large Investor.</p> <p>The Fund creates/redeems Units in large size known as "Creation Unit Size". Each "Creation Unit" consists of 25,000 Units. The value of the "Creation Unit" is the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 25,000 Units and/or subscribed in cash equal to the value of said predefined units of the Scheme.</p> <p>The Portfolio Deposit and Cash Component for the Scheme may change from time to time.</p> <p>The subscription/redemption of Units in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by cash.</p> <p>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.</p> |

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|     |                            | <p>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.</p> <p>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):</p> <ol style="list-style-type: none"> <li>Schemes managed by Employee Provident Fund Organisation, India;</li> <li>Recognised Provident Funds, approved Gratuity funds and approved superannuation funds under Income Tax Act, 1961.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 15. | <b>Accounts Statements</b> | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 16. | <b>IDCW</b>                | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 17. | <b>Redemption</b>          | <p>The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three Working Days from the date of acceptance of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 18. | <b>Bank Mandate</b>        | <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>Investor/s or /Unit Holder/s are requested to note that any one of the following documents shall be submitted by the investor/s or /Unit Holder/s, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <ol style="list-style-type: none"> <li>Original cancelled cheque having the First Holder Name printed on the cheque [or]</li> <li>Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or]</li> <li>Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]</li> <li>Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or]</li> </ol> |

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|     |                                                                                   | <p>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.</p> <p>Where such additional documents are not provided for the verification of bank account for redemption or IDCW payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and IDCW payments.</p> <p>For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 19. | <b>Delay in payment of redemption / repurchase proceeds/dividend</b>              | <p>The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three Working Days from the date of redemption or repurchase.</p> <p>In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid period, Interest for the period of delay in transfer of redemption or repurchase shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 20. | <b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b> | <p>The treatment of unclaimed redemption and IDCW amounts shall be in terms of clause 14.3 of SEBI Master Circular.</p> <p>For further details, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 21. | <b>Disclosure w.r.t investment by minors</b>                                      | <p>Note: For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.</p> <ol style="list-style-type: none"> <li>The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/ folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered.</li> <li>Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.</li> <li>Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. Photo copy of the document evidencing the date of birth of minor like <ol style="list-style-type: none"> <li>Birth certificate of the minor, or</li> <li>School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or</li> <li>Passport of the minor, or</li> <li>any other suitable proof should be attached with the application form.</li> </ol> </li> <li>Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.</li> <li>If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.</li> <li>Payment towards subscription/investment through any mode in</li> </ol> |

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|     |                                                          | <p>units of the schemes of Fund shall be accepted from the bank account of the minor, bank account of the parent or legal guardian of the minor, or from a joint bank account of the minor with parent or legal guardian.</p> <p>g) All redemption proceeds shall be credited only in the verified bank account of the minor or a joint bank account of the minor with the parent or legal guardian after completing all KYC formalities.</p> <p>A minor Unit Holder, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card, KYC details and such other details as may be asked by AMC from time to time to enable the Registrar to update records and allow the minor turned major to operate the account in his own right.</p> <p>Further, all other requirement for investments by minor and process of transmission shall be followed in line with clause 17.6 of SEBI Master Circular read with SEBI Circular dated May 12, 2023 as amended from time to time.</p>                                  |
| 22. | <b>Trading in Units through Stock Exchange Mechanism</b> | <p>The facility of transacting through the stock exchange mechanism enables investors to buy and sell the Units of the Scheme(s) through the stock brokers registered with the BSE, 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.</p> <p>Transactions conducted through the Stock Exchange mechanism shall be governed by the SEBI (Mutual Funds) Regulations 1996 and operating guidelines and directives issued by NSE, BSE or such other recognized exchange in this regard.</p> <p>Further, in line with SEBI circular No. SEBI/HO/MRD1/DSAP/CIR/P/2020/29 dated February 26, 2020 as amended from time to time, investors can directly buy/redeem units of the Scheme through stock exchange platform.</p> |
| 23. | <b>Payment details</b>                                   | <p>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.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p> <p>Further, where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 24. | <b>Nomination</b>                                        | <p>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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 25. | <b>Requirement of Minimum Investors in the Scheme</b>    | <p>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</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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|     |                                              | 25% of the corpus of the scheme shall not be applicable to this Scheme.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 26. | <b>Pledge of Units for Loans</b>             | <p>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.</p> <p>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.</p>                                        |
| 27. | <b>Process for change of address</b>         | <p>As units would be in demat mode, the procedure for change in address would be as determined by the depository participant.</p> <p>Investors who wish to change their address have to get their new address updated in their KYC records. Investor will have to submit a KYC Change Request Form in case of individual investors and KYC form in case of non individual investors along with proof of address and submit to any of the AMC Offices or CAMS Investor Service Centers. Based on the new address updated in the KYC records, the same will be updated in the investor folio.</p> |
| 28. | <b>Non acceptance of third party payment</b> | 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.                                                                                                                                                                                                                                                                                                      |

