

# DSP

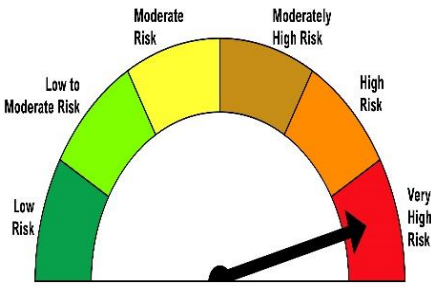
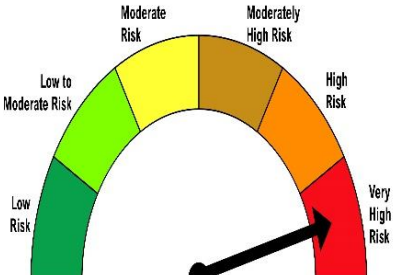
## MUTUAL FUND

### SCHEME INFORMATION DOCUMENT

#### SECTION I

#### DSP Nifty Top 10 Equal Weight Index Fund

(An open ended scheme replicating/ tracking Nifty Top 10 Equal Weight Index)

| This product is suitable for investors who are seeking*:                                                                                                                                                                                                                                                                           | Scheme Riskometer                                                                                                                                    | Benchmark Riskometer                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Long-term capital growth</li> <li>Investment in equity and equity related securities covered by Nifty Top 10 Equal Weight Index, subject to tracking error.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the Scheme is suitable for them.</p> |  <p><b>RISKOMETER</b><br/>THE RISK OF THE SCHEME IS VERY HIGH</p> | <p>Nifty Top 10 Equal Weight TRI</p>  <p><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

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| PART I: HIGHLIGHTS/SUMMARY OF THE SCHEME |                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sr. No                                   | Title                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| I.                                       | Name of the Scheme             | DSP Nifty Top 10 Equal Weight Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| II.                                      | Category of the Scheme         | Index Fund                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| III.                                     | Scheme Type                    | An open ended scheme replicating/ tracking Nifty Top 10 Equal Weight Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| IV.                                      | Scheme Code                    | DSPM/O/O/EIN/24/07/0076                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| V.                                       | Investment Objective           | <p>The investment objective of the Scheme is to generate returns that are commensurate with the performance of the Nifty Top 10 Equal Weight Index, subject to tracking error.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| VI.                                      | Liquidity/ Listing details     | <p><b>Liquidity details:</b><br/>As per SEBI (MF) Regulations, redemption proceeds shall be dispatched within 3 (three) Working Days from the date of redemption.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p>                                                                                                                                                                                                                                                                             |
| VII.                                     | Benchmark (Total Return Index) | <p>Benchmark of the Scheme - Nifty Top 10 Equal Weight TRI (Total Returns Index)</p> <p>Justification- The benchmark has been selected as per required under Clause no. 1.9 as per SEBI Master Circular.</p> <p>The corpus of the scheme will be invested in all the stocks constituting Nifty Top 10 Equal Weight TRI, in same weightage of the Index. The Scheme would endeavor to attain returns comparable to Nifty Top 10 Equal Weight 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.</p> <p>Second Tier benchmark- Not applicable</p>                                                                                   |
| VIII.                                    | NAV Disclosure                 | <p>The NAVs of the Scheme/plans will be calculated by the Mutual Fund on each Business Day and will be made available by 11 p.m. of the same Business Day.</p> <p>The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centres at various locations. The NAV of the Scheme will also be updated on the AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Further Details in Section II.</p>                                                                                                                                                           |
| IX.                                      | Applicable timelines           | <p>Timeline for:</p> <ul style="list-style-type: none"> <li>Dispatch of redemption proceeds - 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.</li> </ul> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with clause 14.1.3 of SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <ul style="list-style-type: none"> <li>Dispatch of Income Distribution cum Capital Withdrawal ('IDCW') -Not Applicable as the Scheme offers only Growth option.</li> </ul> |

| X.           | <b>Plans and Options</b><br><br>Plans/Options and sub options under the Scheme | <table><tr><th>Plan</th><th>Options Available</th></tr><tr><td>Regular Plan</td><td rowspan="2">Growth</td></tr><tr><td>Direct Plan</td></tr></table><br><b>Growth Option</b><br><br>Under this option, the Mutual Fund will not declare any IDCW. The income earned by the Scheme will remain invested in the Scheme concerned and will be reflected in the NAV. This Option is suitable for investors who are not looking for current income but who have invested only with the intention of capital appreciation. Moreover, if Units under this Option are held as a capital asset for a period of greater than 12 months from the date of acquisition, Unit Holders should get the benefit of long term capital gains tax. Please refer in the SAI.<br><br><b>Default option:</b> Not Applicable as the Scheme offers only Growth option.<br><br>Investors should indicate the Scheme / Plan, wherever applicable, for which the subscription is made by mentioning the full name of Scheme/ Plan in the appropriate space provided for this purpose in the application form.<br><br>Notes:<br><br>a) Investors should provide details/instructions only in the space provided in the form. Any details/notings/information/ instruction provided at a non -designated area of the standard form being used, or any additional details, for which space is not designated in the standard form, may not be executed and the AMC will not be liable for the same.<br><br>b) Applications not specifying Schemes/Plans/Options and/ or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.<br><br>c) Where the Scheme name as written on the application form and on the payment instrument differs, the proceeds may, at the discretion of the AMC be allotted in the Scheme as mentioned on the application form.<br><br>d) Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Plan/Option, with a retrospective effect.<br><br>e) The AMC and its Registrar reserve the right to disclose the details of investors and their transactions to third parties viz. banks, distributors, Registered Investment Advisors from whom applications of investors are received and any other organization for the purpose of compliance with legal and regulatory requirements or for complying with antimoney laundering requirements.<br><br>f) Returned cheques are liable not to be presented again for collection, and the accompanying application could also be rejected. In case returned cheques are presented, the necessary charges including returned charges may be debited to the investor.<br><br>In case an investor/Unit Holder fails to mention the plan and broker details in the application form, then the application shall be processed under Direct Plan of the Scheme. | Plan | Options Available | Regular Plan | Growth | Direct Plan |
|--------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------------------|--------------|--------|-------------|
| Plan         | Options Available                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |      |                   |              |        |             |
| Regular Plan | Growth                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |      |                   |              |        |             |
| Direct Plan  |                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |      |                   |              |        |             |