### III. Other Details

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

- Not Applicable

#### B. Periodic Disclosures

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| <p><b>Half yearly Disclosures Portfolio</b></p> <p>(This is a list of securities where the corpus of the Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)</p> | <p>In case of unit holders whose email address are registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and website of AMC viz. <a href="http://www.dspim.com">www.dspim.com</a> on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Website Link- <a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a></p> <p>AMFI Website- <a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a></p> |
| <p><b>Half Yearly Financial Results</b></p>                                                                                                                                                                               | <p>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 <a href="http://www.dspim.com">www.dspim.com</a> 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.</p> <p>Website Link- <a href="https://www.dspim.com/mandatory-disclosures/fund-financials">https://www.dspim.com/mandatory-disclosures/fund-financials</a></p> <p>AMFI website (link- <a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a> )</p>                                                                                                                                                                                                                                                                                                                                                       |
| <p><b>Annual Report</b></p>                                                                                                                                                                                               | <p>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website <a href="http://www.dspim.com">www.dspim.com</a> and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a>. Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p>                                                                                                                                                                                                                                                                                 |

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|                                     | <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. <a href="http://www.dspim.com">www.dspim.com</a></p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>Investors are requested to register their e-mail addresses with Mutual Fund.</p> <p>Refer to AMC website (link- <a href="https://www.dspim.com/mandatory-disclosures/annual-reports">https://www.dspim.com/mandatory-disclosures/annual-reports</a> ),</p> <p>AMFI website (link- <a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a> ) for further details.</p> |
| <b>Monthly Portfolio Disclosure</b> | <p>The monthly portfolio of the Scheme shall be available in a user-friendly and downloadable format on the website viz. <a href="http://www.dspim.com">www.dspim.com</a> on or before the 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.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Refer to AMC website (link- <a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a> )</p> <p>AMFI website (link- <a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a> ) for further details.</p>                                                                                                                                                                                                                                                |
| <b>Performance disclosure</b>       | <p>In accordance with clause 5.9 of the SEBI Master Circular, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The disclosure shall include other scheme AUM and previous day NAV.</p> <p>Refer to AMFI website (link- <a href="https://www.amfiindia.com/research-information/other-data/mf-scheme-performance-details">https://www.amfiindia.com/research-information/other-data/mf-scheme-performance-details</a> ) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Risk-o-meter</b>                 | <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, in addition to the existing labels relating to levels of risk i.e. Low, Low to Moderate, Moderate, Moderately High, High and Very High, the Risk-o-meter shall also be depicted using a colour scheme.</p> <p>In accordance with clause 5.16.1 of the SEBI Master Circular, AMC, based on internal assessment, shall disclose the following</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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|                                                 | <p>in all disclosures, including promotional material or that stipulated by SEBI:</p> <p>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</p> <p>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>The portfolio disclosure shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p> <p>Further, as per Clause 17.4.1.i and 17.4.1.j of the Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month.</p> <p>For AMC Refer Link-<a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a></p> <p>For AMFI- refer link- <a href="https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation">https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation</a></p> <p>Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p> <p>For AMC refer link- <a href="https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure">https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure</a></p> <p>For AMFI - refer Link <a href="https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation">https://www.amfiindia.com/investor-corner/online-center/riskmeterinformation</a></p> <p>Investors may please note that the Risk-o-meter disclosed is basis internal assessment of the scheme portfolio as on the date of disclosure.</p> |
| <b>Monthly Dashboard</b>                        | <p>In accordance with clause 5.8.4 of SEBI Master Circular , the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme.</p> <p>Website link- <a href="https://www.dspim.com/mandatory-disclosures">https://www.dspim.com/mandatory-disclosures</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Tracking Error &amp; Tracking Difference</b> | <p><b>Tracking Error:</b> 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.</p> <p><b>Tracking Difference:</b> 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.</p> <p>Refer to AMC website- <a href="https://www.dspim.com/invest/mutual-fund-">https://www.dspim.com/invest/mutual-fund-</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

|                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                  | <p><a href="#">schemes/exchange-traded-funds/nifty-private-bank-etf/dnpbe-direct-growth</a></p> <p>AMFI website (link- <a href="https://www.amfiindia.com/research-information/other-data/tracking_errordata">https://www.amfiindia.com/research-information/other-data/tracking_errordata</a> ) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Issuer/Group/Sector Disclosure</b>            | <p>The Scheme shall disclose the following on monthly basis:</p> <ul style="list-style-type: none"> <li>i. Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme</li> <li>ii. Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>iii. Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ul> <p>Any change in constituents of the index, if any, shall be disclosed on the AMC website i.e. <a href="http://www.dspim.com">www.dspim.com</a> on the day of change.</p> <p>Refer to AMC website- <a href="https://www.dspim.com/invest/mutual-fund-schemes/exchange-traded-funds/nifty-private-bank-etf/dnpbe-direct-growth">https://www.dspim.com/invest/mutual-fund-schemes/exchange-traded-funds/nifty-private-bank-etf/dnpbe-direct-growth</a></p> |
| <b>Scheme Summary Document</b>                   | <p>The AMC has provided on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, etc. Scheme summary document is uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format (either JSON or XML).</p> <p>Website link- <a href="https://www.dspim.com/mandatory-disclosures/scheme-summary-document">https://www.dspim.com/mandatory-disclosures/scheme-summary-document</a></p> <p>AMFI link - <a href="#">Research and Information - Scheme Details   Best Mutual Funds India (amfiindia.com)</a></p>                                                                                             |
| <b>Constituents and Methodology of the Index</b> | <p>Updated constituents of the indices and methodology for the Scheme is available on the website of AMC (i.e. <a href="http://www.dspim.com">www.dspim.com</a> ) under Mandatory Disclosure section.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Special Considerations</b>                    | <p>Investor are requested to read special consideration section in SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

### C. Transparency/NAV disclosure

The first NAV will be calculated and declared within 5 Business days from the date of allotment. Thereafter, the Mutual Fund shall declare the NAV of the Scheme on every Business Day, on AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)), by 11.00 p.m. and website of the AMC ([www.dspim.com](http://www.dspim.com)). The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations.

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](http://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 shall be disclosed on Stock exchange(s), where the units will be listed, on continuous basis within a maximum time lag of 15 seconds during the trading hours.

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.

In case of unit holders whose email addresses are registered, 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](http://www.amfiindia.com) and website of the AMC viz. [www.dspim.com](http://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](http://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, please refer SAI.

#### **E. Associate Transactions**

Please refer to 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.

#### Equity Oriented Funds\$

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

|             |                                                                                                                                                                                                                                                                                                                                                                             |     |                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                         |     |                    |
|-------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|--------------------|
| Long Term:  | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>10% without indexation on redemption of Units where STT is payable on redemption .</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>12.5% without indexation on redemption of Units where STT is payable on redemption</p> <p>Aggregate limit of exemption on both of the above cases u/s 112A is INR 1.25 lakh</p> | NIL | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>10% without indexation on redemption of Units where STT is payable on redemption .</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>12.5% without indexation on redemption of Units where STT is payable on redemption</p> <p>Aggregate exemption under both of the above scenerio u/s 112A is INR1.25 lakh</p> | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>10% without indexation and exchange rate fluctuation (u/s 195)</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>12.5% without indexation and exchange rate fluctuation (u/s 195)</p> <p>Aggregate exemption under both of the above scenerio u/s 112A is INR1.25 lakh</p> | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>10% without indexation on redemption of Units where STT is payable on redemption .</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>12.5% without indexation on redemption of Units where STT is payable on redemption</p> <p>Aggregate exemption under both of the above scenerio u/s 112A is INR1.25 lakh</p> | NIL | NIL (u/s 10(23D) ) |
| Short Term: | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>15% on redemption of Units where STT is payable on redemption (u/s 111A)</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>20% on redemption of Units where STT is payable on</p>                                                                                                                                    | NIL | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>15% on redemption of Units where STT is payable on redemption (u/s 111A)</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>20% on redemption of Units where STT is payable on</p>                                                                                                                                | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>15% (under section 195)</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>20% (under section 195)</p>                                                                                                                                                                      | <p><b><u>Redeemed upto 22/07/2024:</u></b><br/>15% on redemption of Units where STT is payable on redemption (u/s 111A)</p> <p><b><u>Redeemed on or after 23/07/2024:</u></b><br/>20% on redemption of Units where STT is payable on</p>                                                                                                                                | NIL | NIL (u/s 10(23D) ) |

|  |                          |  |                          |  |                          |  |  |
|--|--------------------------|--|--------------------------|--|--------------------------|--|--|
|  | redemption<br>(u/s 111A) |  | redemption<br>(u/s 111A) |  | redemption<br>(u/s 111A) |  |  |
|  |                          |  |                          |  |                          |  |  |

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

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

#With effect from 1 April 2022

**Additional Notes:**

1. Income of Mutual Fund is exempt from tax as per section 10(23D) of the Act.
2. Based on the investment objectives of the scheme as defined in this document, the scheme will potentially be classified as "Equity oriented Fund" for the purpose of taxation. Accordingly, the rates covered above are as applicable to Equity Oriented 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. Capital gains on redemption of units held for a period of more than 12 months from the date of allotment shall be treated as Gains from Long Term Capital Assets.
5. The above rates are subject to surcharge as applicable (refer table below for rates) and Health and Education cess at the rate of 4% on income tax and surcharge.

| Particulars                                                                                                 | Income > 50 lakhs and upto 1 crores(in Rs) | Income > 1 cr and upto 2 cr(in Rs) | Income > 2 cr and upto 5 cr(in Rs) | Income > 5 cr and upto 10 cr(in Rs) | Income exceeding 10 cr(in Rs) |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------|------------------------------------|-------------------------------------|-------------------------------|
| Resident and Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Capital Gains | 10%                                        | 15%                                | 15%                                | 15%                                 | 15%                           |
| Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Income Distribution        | 10%                                        | 15%                                | 25%                                | 25% <sup>†</sup>                    | 25% <sup>†</sup>              |

| 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) |
|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|------------------------------------|------------------------------------|-------------------------------------|-------------------------------|
| 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.