|         |                                                                                                              | <p><b>Processing of Application Form/Transaction Request:</b> The below table summarizes the procedures which would be adopted while processing application form/transaction request by the AMC.</p> <table><tr><th>Sr. No.</th><th>AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/transaction request</th><th>Plan as selected in the application form/transaction</th><th>Transaction shall be processed and Units shall be allotted under</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN, any purchase or switch-in or SIP &amp; STP registration shall be processed under Direct Plan or rejected depending on the mode of the transaction. “Invalid ARNs” shall include ARN validity period expired, ARN cancelled /terminated, ARN suspended, ARN Holder deceased, Nomenclature change, as required pursuant to SEBI (Investment Advisers) Regulations, 2013, not complied by the Mutual Fund Distributor (‘MFD’), MFD is debarred by SEBI, ARN not present in AMFI ARN database, ARN not empanelled with AMC.</p> <p>For detailed disclosure on default plans, kindly refer SAI.</p> | Sr. No.                                                          | AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/transaction request | Plan as selected in the application form/transaction | Transaction shall be processed and Units shall be allotted under | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not mentioned | Regular Plan |
|---------|--------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| Sr. No. | AMFI Registration Number (ARN) Code/Direct/Blank as mentioned in the application form/transaction request    | Plan as selected in the application form/transaction                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Transaction shall be processed and Units shall be allotted under |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 1       | Not mentioned                                                                                                | Not mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Direct Plan                                                      |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 2       | Not mentioned                                                                                                | Direct                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Direct Plan                                                      |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 3       | Not mentioned                                                                                                | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Direct Plan                                                      |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 4       | Mentioned                                                                                                    | Direct                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Direct Plan                                                      |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 5       | Direct                                                                                                       | Not mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Direct Plan                                                      |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 6       | Direct                                                                                                       | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Direct Plan                                                      |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 7       | Mentioned                                                                                                    | Regular                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Regular Plan                                                     |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| 8       | Mentioned                                                                                                    | Not mentioned                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Regular Plan                                                     |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XI.     | Load Structure                                                                                               | <p><b>Exit Load:</b> Nil</p> <p>Note: No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan and vice versa</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XII.    | Minimum Application Amount/ switch in                                                                        | <ul style="list-style-type: none"><li>During NFO: This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption</li><li>On continuous basis: Rs. 100/- and any amount thereafter</li></ul> <p>Note: The minimum application amount will not be applicable for investment made in schemes in line with SEBI guidelines on Alignment of interest of Designated Employees of AMC.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XIII.   | Minimum Additional Purchase Amount                                                                           | Rs. 100/- & any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XIV.    | Minimum Redemption/switch out amount                                                                         | Not applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XV.     | New Fund Offer Period<br>This is the period during which a new scheme sells its units to the investors.      | This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XVI.    | New Fund Offer Price:<br>This is the price per unit that the investors have to pay to invest during the NFO. | This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |
| XVII.   | Segregated portfolio/side pocketing disclosure                                                               | The Scheme is not enabled for segregated portfolio.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                  |                                                                                                           |                                                      |                                                                  |   |               |               |             |   |               |        |             |   |               |         |             |   |           |        |             |   |        |               |             |   |        |         |             |   |           |         |              |   |           |               |              |

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|--------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| XVIII. | Swing pricing disclosure                                                                                           | Swing pricing framework is not applicable.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| XIX.   | Stock lending/short selling                                                                                        | <p>Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, the Scheme may engage in stock lending.</p> <p>The Scheme will not engage in short selling.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| XX.    | How to Apply and other details                                                                                     | <p>Investors have different options to transact for their investments. Investors intending to invest in physical mode can submit their transaction request to AMC Offices or Investor Service Centres of CAMS. Investors can also transact digitally on AMC/RTA website or through Stock Exchange Platforms, MF Utilities Pvt Ltd. Investor can reach out to their investment advisor for transacting on digital platforms.</p> <p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website <a href="http://www.dspim.com">www.dspim.com</a></p> <p>Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA applications can be submitted only at SCSB at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (<a href="http://www.sebi.gov.in">www.sebi.gov.in</a>). ASBA form should not be submitted at location other than SCSB as it will not be processed. For details on ASBA process please refer the ASBA application form.</p> <p>Please refer further details in section II.</p> |
| XXI.   | Investor services                                                                                                  | <p><b>Contact details for general service requests:</b></p> <p>Investors may contact any of the AMC's Investor Service Centers or call on Toll Free number 1800-208-4499 or 1800-200-4499 for any queries.</p> <p><b>E-mail:</b> <a href="mailto:service@dspim.com">service@dspim.com</a></p> <p><b>Contact details for complaint resolution:</b><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</p> <p><b>Stock Exchange Transactions:</b> For grievances related to stock exchange transactions, contact either the stockbroker or the investor grievances cell of the respective stock exchange.</p> <p><b>MFU Customer Care:</b> For transactions related to MFU, Investors may contact the customer care of MFUI on 1800-266-1415 (business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:clientservices@mfuindia.com">clientservices@mfuindia.com</a>.</p>                                                                                                                                                                                                                                                             |
| XXII.  | Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |

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| XXIII. | Special product/facility available during the NFO and on ongoing basis | <p><b><u>Special product/facility available during NFO:</u></b> This point does not apply, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.</p> <p><b><u>Special product/facility available on ongoing basis:</u></b></p> <ol style="list-style-type: none"> <li> <p><b>Systematic Investment Plan (SIP):</b> SIP allows investing fixed amounts regularly on specific dates monthly or quarterly by purchasing Units of the Scheme at applicable Net Asset Value (NAV).</p> <ul style="list-style-type: none"> <li> <p><b>Daily SIP facility:</b> Under Daily SIP, the Unit Holder can invest a fixed amount into the scheme on a daily basis. Daily SIP installment shall be processed only when it is a Business Day for the scheme. It is to be noted that allotment of units are subject to realization of credit in the scheme. In case, if more than one SIP instalments credits are realized on a particular day, both the instalments will be processed for the applicable NAV in terms of the provisions of the Scheme Information Document.</p> </li> <li> <p><b>SIP TOP-UP facility:</b> The facility provides flexibility to the investors to increase the SIP installment over the tenure of the SIP. SIP Top-Up facility will be available under scheme offering SIP facility. SIP Top-Up frequency in case of investors availing this facility will be half yearly and yearly. If the SIP Top-Up frequency is not indicated for SIP under frequencies daily or monthly or quarterly, it will be considered as yearly interval. The AMC may change the terms and conditions for SIP TOP-UP facility from time to time, due to changing market and operational conditions. Investors are advised to check the latest terms and conditions from any of the offices of the AMC, before investing same is available on <a href="http://www.dspim.com">www.dspim.com</a></p> </li> <li> <p><b>SIP Pause facility:</b> Under the SIP pause facility, the investor can stop the running SIP for certain period and Restart the SIP again (at a folio level) by filling up a designated form. Investors who wish to Pause their SIP instalments debit for a certain period. SIP Pause can be for a minimum period of 1 month to a maximum period of 6 months. SIP Pause request should be submitted 15 days before the next SIP instalment date.</p> </li> </ul> </li> <li> <p><b>Systematic Transfer Plan (STP):</b> STP allows investing fixed amounts regularly on specific dates monthly or quarterly by transferring Units from one scheme to another scheme at applicable Net Asset Value (NAV).</p> <ul style="list-style-type: none"> <li> <p><b>Daily STP facility:</b> Under Daily STP, the Unit Holder can switch a fixed amount from any one Scheme (Source Scheme) to any other Scheme (Target Scheme) on a daily basis subject to exit load as applicable. The minimum period for Daily STP shall be 6 days and maximum for any period subject to the end period being year 2099. STP installment shall be processed only when it is a Business day for both source and target Scheme. In case the start date is not mentioned, the Daily STP shall start from the 7th day from the date of submission of valid STP registration form. In case the end date is not mentioned, the STP shall be registered for a period of one year.</p> </li> <li> <p><b>Flex Systematic Transfer Plan ('Flex STP'):</b> Flex STP Facility, is a facility wherein Unit holder(s) of designated open-ended Scheme of</p> </li> </ul> </li> </ol> |
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|  |  | <p>the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended Scheme of the Fund [hereinafter referred to as “Transferor Scheme”] to the ‘Growth Option’ only, of designated open-ended scheme of the Fund [hereinafter referred to as “Transferee Scheme”]. Transferor Scheme means all scheme of the Fund currently having STP facility and Transferee Scheme means growth option of all scheme of the Fund. All other terms and conditions applicable to STP facility will be applicable to Flex STP. For general terms and conditions and more information, Unit holder(s) are requested to read Terms and Conditions available on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <ul style="list-style-type: none"> <li>• <b>Value Systematic Transfer Plan (‘Value STP’):</b> Value STP facility, is a facility wherein Unit holder(s) of designated open-ended scheme of the Fund can opt to systematically transfer amount(s), which may vary based on the value of investments already made/transferred under this facility, on the date of transfer at predetermined intervals from designated open-ended scheme of the Fund [hereinafter referred to as “Transferor Scheme”] to the ‘Growth Option’ only of designated open-ended Scheme of the Fund [hereinafter referred to as “Transferee Scheme”], including a feature of ‘Reverse Transfer’ from Transferee Scheme into the Transferor Scheme, in order to achieve the Target Market Value on each transfer date in the Transferee Scheme, subject to the terms and conditions of Value STP.</li> <li>• <b>Super Systematic Transfer Plan (‘Super STP’):</b> Super STP, is a facility wherein Unit holder(s) of designated open-ended Scheme of the Fund can opt to systematically transfer amount(s), which may vary based on prevailing equity valuations at defined intervals from designated open-ended Scheme of the Fund [hereinafter referred to as “Source Scheme”] to the ‘Growth Option’ of designated open-ended scheme of the Fund [hereinafter referred to as “Target Scheme”]. This scheme is Target Scheme.</li> </ul> <p>3. <b>Systematic Withdrawal Plan (SWP):</b> SWP allows redeeming fixed amounts of money regularly on specific dates monthly or quarterly from a specified scheme.</p> <p>4. <b>Switching:</b> A switch has the effect of redemption from one scheme/ plan/option and a purchase in the other scheme/plan/ option to which the switching has been done. To effect a switch, a Unit Holder must provide clear instructions. Such instructions may be provided in digital platforms or in writing or by completing the transaction slip/form attached to the account statement. The switch request can be made for any amount of Rs. 100/- or more. A Unit Holder may request switch of a specified amount or a specified number of Units only. If the Unit Holder has specified both the amount (in Rs.) and the number of Units, switch-out of units will be carried out based on the number of units specified by the Unit Holder.</p> <p>5. <b>Pledge of Units for Loans:</b> Units can be pledged by the Unit Holders as security for raising loans, subject to any rules / restrictions that the Trustee may prescribe from time to time. For Units held in demat form, the rules of the respective DP will be applicable for pledge of the Units. Units held in demat form can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledge</p> |
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|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|        |                                                                                                                                                                      | <p>gets created in favour of the pledgee only when the pledgee's DP confirms the creation of pledge in the system. In case of Units held in physical form, the Registrar will note and record such pledge. A standard form for this purpose is available at any of the official points of acceptance of transactions and on <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>6. <b>One time mandate facility:</b> This Facility enables the Unit Holder/s of DSP - Mutual Fund ('Fund') to transact with in a simple, convenient and paperless manner by submitting OTM - One Time Mandate registration form to the Fund which authorizes his/her bank to debit their account up to a certain specified limit per transaction, as and when they wish to transact with the Fund, without the need of submitting cheque or fund transfer letter with every transaction thereafter. This Facility enables Unit holder(s) of the Fund to start Systematic Investment Plan (SIP) or invest lump sum amounts in any Scheme of the Fund by sending instructions through Transaction forms, and online facility specified by the AMC. It is to be noted that allotment of units are subject to realization of credit in the scheme</p> <p>For further details, please refer SAI.</p> |
| XXIV.  | Weblink                                                                                                                                                              | <p>Link for TER for last 6 months and Daily TER-</p> <p><a href="https://www.dspim.com/mandatory-disclosures/ter">https://www.dspim.com/mandatory-disclosures/ter</a></p> <p>Link for scheme factsheet-</p> <p><a href="https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets">https://www.dspim.com/downloads?category=Information%20Documents&amp;sub_category=Factsheets</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| XXV.   | Minimum installment Amount for Systematic Investment Plan (SIP)                                                                                                      | Rs. 100/- & any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| XXVI.  | Minimum installment Amount for SWP and STP                                                                                                                           | Rs. 100/- & any amount thereafter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| XXVII. | <p>Ongoing/Continuous Offer Period</p> <p>(This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period)</p> | The Continuous offer for the Scheme commenced from September 9, 2024                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) The AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the DSP Nifty Top 10 Equal Weight Index Fund approved by them is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: November 29, 2024  
Place: Mumbai

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

## PART II. INFORMATION ABOUT THE SCHEME

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

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

| Instruments                                                                                             | Indicative allocations<br>(% of total assets) |         |
|---------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------|
|                                                                                                         | Minimum                                       | Maximum |
| Equity and Equity Related Securities constituting Nifty Top 10 Equal Weight 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.

**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% (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.    | Short Term Deposits                                          | Refer Note 1                          | Clause 12.16 of SEBI Master Circular     |

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

**Note 1:**

Pending deployment of funds of the Scheme shall be in terms of clause 12.16 of SEBI Master Circular. The AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, 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.

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 Top 10 Equal Weight Index. This would be done by investing in all the stocks comprising the Nifty Top 10 Equal Weight Index in the same weightage that they represent in the Nifty Top 10 Equal Weight 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 the 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 12.24.1 of the 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.

**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 SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021; 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.

In the event of involuntary corporate action, the scheme shall dispose the security not forming part of the underlying index within 7 days from the date of allotment/listing.

**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 open ended index linked equity scheme, 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 invest in Securities which are constituents of Nifty Top 10 Equal Weight Index and in Cash and Cash Equivalents.

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 Top 10 Equal Weight Index

2. Stock futures/index futures and such other permitted derivative instruments only for portfolio rebalancing.
3. Cash and Cash Equivalents.
4. Investment in Short Term Deposits.

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).

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

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

#### **Strategy for Equity Securities**

The Scheme will be managed passively with investments in stocks in the same proportion as in Nifty Top 10 Equal Weight Index. The investment strategy would revolve around minimizing the tracking error through periodic rebalancing of the portfolio, taking into account the change in weights of stocks in the indices as well as the incremental collections / redemptions in the Scheme. A small portion of the net assets will be held as cash & cash equivalent.

#### **Strategy for Derivatives**

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 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 Index Fund and it is expected that there may be a number of subscriptions and repurchases on a daily basis. 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 Top 10 Equal Weight 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 Top 10 Equal Weight TRI.

**Justification-** The benchmark has been selected as per required under Clause no. 1.9 as per SEBI Master Circular.

The corpus of the scheme will be invested in all the stocks constituting Nifty Top 10 Equal Weight TRI, in same weightage of the Index. The Scheme would endeavor to attain returns comparable to Nifty Top 10 Equal Weight 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. Index Methodology**

### **ABOUT THE INDEX**

#### **Index Provider**

NSE Indices has developed the Nifty Top 10 Equal Weight Index which aims to track the performance of the top 10 stocks selected based on 6-month average free-float market capitalization from the Nifty 50

#### **Index Construction & Review Methodology:**

##### **Eligible Universe:**

- Stocks forming part/going to form a part of the Nifty 50 shall be eligible to be a part of the index.

##### **Stock selection criteria:**

- Top 10 stocks are selected based on 6-month average free-float market capitalization from the eligible universe.

##### **Stock weighing methodology:**

- Each stock in the index is equally weighted
- The weight of stocks may drift between two rebalancing periods due to movement in the stock prices

##### **Reconstitution and Rebalancing criteria:**

- Index reconstitution will be done on a semi-annual basis in March and September along with the Nifty broad-based indices based on data for 6 months, ending in January and July respectively.
- Stocks forming part/going to be a part of the Nifty 50 are eligible to be a part of the index.
- Stocks that moved out of the Nifty 50 shall also move out of the Nifty Top 10 Equal Weight Index
- Non-member eligible stock shall be included if its free-float market capitalization is at least 1.5 times the free-float market capitalization of the smallest index constituent.
- Apart from the scheduled semi-annual review, additional ad-hoc reconstitution and rebalancing of the index shall be initiated in case any of the index constituents undergoes:
  1. Any corporate action (scheme of arrangement, delisting, etc.) or suspension by the exchange, etc.
  2. In case any of the index constituent is moved to the BZ series.

Further on a quarterly basis, indices will be screened for compliance with the portfolio concentration norms for ETFs/Index funds announced by SEBI on January 10, 2019. In case of non-compliance, suitable corrective measures will be taken to ensure compliance with the norms.

#### **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 of Nifty Top 10 Equal Weight Index as on September 30, 2024:

| <b>Sr No</b> | <b>Company Name</b> | <b>Weight</b> | <b>Impact cost</b> |
|--------------|---------------------|---------------|--------------------|
| 1            | Axis Bank Ltd.      | 9.91          | 0.03               |
| 2            | Bharti Airtel Ltd.  | 9.91          | 0.02               |
| 3            | HDFC Bank Ltd.      | 9.93          | 0.02               |
| 4            | ICICI Bank Ltd.     | 9.81          | 0.02               |

| Sr No | Company Name                   | Weight | Impact cost |
|-------|--------------------------------|--------|-------------|
| 5     | Infosys Ltd.                   | 10.10  | 0.02        |
| 6     | ITC Ltd.                       | 10.21  | 0.02        |
| 7     | Kotak Mahindra Bank Ltd.       | 9.97   | 0.02        |
| 8     | Larsen & Toubro Ltd.           | 9.88   | 0.01        |
| 9     | Reliance Industries Ltd.       | 10.08  | 0.01        |
| 10    | Tata Consultancy Services Ltd. | 10.19  | 0.01        |

#### F. WHO MANAGES THE SCHEME?

| Name of the Fund Manager | Age      | Tenure                                      | Educational Qualifications                                                                                                           | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Other Scheme managed by Fund Manager                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------|----------|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Anil Ghelani         | 44 years | 2 months (Managing since September 9, 2024) | Chartered Financial Analyst (CFA Institute USA)<br>Chartered Accountant (ICAI India)<br>B. Com. (H. R. College University of Mumbai) | Over 26 years of experience as under:<br>From April 2023 to present - 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 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 IT 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 Private Bank ETF<br>DSP Nifty PSU Bank ETF<br>DSP Gold ETF Fund of Fund<br>DSP Nifty Smallcap250 Quality 50 Index Fund<br>DSP Nifty Healthcare ETF<br>DSP BSE Sensex ETF<br>DSP BSE Liquid Rate ETF |

|                  |          |                                             |                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------|----------|---------------------------------------------|-------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                  |          |                                             |                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | DSP Nifty Bank Index<br>DSP Nifty Top 10 Equal Weight ETF                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Mr. Diipesh Shah | 46 years | 2 months (Managing since September 9, 2024) | 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 to present - DSPAM - Fund Manager - ETF and Passive Investments.<br>From November 2020 to March 2023 - DSPIM - Fund Manager - ETF and Passive Investments.<br>From September 2019 to October, 2020 - DSPIM - Dealer - ETF and Passive Investments.<br>From August 2018 to September, 2019 - JM Financial Institutional Broking Limited as Institutional Equity Sales Trading.<br>From June 2014 to July 2018 - Centrum Boking Limited as Institutional Equity Sales Trading. From September 2013 to June 2014 - JM Financial Institutional Broking Limited as Institutional Equity Sales Trading.<br>From January 2011 to August 2013 - IDFC Securities Limited as Institutional Equity Sales Trading<br>From July 2010 to September 2010 - Kotak Securities Limited as Institutional Equity Sales Trading | 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 IT 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 Private Bank ETF<br>DSP Nifty PSU Bank ETF<br>DSP Gold ETF Fund of Fund<br>DSP Nifty Smallcap250 Quality 50 Index Fund<br>DSP Nifty Healthcare ETF<br>DSP BSE Sensex ETF<br>DSP BSE Liquid Rate ETF<br>DSP Nifty Bank Index<br>DSP Nifty Top 10 Equal Weight ETF |

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

##### List of other existing Index schemes-

1. DSP Nifty 50 Equal Weight Index Fund
2. DSP Nifty 50 Index Fund
3. DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund
4. DSP CRISIL SDL Plus G-Sec Apr 2033 50:50 Index Fund
5. DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund
6. DSP Nifty Midcap 150 Quality 50 Index Fund
7. DSP Nifty Smallcap250 Quality 50 Index Fund
8. DSP Nifty Next 50 Index Fund
9. DSP Nifty Bank Index Fund

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

## H. HOW HAS THE SCHEME PERFORMED?

### a. Compounded Annualised Returns (CAGR)

As per SEBI guidelines, if the scheme is in existence for less than one year, absolute return shall be provided. Below are the details of absolute returns of scheme as on September 30, 2024

| Period            | DSP Nifty Top 10<br>Equal Weight Index<br>Fund - Reg - Growth | Nifty Top 10<br>Equal Weight<br>TRI | DSP Nifty Top 10<br>Equal Weight<br>Index Fund - Dir<br>- Growth | Nifty Top<br>10 Equal<br>Weight<br>TRI |
|-------------------|---------------------------------------------------------------|-------------------------------------|------------------------------------------------------------------|----------------------------------------|
| Since Inception   | 0.88%                                                         | 1.16%                               | 0.94%                                                            | 1.16%                                  |
| Nav/ Index value  | 10.0882                                                       | 12,719.61                           | 10.0936                                                          | 12,719.61                              |
| Date of allotment | 5-Sep-24                                                      |                                     | 5-Sep-24                                                         |                                        |

**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 for the last 5 financial years:

Since the date of allotment is 9<sup>th</sup> September 2024, this data is not available.

## I. 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/equity-funds/Nifty-Top-10-Equal-Weight-Index-Fund/dntew-regular-growth>
- Website link for Portfolio Disclosure - Monthly/ Half Yearly- <https://www.dspim.com/mandatory-disclosures/portfolio-disclosures>
- Portfolio Turnover Rate- 0.15
- Aggregate investment in the Scheme by: (Details are as on September 30, 2024)

| Sr. No. | Category of Persons | Net Value |              | Market Value (in Rs.) |
|---------|---------------------|-----------|--------------|-----------------------|
|         |                     | Units     | NAV per unit |                       |
| 1       | Mr. Diipesh Shah    | 4999.750  | 10.0936      | 50465.48              |
| 2       | Mr. Anil Ghelani    | -         | -            | -                     |

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

- Investments of AMC in the Scheme-

Sub-regulation 16(A) in Regulation 25 of SEBI (Mutual Funds) Regulations, 1996 read along with clause 6.9 of SEBI Master Circular and AMFI Best Practice Guidelines Circular No.100 /2022-23 on 'Alignment of interest of AMCs with the Unitholders of the Mutual Fund schemes', is not applicable to Index Funds.

## 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.

NAV of the scheme 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.

**- Ongoing price for subscription (Purchase Price)/ switch -in from other Scheme/ plan**  
(This is the price you need to pay for purchase/switch-in)

The Purchase Price of the Units on an ongoing basis will be calculated as described below, which is based on the Applicable NAV

Purchase Price = Applicable NAV

Illustration:

Say, Applicable NAV = Rs. 12/-

Therefore, Purchase Price = Rs.12/-

**- Ongoing price for redemption (sale) /switch outs (to other Scheme/plans of the Mutual Fund)/intra-Plan switching by investors (Redemption Price)**  
(This is the price you will receive for redemptions/switch outs)

The Redemption Price of the Units will be calculated on the basis of the Applicable NAV subject to prevailing Exit Load, if any. In the case of Scheme which currently have no Exit Load, the Redemption Price will be the Applicable NAV. In the case of Scheme having an Exit Load or in which an Exit Load is introduced, the Redemption Price will be calculated as under:

Redemption Price = Applicable NAV x (1 - Exit Load)

Illustration:

Say, Applicable NAV = Rs. 12.0000 and the Exit Load is 0.50%,

Redemption Price = 12 x (1-0.005) = Rs. 11.9400.