6. 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.
7. Any person entitled to receive any sum or income or amount, on which tax is deductible under Chapter XVIIB (hereafter referred to as deductee), shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:
  - (i) at the rate specified in the relevant provision of this Act; or
  - (ii) at the rate or rates in force; or
  - (iii) at the rate of twenty per cent.

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

- (i) name, e-mail id, contact number;
- (ii) address in the country or specified territory outside India of which the non-resident is a resident;
- (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.

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

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

**G. Rights of Unitholders**

Please refer to SAI for details

**H. List of official points of acceptance -**

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

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

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

**Undertaking from Trustees**

The Trustees have ensured that DSP Nifty Private Bank 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. DSP Nifty Private Bank ETF has been approved by the Trustees on December 16, 2022.

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     | Bhubaneswar      | 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/<br>2420823           | 91 - 832 - 2420994 |
| 9     | Guwahati         | Bibekananda Complex, 2nd Floor, Near ABC Bus Stand G.S.Road, Guwahati - 781005.                                                        | 91 - 361 - 2467910<br>91 - 361 - 3501300 | 91 - 361 - 2131198 |
| 10    | Hyderabad        | RVR Towers, Office No 1-B, 1st Floor, Door No.6-3-1089/F, Above Reliance Footprint, Rajbhavan Road, Somajiguda, Hyderabad-500082.      | 91 - 40 - 44105000                       | 91 - 40 - 44105050 |
| 11    | Indore           | Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Opp SBI, Indore - 452001.                                                     | 91 - 731 - 4763450                       |                    |
| 12    | Jaipur           | Green House, Office No 308, 3rd Floor, Ashok Marg, Above Axis Bank, C- Scheme, Jaipur - 302001.                                        | 91 - 141 - 4219300<br>/9306              | -                  |
| 13    | Jamshedpur       | ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001                                                                 | 0657-6623952                             |                    |
| 14    | Kanpur           | Kan Chambers, Office No 701-702, 7th Floor, 14/113, Civil Lines, Kanpur – 208001.                                                      | 91 - 512-6680000                         | 91 - 512 - 3025357 |
| 15    | Kochi            | Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001                                                           | 91 - 484 - 3094000                       | 91 - 484 - 2374105 |
| 16    | Kolkata          | 4th Floor, Room No - 41 B Legacy Building ,25A Shakespeare Sarani Kolkata - 700017                                                     | 91 - 33 - 44442855                       | 91 - 33 - 44442860 |
| 17    | Lucknow          | 3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow - 226001                                                                   | 91 - 522 - 3502350                       | NA                 |
| 18    | Ludhiana         | SCO-29, 1st Floor. Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001                                                              | 91 - 161 - 6675100                       | 91 - 161 - 6675100 |
| 19    | Mangalore        | Maximus Commercial Complex, Office No UGI- 5, Light House Hill Road, Mangalore - 575001.                                               | 91 - 824 - 4262855                       | 91 - 824 - 4262844 |
| 20    | Mumbai           | Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021                                                                            | 91 - 22 - 66578000                       | -                  |
| 21    | Mumbai - Andheri | 302, 3rd Floor ,Natraj , M.V Road Junction , Western Express Highway , Andheri East -Mumbai 400069                                     | 91 - 22 - 67177000                       | 91 - 22 - 67177171 |
| 22    | Nagpur           | Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.                                                 | 91 - 712 - 6694700                       |                    |
| 23    | Nasik            | Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.                              | 91 - 253 - 6681300                       | 91 - 253 - 6620207 |
| 24    | New Delhi        | 219-224, 2nd Floor, Narain Manzil, 23 Barakhamba Road, New Delhi-110001                                                                | 91 - 11 - 47897855                       | -                  |
| 25    | Patna            | Hari Ram Heritage, Office No. 404, 4th Floor, S.P Verma Road, Patna - 800001.                                                          | 8657765265                               |                    |
| 26    | Pune             | City Mall, 1st Floor, Unit No. 109- (A,B,C) University Square, University Road, Pune-411007.                                           | 91 - 20 - 67635800                       | 91 - 20 - 67635820 |
| 27    | Rajkot           | Hem Arcade, Office No 303, Opposite Swami Vivekanand Statue, Dr Yagnik Road, Rajkot - 360001.                                          | 91 - 281 - 7143260                       | 91 - 281 - 6641091 |
| 28    | Raipur           | Office No. SF 18, 2nd Floor, Raheja Towers, Near Hotel Celebration, Fafadih, Raipur-492001                                             | 91 - 771- 4205500                        | -                  |