Investors may note that the Trustee has the right to modify the existing Load Structure in any manner or introduce an Exit Load or a combination of Exit Load and/or any other Load subject to a maximum as prescribed under the SEBI (MF) Regulations. Should the Trustee on any date, impose or enhance any load, such imposition or enhancement shall be applicable on prospective investment only.

For details on load structure please see Load Structure.

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

## B. New FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationery, bank charges etc. were borne by AMC.

## C. ANNUAL SCHEME RECURRING EXPENSES

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

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

The AMC has estimated that upto 1.00 % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

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

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

**Table 1: Limit as prescribed under regulation 52 of SEBI MF regulations for index fund:**

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

### Notes to Table 1:

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

- 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.

- Additional expenses up to 0.30 per cent of daily net assets of the concerned Schemes of the Fund if new inflows from such cities as may be specified by Regulations from time to time are at least:
  - a. 30 per cent of gross new inflows from retail investors\* in the concerned Scheme, or;
  - b. 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:**

- i. 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).
- ii. 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).
- iii. GST on brokerage & transaction cost: GST on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of expenses as per the Regulation 52(6) and (6A).

**Others:**

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

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

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

**Disclosure relating to changes in TER:**

In accordance with clause 10.1.8 of SEBI Master Circular, the AMC shall prominently disclose TER on daily basis on the website [www.dspim.com](http://www.dspim.com). Further, changes in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any

scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change.

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

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

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

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

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

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

\* The Trusteeship fees as per the provisions of the Trust Deed are subject to a maximum of 0.02% of the average net Trust Funds per annum. 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.

**Expense Structure for Direct Plan -**

Direct Plan will have lower expense ratio than Regular Plan of the Scheme. The expenses under Direct Plan shall exclude the distribution and commission expenses and additional expenses for gross new flows from specified cities under regulation 52(6A)(b). All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

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

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

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

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

| Particulars                                     | Regular Plan | Direct Plan |
|-------------------------------------------------|--------------|-------------|
| Amount invested at the beginning of the year    | 10,000       | 10,000      |
| Returns before expenses                         | 1,000        | 1,000       |
| Expenses other than Distribution expenses       | 75           | 75          |
| Distribution expenses                           | 25           |             |
| Returns after expenses at the end of the year   | 900          | 925         |
| % Returns after expenses at the end of the year | 9.00%        | 9.25%       |

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

#### D. LOAD STRUCTURE

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

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

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

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

#### Note on load exemptions:

1. There will be no Exit Load on inter-option switching.
2. No exit load shall be levied in case of switch of investments from Direct Plan to Regular Plan and vice versa

Exit load charged (If any) shall be credited to the Scheme. The goods and service tax on exit load shall be paid out of the exit load proceeds and exit load net of goods and service tax shall be credited to the Scheme.

Investors may note that the Trustee has the right to modify the existing load structure, subject to a maximum as prescribed under the SEBI (MF) Regulations. Any imposition or enhancement in the load shall be applicable on prospective investments only. At the time of changing the load structure, the AMC shall

consider the following measures to avoid complaints from investors about investment in the Scheme without knowing the loads:

- Addendum detailing the changes will be attached to the SID and Key Information Memorandum (KIM). The addendum may be circulated to all the distributors/brokers so that the same can be attached to all SIDs and KIMs already in stock.
- 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.
- The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and will also be disclosed in the statement of accounts issued after the introduction of such load.

Investors are requested to check the prevailing load structure of the Scheme before investing.

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

#### **E. TRACKING ERROR & TRACKING DIFFERENCE**

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. Disinvestments to meet redemptions, recurring expenses, etc.
- g. Execution of large buy / sell orders
- h. Transaction cost (including taxes and insurance premium) and recurring expenses
- i. Realization of Unit holder's funds
- j. 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.

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 the above limits 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 / Working Day</b>      | A day other than: (1) Saturday and Sunday; (2) a day on which the National Stock Exchange is closed (3) a day on which the Sale and Redemption of Units is suspended.<br><br>The AMC reserves the right to declare any day as a non-business day at any of its locations at its sole discretion |
| <b>Custodian</b>                   | Citibank N.A., acting as a custodian to the Scheme, or any other Custodian who is approved by the Trustee.                                                                                                                                                                                      |
| <b>DSPNT10EWIF/Scheme</b>          | DSP Nifty Top 10 Equal Weight Index Fund                                                                                                                                                                                                                                                        |
| <b>Scheme Information Document</b> | This document issued by DSP Mutual Fund, offering Units of DSP Nifty Top 10 Equal Weight Index Fund.                                                                                                                                                                                            |

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

##### Abbreviations & Interpretations

In this SID the following abbreviations have been used:

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

|                  |                                    |                    |                                        |
|------------------|------------------------------------|--------------------|----------------------------------------|
| <b>FPI:</b>      | Foreign Portfolio Investor         | <b>SEBI:</b>       | Securities and Exchange Board of India |
| <b>FATCA:</b>    | Foreign Account Tax Compliance Act | <b>SI:</b>         | Standing Instructions                  |
| <b>Flex STP:</b> | Flex Systematic Transfer Plan      | <b>SIP:</b>        | Systematic Investment Plan             |
| <b>HUF:</b>      | Hindu Undivided Family             | <b>SWP:</b>        | Systematic Withdrawal Plan             |
| <b>IMA:</b>      | Investment Management Agreement    | <b>STP:</b>        | Systematic Transfer Plan               |
|                  |                                    | <b>STT:</b>        | Securities Transaction Tax             |
| <b>ISC:</b>      | Investor Service Centre            | <b>SCSB:</b>       | Self-Certified Syndicate Bank          |
| <b>KYC:</b>      | Know Your Customer                 | <b>SLR:</b>        | Statutory Liquidity Ratio              |
| <b>LTV:</b>      | Loan to Value Ratio                | <b>TREPs:</b>      | Tri-Party REPOs                        |
|                  |                                    | <b>UBO:</b>        | Ultimate Beneficial Ownership          |
|                  |                                    | <b>Value STP :</b> | Value Systematic Transfer Plan         |

## 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

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

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

#### Risk associated with favorable taxation of certain scheme in India:

In any event beyond the control of AMC if the scheme is not able to invest the minimum % of the threshold that it is required to invest in eligible asset classes as per the domestic income tax regulation and rule, the benefit of lower tax, if any, on income distribution or capital gains may not be available to the Unit Holders.

The summary of tax implications given in the taxation section (Units and Offer Section) is based on the existing provisions of the tax laws. The current taxation laws may change due to change in the domestic Tax Act or any subsequent changes / amendments in Finance Act / Rules / Regulations. Such change may entail a higher tax to the scheme or to the investors by way of any tax as made applicable thus adversely impacting the scheme.

The investor is requested to consult their tax counsel for detail understanding of the tax laws and the risk factor associated with such tax laws.

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

##### 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. 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 associated with Equity and Equity-related securities / investments:**

- i. **Price Risk:**

Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. The value of the Schemes' equity investments, may be affected generally by factors affecting securities 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. Investments in equity shares and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.

Investors may note that dividend is due only when declared and there is no assurance that a company (even though it may have a track record of payment of dividend in the past) may continue paying dividend in future. As such, the scheme is vulnerable to instances where investments in securities may not earn dividend or where lesser dividend is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay dividend, the performance of the scheme may be adversely affected due to such factors.

Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Schemes

#### **ii. Liquidity Risk for listed securities:**

While securities that are listed on the stock exchange carry lower liquidity risk, the ability to execute investment strategies or sell these investments could be limited by the overall trading volume, settlement periods, transfer cycles on the stock exchanges and may lead to the Scheme not realizing desired price and may incur losses till the security is finally sold. Although the investment universe constitutes securities which will have high market liquidity, there is a possibility that market liquidity could get impacted on account of company/sector/general market related events and there could be a price impact on account of portfolio rebalancing and/or liquidity demands on account of redemptions

#### **Concentration Risk:**

When a Mutual Fund Scheme, by mandate, restricts its investments only to a particular sector or theme; there arises a risk called concentration risk. If the sector, for any reason, fails to perform, the portfolio value will plummet and the Investment Manager will not be able to diversify the investment in any other sector. Investments under this scheme will be in equity or equity related stocks spanning across the selected theme. Hence the concentration risks could be high.

#### **Risk associated with Cash and Cash Equivalents**

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

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

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

**Risk 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 Index funds:**

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:

- i. **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.

- ii. **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.
- iii. **Model Risk** - the risk of mis-pricing or improper valuation of derivatives.
- iv. **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.

### c. RISK MITIGATION STRATEGIES

#### Risks associated with Equity investments:

- i. **Liquidity Risk:** The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select securities, which have or are expected to have good secondary market liquidity. Market Liquidity Risk will be managed actively within the portfolio liquidity limits by maintaining proper asset-liability match to ensure payout of the obligations. The first access to liquidity will be through cash and fixed income securities if any.
- ii. **Concentration Risk:** The Scheme will try and mitigate this risk by investing across large number of companies/sectors and endeavor to keep stock-specific concentration risk relatively low.
- iii. **Market Risk:** The Investment Manager endeavors to invest in companies, where adequate due diligence and research has been performed by the Investment Manager. As not all these companies are very well researched by third-party research companies, the Investment Manager also relies on its own research. This involves one-to-one meetings with the management of companies, attending conferences and analyst meets and also tele-conferences. The company- wise analysis will focus, amongst others, on the historical and current financial condition of the company, potential value creation/unlocking of value and its impact on earnings growth, capital structure, business prospects, policy environment, strength of management, responsiveness to business conditions, product profile, brand equity, market share, competitive edge, research, technological know- how and transparency in corporate governance. The investment manager may use derivatives to hedge and limit the inherent market risk in scheme

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

**Risks associated with Equity Derivative investments:**

The investment managers will invest only in exchange traded derivatives (settlement guaranteed) and the investment shall be in line with guidelines and regulatory limits as specified by regulators & scheme documents. No investment will be made in OTC derivative contracts for equity derivatives.

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

**Risks associated with 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**

The corpus of the Scheme will invest in Securities which are constituents of Nifty Top 10 Equal Weight Index and in Cash and Cash Equivalents.

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 Top 10 Equal Weight Index**

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. Stock futures and such other permitted derivative instruments only for portfolio rebalancing.**

- i. 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.
- ii. 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.
- iii. 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.
- iv. 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.
- v. 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.

#### **3. Cash and Cash Equivalents.**

Cash and Cash Equivalents will include following securities having residual maturity of less than 91 Days:

- TREPS,
- Treasury Bills,
- Government securities, and
- 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.

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.

Triparty REPO- 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.

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.

Government securities are the 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.

#### **4. Investment in Short Term Deposits.**

Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

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).

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

##### **Securities Lending-**

In accordance with clause 12.11 of the 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).

##### **Investment in Short-Term Deposits**

Pending deployment of funds of the Scheme shall be in terms of clause 12.16 of SEBI Master Circular. The AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, 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.

##### **Investments in Derivative Instruments**

As part of the Fund Management process, the Scheme may use Derivative instruments such as 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.

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

1. 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.

2. 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 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 December 2021 expiration expires on the last Thursday of December 2021 (December 31, 2021).

#### **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 mis-pricing 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    | : December 1, 2021       |
| Expiry date      | : December 31, 2021      |
| 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 December 1, 2021, 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 December 31, 2021 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 for stock based derivative contracts:**

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

**ii. 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 an 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 Schemes shall comply with the following exposure limits in line with clause 12.24 and clause 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. 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.

3. 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.
4. No Scheme shall make any investment in:
  - (a) any unlisted security of any associate or group company of the Sponsors; or
  - (b) any security issued by way of private placement by an associate or group company of the Sponsors; or
  - (c) the listed securities of group companies of the Sponsors, which is in excess of 25% of the net assets except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.
5. 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.
6. 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
7. 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 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.
8. 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.
9. The cumulative gross exposure through equity, derivative positions and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. However, the following shall not be considered while calculating the gross exposure:

- a. Security-wise hedged position and
  - b. Exposure in cash or cash equivalents with residual maturity of less than 91 days.
10. 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.
11. Pending deployment of funds of the Scheme shall be in terms of clause 12.16 of SEBI Master Circular. The AMC may invest funds of the Scheme in short-term deposits of scheduled commercial banks, 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.
12. The Scheme shall not make any investment in any fund of funds Scheme.
13. The Scheme will comply with any other Regulations applicable to the investment of mutual funds from time to time.

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

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

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

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

### C. Fundamental Attributes

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

(i) Type of Scheme

- An open ended scheme replicating/ tracking Nifty Top 10 Equal Weight Index

(ii) Investment Objective

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

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption. Please refer, “Highlights/summary of the scheme”
- Aggregate fees and expenses charged to the Scheme. Please refer “Annual scheme recurring expenses”
- Any safety net or guarantee provided - Not applicable.

In accordance with Regulation 18(15A) read with 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:

- SEBI has reviewed and provided its comments on the proposal
- A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

### D. Principles of incentive structure for market makers-

Not applicable

### E. Floors and ceiling within a range of 5% of the intended allocation against each sub class of asset, as per clause 13.6.2 of SEBI Master Circular for mutual funds-