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

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

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

**CAMS Investor Service Centres and Transaction Points**

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

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

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

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

| Sr. No. | Location  | Category | New Address                                                                                                                           | E-mail ID                                                          | STD code | LL1        | LL2        |
|---------|-----------|----------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------|------------|------------|
| 47      | Davangere | CSC      | 13, First Floor, Akkamahadevi Samaj Complex, Church Road, P. J. Extension, Davangere, Karnataka - 577002                              | camsdvg@camsonline.com                                             | 8192     | 230038     | 9243689048 |
| 48      | Dehradun  | CSC      | 204 / 121, Nari Shilp Mandir Marg, First Floor, Old Connaught Place, Chakrata Road, Dehradun, Uttarakhand, 248001                     | camsdun@camsonline.com                                             | 0135     | 3509653    |            |
| 49      | Dhanbad   | CSC      | Urmila Towers, Room No. 111 First Floor, Bank More, Dhanbad, Jharkhand - 826001                                                       | <a href="mailto:camsdha@camsonline.com">camsdha@camsonline.com</a> | 0326     | 2304675    |            |
| 50      | Erode     | CSC      | 197, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638001                                                                   | camserd@camsonline.com                                             | 0424     | 4540033    |            |
| 51      | Faridabad | CSC      | LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002                                                                         | camsfdb@camsonline.com                                             | 0129     | 4320372    |            |
| 52      | Ghaziabad | CSC      | 1st Floor, C - 10, RDC Rajnagar, Opp Kacheri, Gate No. 2, Ghaziabad - 201002                                                          | 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 <sup>st</sup> Chopasani Road, Jodhpur, Rajasthan - 342003                                               | camsjpd@camsonline.com                                             | 0291     | 2628038    |     |
| 65      | Kolhapur    | CSC      | 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra - 416001                                                 | camskhp@camsonline.com                                             | 0231     | 3500024    |     |
| 66      | Kota        | CSC      | B-33, Kalyan Bhawan, Near Triangle Park, Vallabh Nagar, Kota, Rajasthan - 324007                                             | camskot@camsonline.com                                             | 0744     | 2502555    |     |
| 67      | Kottayam    | CSC      | 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala Manorama Muttambalam - P O, Kottayam - 686501 | <a href="mailto:camsktm@camsonline.com">camsktm@camsonline.com</a> |          | 9207760018 |     |
| 68      | Meerut      | CSC      | 108, First Floor, Shivam Plaza, Opp. Eves Cinema, Hapur Road, Meerut, Uttarpradesh - 250002                                  | camsmee@camsonline.com                                             | 0121     | 4002725    |     |
| 69      | Moradabad   | CSC      | H 21 - 22, First Floor, Ram Ganga Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244001                       | camsmbd@camsonline.com                                             | 0591     | 7965082    |     |
| 70      | Muzaffarpur | CSC      | Brahman Toli, Durgasthan Gola Road, Muzaffarpur, Bihar - 842001                                                              | camsmuz@camsonline.com                                             | 0621     | 2244086    |     |
| 71      | Mysore      | CSC      | No. 1, First Floor, CH. 26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore, Karnataka, - 570009     | camsmys@camsonline.com                                             | 0821     | 4053255    |     |
| 72      | Nasik       | CSC      | First Floor, "Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road, Nasik - 422002                            | camsnsk@camsonline.com                                             |          | 9607033277 |     |