Not applicable

### F. Other Scheme Specific Disclosures:

|                               |                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Listing and transfer of units | <p>The Scheme is open ended and the Units are not proposed to be listed on any stock exchange. However, the Mutual Fund may, at its sole discretion, list the Units on one or more Stock Exchanges at a later date, and thereupon the Mutual Fund will make suitable public announcement to that effect.</p> <p>The Mutual Fund will offer and redeem the Units on a continuous basis during the Continuous Offer Period.</p> |
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|  | <p>The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form).</p> <p><b>Transfer of Units in demat mode:</b></p> <p>Units held in Demat form are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time.</p> <p>Transfer can be made only in favor of transferees who are capable of holding Units and having a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the unit holder's Depository Participant ('DP') in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the unit holder shall contact their respective DP.</p> <p>However, if a person becomes a holder of the Units consequent to operation of law or upon enforcement of a pledge, the Mutual Fund will, subject to production of satisfactory evidence, effect the transfer, if the transferee is otherwise eligible to hold the Units. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Mutual Fund subject to production of satisfactory evidence.</p> <p><b>Transfer of units held in Non-Demat [Statement of Account ('SOA')] mode:</b></p> <p>As per the AMFI Best Practices Guidelines Circular No.116 /2024-25 dated August 14, 2024 on 'Standard Process for Transfer of Units held in Non-Demat (SoA) mode', units held by individual unitholders in Non-Demat ('SoA') mode can be transferred only in following cases-</p> <ul style="list-style-type: none"> <li>(i) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s).</li> <li>(ii) A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee.</li> <li>(iii) A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s).</li> </ul> <p>Partial transfer of units held in a folio shall be allowed. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor.</p> <p>Redemption of the transferred units shall not be allowed for 10 days from the date of transfer. This will enable the investor to revert in case the transfer is initiated fraudulently.</p> <p><b>Mode of submitting the Transfer Request Non-Demat (SOA) mode</b></p> <p>The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTAs and</p> |
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|                                                                                                                                                                                                                           | <p>the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.</p> <p>For details on pre-requisites, payment of stamp duty on transfer of units, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Dematerialization of units                                                                                                                                                                                                | <p>The Unit holders would have an option to hold the Units in demat form or account statement (non-demat) form. Units held in Demat Form are freely transferable. The Applicant intending to hold Units in demat form will be required to have a Demat account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.</p> <p>For further details, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Minimum Target amount<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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Maximum Amount to be raised (if any)                                                                                                                                                                                      | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Dividend Policy (ID CW )                                                                                                                                                                                                  | Not Applicable as the Scheme offers only Growth option.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Allotment (Detailed procedure)                                                                                                                                                                                            | <p>Full allotment will be made to all valid applications received. Allotment to NRIs/FIIs will be subject to RBI approval, if required. Subject to the SEBI (MF) Regulations, the Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason in the Trustee's sole discretion. All allotments will be provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. In case of cheque returns, the Mutual Fund will send the copy of the returned cheque and bank return memo by normal post within 15 days of the Registrar having received, at its registered office, the physical and the return memo. The Mutual Fund will not be responsible for any loss or damage to the applicant on account of any delay in informing him/her/it about the return of the cheque, where such delay is caused by the clearing mechanisms of banks and clearing houses involved in realization of cheques.</p> <p>It is mandatory for NRIs to attach a copy of the payment cheque/FIRC/Debit Certificate to ascertain the repatriation status of the amount invested. NRI applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC and the Registrar may ascertain the repatriation status purely based on the details provided in the application form under 'Investment and payment details' and will not be liable for any incorrect</p> |

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|                                                                                                                                                                     | <p>information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.</p> <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request.</p> <p>All applications and/or refunds that are rejected for any reason whatsoever will be returned through instruments or payment channels such as RTGS, NEFT, IMPS, direct credit, etc. or any other mode allowed by Reserve Bank of India from time to time, for payments including refunds to unitholders in form of the cheque, demand draft.</p> <p>Further, AMCs may also use modes of despatch such as speed post, courier etc. for payments including refunds to unitholders in addition to the registered post with acknowledgement due within 15 days to the address as mentioned by the applicant. The Mutual Fund reserves the right to recover from an investor any loss caused to the Scheme on account of dishonor of cheques issued by him/her/it for purchase of Units.</p> <p>For investors who have given demat account details, the Units will be credited to the investor's demat account after due verification and confirmation from NSDL/CDSL of the demat account details and only after the funds are credited into the Mutual Fund's scheme(s) account to the satisfaction of the AMC.</p> <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any.</p> |
| Refund                                                                                                                                                              | <p>If application is rejected, refunds will be completed within 5 Business Days from the transaction date for all cases where the remitter details are available. If the Mutual Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently, 15% per annum) shall be paid by the AMC. Refunds will be made through electronic modes such as RTGS, NEFT, Direct Credits &amp; Cheques as applicable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Who can invest<br>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile. | <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</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                   | <p>Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions)</p> <ul style="list-style-type: none"> <li>d. 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>e. Trustee of private trusts authorised to invest in mutual fund Scheme under the Trust Deed</li> <li>f. Partnership Firms</li> <li>g. Karta of Hindu Undivided Family (HUF)</li> <li>h. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</li> <li>i. NRIs/Persons of Indian Origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</li> <li>j. Foreign Portfolio Investors (FPI) as defined in Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014</li> <li>k. Army, Air Force, Navy and other para-military funds</li> <li>l. Scientific and Industrial Research Organisations</li> <li>m. International Multilateral Agencies approved by the Government of India</li> <li>n. Non-Government Provident/Pension/Gratuity funds as and when permitted to invest</li> <li>o. Others who are permitted to invest in the Scheme as per their respective constitutions</li> <li>p. Mutual Funds registered under the SEBI (Mutual Funds) Regulations, 1996</li> <li>q. The scheme of the DSP Mutual Fund, subject to the conditions and limits prescribed in SEBI (MF) Regulations and/or by the Trustee, AMC or Sponsors (The AMC shall not charge any fees on such investments).</li> <li>r. The AMC (No fees shall be charged on such investments).</li> </ul> <p>All category of investors (whether existing or new) as permitted above are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various mode offered by the Fund for investing directly in the Fund.</p> <p><b>Applicability and provisions of Foreign Account Compliance Act (FATCA)</b><br/> For further details relating to FATCA, investors are requested to refer SAI which is available on the website viz. <a href="http://www.dspim.com">www.dspim.com</a></p> |
| Who cannot invest | <p><u>Non-acceptance of subscriptions from U.S. Persons and Residents of Canada in the Scheme</u></p> <p>United States Person (U.S. Person), corporations and other entities organized under the applicable laws of the U.S. and Residents of Canada as defined under the applicable laws of Canada should not invest in units of any of the Schemes of the Fund and should note the following:</p> <ul style="list-style-type: none"> <li>• No fresh purchases /additional purchases/switches in any Schemes of the Fund would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

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|                                | <p>of the Fund.</p> <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> |
| How to Apply and other details | <p>Application form and Key Information Memorandum may be obtained from Official Points of Acceptance (OPAs) / Investor Service Centres (ISCs) of the AMC or RTA or Distributors or can be downloaded from our website <a href="http://www.dspim.com">www.dspim.com</a>.</p> <p>Please refer to the SAI and Application form for further details and the instructions.</p> <p>Applications can be submitted at any of the official points of acceptance of transactions, the addresses of which are given at the end of this SID and updated list is available on the website of the Fund and the registrar. Investors can log on to <a href="http://www.camsonline.com">www.camsonline.com</a> for details of various offices/ISCs of Registrar.</p> <p>Stock brokers registered with recognized stock exchange and empaneled with the AMC shall also be considered as 'official point of Acceptance of Transaction'.</p> <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and account number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected.</p>                                                                                                                                                                                                                                                                                                                       |

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| <p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.</p> | <p>Not applicable</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>                                                                           | <p>The Trustee may, in the general interest of Unit Holders, keeping in view the unforeseen circumstances/unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue under the Scheme (or such higher percentage as the Trustees may determine).</p> <p>Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for redemption to the next Business Day, in order of receipt. Redemptions so carried forward will be priced on the basis of the Redemption Price of the Business Day or Non Business Day (if and as applicable) on which redemption is made. Under such circumstances, to the extent multiple redemption requests are received at the same time on a single Business Day, redemptions will be made on pro-rata basis, based on the size of each redemption request, the balance amount being carried forward for redemption to the next Business Day(s).</p> <p>Also, in the event of an order being received from any regulatory authority/body, directing attachment of the Units of any investor, redemption of Units will be restricted in due compliance of such order.</p> <p><b>Restriction on Redemption of Units of the Scheme</b></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> <ul style="list-style-type: none"> <li>a) Liquidity issues: when market at large becomes illiquid affecting almost all securities rather than any issuer specific security;</li> <li>b) Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies;</li> <li>c) Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ul> <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</p> |