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

| Sr. No. | Location    | Category | New Address                                                                                                                               | E-mail ID                                                          | STD code | LL1        | LL2 |
|---------|-------------|----------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------|------------|-----|
| 86      | Tirunelveli | CSC      | No. F4, Magnam Suraksaa Apatments, Tiruvananthapuram Road, Tirunelveli - 627002                                                           | camstrv@camsonline.com                                             | 0462     | 4000780    |     |
| 87      | Trichur     | CSC      | Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur, Kerala - 680001                                                                       | camstur@camsonline.com                                             |          | 7558066777 |     |
| 88      | Trichy      | CSC      | No 8, First Floor, 8th Cross West Extn, Thillainagar, Trichy, Tamilnadu - 620018                                                          | camstri@camsonline.com                                             | 0431     | 4220862    |     |
| 89      | Trivandrum  | CSC      | TC NO: 22/902, 1st - Floor "BLOSSOM" BLDG, OPP.NSS KARAYOGAM, SASTHAMANGALAM VILLAGE P.O, Thiruvananthapuram Trivandrum-695010. Kerala    | <a href="mailto:camstvm@camsonline.com">camstvm@camsonline.com</a> | 0471     | 4617690    |     |
| 90      | Udaipur     | CSC      | No.32, Ahinsapuri, Fatehpura Circle, Udaipur - 313001                                                                                     | camsudp@camsonline.com                                             | 0294     | 2454567    |     |
| 91      | Valsad      | CSC      | 3rd floor, Gita Nivas, Opp Head Post Office, Halar Cross Lane Valsad, Gujarat - 396001                                                    | camsval@camsonline.com                                             | 02632    | 245239     |     |
| 92      | Varanasi    | CSC      | Office No. 1, Second Floor, Bhawani Market, Building No. D - 58 / 2 - A1, Rathyatra Beside Kuber Complex, Varanasi, Uttarpradesh - 221010 | camsvar@camsonline.com                                             |          | 8400890007 |     |
| 93      | Vellore     | CSC      | Door No. 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632 001                                      | camsvel@camsonline.com                                             | 0416     | 290062     |     |
| 94      | Warangal    | CSC      | H. No. 2 - 4 - 641, F - 7, First Floor, A. B. K Mall, Old Bus Depot Road, Ramnagar, Hanamkonda, Warangal, Telangana - 506001              | camswgl@camsonline.com                                             | 0870     | 2970738    |     |
| 95      | Balasore    | CSC      | B. C. Sen Road, Balasore, Orissa - 756001                                                                                                 | 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 BICB 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 | <a href="mailto:camsslp@camsonline.com">camsslp@camsonline.com</a> | 0217     | 2724547    |            |
| 104     | Junagadh   | CSC      | "Aastha Plus", 202 - A, Second Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh, Gujarat - 362001       | camsjdh@camsonline.com                                             | 0285     | 2633682    |            |
| 105     | Ankleshwar | CSC      | Shop No. F - 56, First Floor, Omkar Complex, Opp. Old Colony, Near Valia Char Rasta, GIDC, Ankleshwar, Gujarat - 393002      | camsakl@camsonline.com                                             | 02646    | 220059     |            |
| 106     | Kollam     | CSC      | Uthram Chambers (Ground Floor), Thamarakulam, Kollam - 691006                                                                | camsklm@camsonline.com                                             | 0474     | 2742823    |            |
| 107     | Jhansi     | CSC      | No. 372 / 18D, First Floor, Above IDBI Bank, Beside V - Mart, Near RAKSHAN, Gwalior Road, Jhansi - 284001                    | camsjhs@camsonline.com                                             |          | 9839370008 |            |
| 108     | Aligarh    | CSC      | City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh, 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                                                                                          | <a href="mailto:camsmna@camsonline.com">camsmna@camsonline.com</a> | 02762    | 230169     |            |
| 121     | Hazaribag    | CSC      | Municipal Market, Annanda Chowk, Hazaribag, Jharkhand - 825301                                                                                                   | camshaz@camsonline.com                                             | 06546    | 270060     | 9304875716 |
| 122     | Anantapur    | CSC      | AGVR Arcade, Second Floor, Plot No. 37 (Part), Layout No. 466 / 79, Near Canara Bank, Sangamesh Nagar, Anantapur, Andhra Pradesh - 515001                        | camsatp@camsonline.com                                             | 08554    | 227024     | 7569552117 |
| 123     | Kurnool      | CSC      | Shop No. 26 and 27, Door No. 39 / 265 A and 39 / 265 B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39 <sup>th</sup> Ward, Kurnool - 518001 | camskrl@camsonline.com                                             | 08518    | 224639     |            |

| 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                              | <a href="mailto:camsamb@camsonline.com">camsamb@camsonline.com</a> | 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                                                         | <a href="mailto:camsgkp@camsonline.com">camsgkp@camsonline.com</a> | 022      | 62842803   |            |
| 147     | Borivali  | TP       | 501 – TIARA, CTS 617, 617 / 1 - 4, Off Chandavarkar Lane, Maharashtra Nagar, Borivali – West, Mumbai – 400092                                     | Camsbor@camsonline.com                                             | 022      | 62490300   |            |
| 148     | Vashi     | TP       | BSEL Tech Park, B - 505, Plot No. 39 / 5 & 39 / 5 A, Sector 30A, Opp.Vashi Railway 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                                                                                         | <a href="mailto:camsknl@camsonline.com">camsknl@camsonline.com</a> | 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 | <a href="mailto:camskyn@camsonline.com">camskyn@camsonline.com</a> |          | 09769762500 |          |
| 155     | Bharuch                   | TP Lite  | A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001                                                             | camsbrh@camsonline.com                                             | 02642    | 262242      |          |
| 156     | <b>Nadiad</b>             | TP Lite  | F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001                                                                           | camsndi@camsonline.com                                             | 0268     | 2550075     |          |
| 157     | Ahmednagar                | TP Lite  | No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003                                 | camsamn@camsonline.com                                             | 0241     | 2344555     |          |
| 158     | Basti                     | TP Lite  | C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002                                                         | camsbst@camsonline.com                                             | 05542    | 281180      |          |
| 159     | Chhindwara                | TP Lite  | Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001                                  | camschi@camsonline.com                                             |          | 7389584098  |          |
| 160     | Chittorgarh               | TP Lite  | 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001                                                                                     | camscor@camsonline.com                                             | 01472    | 476800      | 4258576  |

| Sr. No. | Location   | Category | New Address                                                                                                                                             | E-mail ID                                                          | STD code | LL1        | LL2        |
|---------|------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------|------------|------------|
| 161     | Darbhanga  | TP Lite  | Ground Floor ,<br>Belbhadrapur, Near<br>Sahara Office,<br>Laheriasarai Tower<br>Chowk, Laheriasarai,<br>Darbhanga - 846001                              | camsdar@camsonline.com                                             | 06272    | 245002     |            |
| 162     | Dharmapuri | TP Lite  | 16 A / 63 A, Pidamaneri<br>Road, Near Indoor<br>Stadium, Dharmapuri,<br>Tamilnadu - 636701                                                              | camsdmp@camsonline.com                                             | 04342    | 296522     |            |
| 163     | Dhule      | TP Lite  | 1793/ A , J B Road, Near<br>Tower Garden, Dhule -<br>424001                                                                                             | camsdhu@camsonline.com                                             | 02562    | 241281     |            |
| 164     | Faizabad   | TP Lite  | 9/1/51, Rishi Tola<br>Fatehganj, Ayodhya,<br>Faizabad, Uttar Pradesh-<br>224001                                                                         | <a href="mailto:camsfzd@camsonline.com">camsfzd@camsonline.com</a> | 05278    | 358424     |            |
| 165     | Gandhidham | TP Lite  | Shyam Sadan, First<br>Floor, Plot No. 120,<br>Sector 1 / A,<br>Gandhidham - 370201                                                                      | camsgdm@camsonline.com                                             | 02836    | 233220     |            |
| 166     | Gulbarga   | TP Lite  | Pal Complex, First Floor,<br>Opp. City Bus Stop,<br>Super Market, Gulbarga,<br>Karnataka - 585101                                                       | camsglg@camsonline.com                                             |          | 8050083542 |            |
| 167     | Haldia     | TP Lite  | Mouza - Basudevapur, J.<br>L. No. 126, Haldia<br>Municipality, Ward No.<br>10, Durgachak, Haldia -<br>721602                                            | camshld@camsonline.com                                             | 03224    | 796951     |            |
| 168     | Haldwani   | TP Lite  | Durga City Centre,<br>Nainital Road, Haldwani,<br>Uttarakhand - 263139                                                                                  | camshdw@camsonline.com                                             | 05946    | 222499     |            |
| 169     | Himatnagar | TP Lite  | Unit No. 326, Third<br>Floor, One World - 1,<br>Block - A, Himmatnagar<br>- 383001                                                                      | camshim@camsonline.com                                             | 02772    | 244332     |            |
| 170     | Hoshiarpur | TP Lite  | Near Archies Gallery,<br>Shimla Pahari Chowk,<br>Hoshiarpur, Punjab -<br>146001                                                                         | camshsp@camsonline.com                                             | 01882    | 295987     | 244353     |
| 171     | Hosur      | TP Lite  | Survey No. 25 / 204,<br>Attibele Road, HCF Post,<br>Mathigiri, Above Time<br>Kids School, Oppsite To<br>Kuttys Frozen Foods,<br>Hosur - 635110          | camshos@camsonline.com                                             | 04344    | 9344861916 |            |
| 172     | Jaunpur    | TP Lite  | 248, Fort Road Near<br>Amber Hotel, Jaunpur<br>Uttarpradesh - 222001                                                                                    | camsjnp@camsonline.com                                             | 05452    | 243032     |            |
| 173     | Katni      | TP Lite  | First Floor, Gurunanak<br>dharmakanta, Jabalpur<br>Road, Bargawan, Katni,<br>Madhya Pradesh -<br>483501                                                 | camskat@camsonline.com                                             | 07622    | 299123     | 9203900509 |
| 174     | Khammam    | TP Lite  | Shop No. 11 - 2 - 31 / 3,<br>First Floor, Philips<br>Complex, Balajinagar,<br>Wyra Road, Near<br>Baburao Petrol Bunk,<br>Khammam, Telangana -<br>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                                                              | <a href="mailto:camsgdl@camsonline.com">camsgdl@camsonline.com</a>   |              | 8000920007 |            |
| 202     | Vasco(Parent Goa)             | CC                        | No. DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex Near ICICI Bank, Vasco, Goa - 403802                     | Not applicable                                                       | 0832         | 3251755    |            |
| 203     | Kolkata-CC (Kolkata Central)  | CC                        | 3 / 1, R. N. Mukherjee Road, Third Floor, Office space - 3 C, "Shreeram Chambers", Kolkata - 700001                              | Not applicable                                                       | 033          | 32011192   |            |
| 204     | Chennai-Satelite ISC          | CC                        | No. 158, Rayala Tower - 1, Anna Salai, Chennai - 600002                                                                          | 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                                   | <a href="mailto:camsbqa@camsonline.com">camsbqa@camsonline.com</a>   | 03242        | 252668     |            |
| 206     | Coochbehar                    | CSC - Paid location of MF | Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736101 | <a href="mailto:camschb@camsonline.com">camschb@camsonline.com</a>   | 03582        | 226739     |            |
| 207     | Gaya                          | CSC - Paid location of MF | C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001                                                      | camsgaya@camsonline.com                                              |              | 9472179424 |            |
| 208     | Haridwar                      | CSC - Paid location of MF | F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408                                                            | <a href="mailto:camshwr@camsonline.com">camshwr@camsonline.com</a>   |              | 7900777785 |            |
| 209     | Dibrugarh                     | CSC - Paid location of MF | Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001                                                                         | 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                                                      | <a href="mailto:camskrba@camsonline.com">camskrba@camsonline.com</a> | 07759-356037 | 9425227943 |            |
| 211     | Biharsharif                   | CSC - Paid location of MF | R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101                                                        | 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 | <a href="mailto:camsgnr@camsonline.com">camsgnr@camsonline.com</a>       | 079      | 23600400 |         |
| 213     | Shillong     | CSC - Paid location of MF | Third Floor, R P G Complex, Keating Road, Shillong, Meghalaya - 793001                                         | <a href="mailto:camsslg@camsonline.com">camsslg@camsonline.com</a>       | 0364     | 3560860  | 2502511 |
| 214     | Jalpaiguri   | CSC - Paid location of MF | Babu Para, Beside Meenaar Apartment, Ward No. VIII, Kotwali Police Station, Jalpaiguri, West Bengal - 735101   | <a href="mailto:camsjalpai@camsonline.com">camsjalpai@camsonline.com</a> | 03561    | 222299   |         |

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

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

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

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

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

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

| SRNO | State             | City       | POS Entity | Address                                                                                      | Contact                                                                   |
|------|-------------------|------------|------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------|
| 44   | JAMMU AND KASHMIR | JAMMU      | CAMS       | JRDS Heights, Lane Opp. S & S Computers Near Rbi Building Sector 14 Nanak Nagar Jammu 180004 | Phone : 0191-2432601<br>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<br>06542 359182<br>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<br>Email : camsdeo@camsonline.com                 |
| 47   | JHARKHAND         | DHANBAD    | CAMS       | Urmila Towers Room No: 111 (1st Floor) Bank More Dhanbad 826001                              | Phone : 0326-2304675<br>Email : camsdha@camsonline.com                    |
| 48   | JHARKHAND         | HAZARIBAG  | CAMS       | Municipal Market Annanda Chowk Hazaribag 825301                                              | Mobile : +91-9234300462<br>Email : camshaz@camsonline.com                 |
| 49   | JHARKHAND         | JAMSHEDPUR | CAMS       | Room No. 15 1st Floor Millennium Tower "R" Road Bistupur Jamshedpur 831001                   | Phone : 0657-6450162<br>Email : camsjpr@camsonline.com                    |
| 50   | JHARKHAND         | RANCHI     | CAMS       | 4 HB Road No: 206 2nd Floor Shri Lok Complex Ranchi 834001                                   | Phone : 0651-2212133<br>Email : camsrn@camsonline.com                     |
| 51   | KARNATAKA         | BANGALORE  | CAMS       | Trade Center 1st Floor 45 Dickenson Road (Next To Manipal Center) Bangalore 560042           | Phone : 080-30574709<br>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<br>Email : camsbel@camsonline.com                 |
| 53   | KARNATAKA         | BELLARY    | CAMS       | # 60/5 Mullangi Compound Gandhinagar Main Road (Old Gopalswamy Road) Bellary 583101          | Mobile : +91-9243689044<br>Email : camsbry@camsonline.com                 |
| 54   | KARNATAKA         | DAVANGERE  | CAMS       | Akkamahadevi Samaja Complex Church Road P J Extension Davangere 577002                       | Mobile : +91-9243689048<br>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<br>Email : camshub@camsonline.com                 |

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

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

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

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

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

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

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

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

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

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

| SRNO | State       | City      | POS Entity | Address                                                                                       | Contact                                                    |
|------|-------------|-----------|------------|-----------------------------------------------------------------------------------------------|------------------------------------------------------------|
| 141  | UTTARAKHAND | DEHRADUN  | CAMS       | 204/121 Nari Shilp Mandir Margold Connaught Place Dehradun 248001                             | Phone : 0135-6455486<br>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<br>Email : camsasa@camsonline.com  |
| 143  | WEST BENGAL | BURDWAN   | CAMS       | 399 G T Road 1st Floor Above Exide Showroom Burdwan 713101                                    | Phone : 0342 3551397<br>Email : camsbdw@camsonline.com     |
| 144  | WEST BENGAL | DURGAPUR  | CAMS       | Plot No 3601, Nazrul Sarani City Centre Durgapur 713216                                       | Mobile : 0343-2545420/30<br>Email : camsdur@camsonline.com |
| 145  | WEST BENGAL | KALYANI   | CAMS       | A-1/50 Block Akalyani Dist Nadia Kalyani 741235                                               | Phone : 033-32422712<br>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<br>Email : camskhg@camsonline.com  |
| 147  | WEST BENGAL | KOLKATA   | CAMS       | Saket Building 44 Park Street 2nd Floor Kolkata 700 016                                       | Phone : 033-30582285<br>Email : camscal@camsonline.com     |

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

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