|                                                                                                                                                                                                                                                                                                   | <p>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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                            |  |             |                |                                                                                                                                                                                                                                                                 |                                                      |                                                                                                                                                                                                                                                                                                   |                                                                                                                 |                                                                              |                           |
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| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>                                                                                                   | <p><b>Applicable NAV and Cut-off time</b></p> <p>Applicable NAV is the Net Asset Value per Unit at the close of the Business Day on which a valid application is accepted and time stamped. An application will be considered accepted on a Business Day, subject to it being complete in all respects and received and time stamped upto the relevant cut-off time as specified below, at any of the official points of acceptance of transactions. Applications received via post or courier at any of the centres will be accepted on the basis of when the application is time stamped by the centre and not on the basis of date and time of receipt of the post or the courier.</p> <p>In accordance with clause 8.4.6.2 of SEBI Master Circular, in respect of purchase of units of mutual fund schemes (except liquid and overnight schemes), closing NAV of the day shall be applicable on which the funds are available for utilization irrespective of the size and time of receipt of such application.</p> <p>Pursuant to above, the NAV applicability for purchase/switch-in/ subscription in the Scheme will be subject to following clauses:</p> <ul style="list-style-type: none"> <li>Application for purchase/subscription/switch-in is received before the applicable cut-off time on a Business Day.</li> <li>Funds for the entire amount of purchase/subscription/switch-in as per the application is credited before the cut-off time to the bank account of the Scheme in which subscription is made.</li> <li>The funds are available for utilization before the cut-off time the Scheme.</li> </ul> <table border="1"> <thead> <tr> <th colspan="2">(a) Purchase and Switch-in</th></tr> <tr> <th>Particulars</th><th>Applicable NAV</th></tr> </thead> <tbody> <tr> <td>Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.</td><td>Closing NAV of same Business Day shall be applicable</td></tr> <tr> <td>Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day</td><td>Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.</td></tr> <tr> <td>Where the valid application is received after cut-off time of 3.00 p.m. on a</td><td>Closing NAV of subsequent</td></tr> </tbody> </table> | (a) Purchase and Switch-in |  | Particulars | Applicable NAV | Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day. | Closing NAV of same Business Day shall be applicable | Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day | Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m. | Where the valid application is received after cut-off time of 3.00 p.m. on a | Closing NAV of subsequent |
| (a) Purchase and Switch-in                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                            |  |             |                |                                                                                                                                                                                                                                                                 |                                                      |                                                                                                                                                                                                                                                                                                   |                                                                                                                 |                                                                              |                           |
| Particulars                                                                                                                                                                                                                                                                                       | Applicable NAV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                            |  |             |                |                                                                                                                                                                                                                                                                 |                                                      |                                                                                                                                                                                                                                                                                                   |                                                                                                                 |                                                                              |                           |
| Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization upto 3.00 p.m. on the same Business Day.                                   | Closing NAV of same Business Day shall be applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |  |             |                |                                                                                                                                                                                                                                                                 |                                                      |                                                                                                                                                                                                                                                                                                   |                                                                                                                 |                                                                              |                           |
| Where the valid application is received upto cut-off time of 3.00 p.m. on a business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase are available for utilization after 3.00 p.m. on the same Business Day or on any subsequent Business Day | Closing NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                            |  |             |                |                                                                                                                                                                                                                                                                 |                                                      |                                                                                                                                                                                                                                                                                                   |                                                                                                                 |                                                                              |                           |
| Where the valid application is received after cut-off time of 3.00 p.m. on a                                                                                                                                                                                                                      | Closing NAV of subsequent                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                            |  |             |                |                                                                                                                                                                                                                                                                 |                                                      |                                                                                                                                                                                                                                                                                                   |                                                                                                                 |                                                                              |                           |

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|  | business day at the official point(s) of acceptance and funds for the entire amount of subscription/purchase/switch-in are available for utilization upto 3.00 p.m. on the same Business Day.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Business Day shall be applicable |
|  | <b>(b) Redemption and Switch-out</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                  |
|  | <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Applicable NAV</b>            |
|  | Where the valid application is received on any Business Day at the official points of acceptance of transactions upto 3.00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | NAV of the same day              |
|  | Where the valid application is received after 3.00 p.m.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | NAV of the next Business Day.    |
|  | <p><b>Transaction through online facilities/ electronic mode:</b> The time of transaction done through various online facilities/electronic modes offered by the AMC, for the purpose of determining the applicability of NAV, would be the time when the request of purchase/sale/switch of units is received in the servers of AMC/RTA as per terms and conditions of such facilities.</p> <p>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p> <p>Applicable Net Asset Value in case of Multiple applications/transactions received under all open-ended Schemes of the Fund. All transactions as per conditions mentioned below shall be aggregated and closing NAV of the day on which funds for respective transaction (irrespective of source of funds) are available for utilization.</p> <ol style="list-style-type: none"> <li>1. All transactions received on same Business Day (as per cut-off timing and Time stamping rule).</li> <li>2. Aggregation of transactions shall be applicable to the Scheme.</li> <li>3. Transactions shall include purchases, additional purchases and exclude Switches, SIP/STP and trigger transactions.</li> <li>4. Aggregation of transactions shall be done on the basis of investor/s/Unit Holder/s Permanent Account Number (PAN). In case of joint holding in folios, transactions with similar holding pattern will be aggregated. The principle followed for such aggregation will be similar as applied for compilation of Consolidated Account Statement (CAS).</li> <li>5. All transactions will be aggregated where investor holding pattern is same as stated in point no.4 above.</li> <li>6. Only transactions in the same Scheme of the Fund shall be clubbed. It will include transactions at Plans/Options level (i.e. Regular Plan, Direct Plan, Growth Option, etc).</li> <li>7. Transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. However, two or more transactions in folios of a minor received through same guardian will be considered for aggregation.</li> <li>8. In the case funds are received on separate days and are available for utilization on different business days before the</li> </ol> |                                  |

|                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                          |                                     |                               |                |                             |                                     |
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|                                                                          | <p>cut off time, the applicable NAV shall be of the Business day/s on which the cleared funds are available for utilization for the respective application amount.</p> <p>9. Irrespective the date and time of debit to the customer bank accounts, the date and time of actual credit in the Scheme's bank account, which could be different due settlement cycle in the banking industry, would be considered for applicability of NAV.</p> <p>10. Investors are advised to make use of digital/electronic payment to transfer the funds to the Scheme's bank account.</p> <p><b>For Switching:</b><br/>Where there is a switch application from one scheme to another, 'Switch out' shall be treated as redemption in one scheme and the Applicable NAV based on the cut off time for redemption and payout rules shall be applied. Similarly, the 'switch in' shall be treated as purchase and the Applicable NAV based on the cut off time for purchase and realization of funds by the 'switch in' scheme related rules shall be applied.</p> <p>Where an application is received and time stamping is done after the cut-off time, the request will be deemed to have been received on the next Business Day.</p> |                                                                          |                                     |                               |                |                             |                                     |
| Minimum amount for purchase/redemption/switches                          | <table border="1"> <tr> <td>Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase)</td><td>Rs. 100/- and any amount thereafter</td></tr> <tr> <td>Minimum amount for Redemption</td><td>Not Applicable</td></tr> <tr> <td>Minimum amount for Switches</td><td>Rs. 100/- and any amount thereafter</td></tr> </table> <p>*In case of Units held in dematerialized mode, the redemption request can be given only with DPs or on Stock exchange Platform; and only in number of Units.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase) | Rs. 100/- and any amount thereafter | Minimum amount for Redemption | Not Applicable | Minimum amount for Switches | Rs. 100/- and any amount thereafter |
| Minimum amount for Purchase (Including Subsequent Purchase/SIP Purchase) | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                          |                                     |                               |                |                             |                                     |
| Minimum amount for Redemption                                            | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                          |                                     |                               |                |                             |                                     |
| Minimum amount for Switches                                              | Rs. 100/- and any amount thereafter                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                          |                                     |                               |                |                             |                                     |
| Accounts Statements                                                      | <p>Allotment confirmation specifying the number of Units allotted shall be sent to the Unit holders at their registered e-mail address and/or mobile number by way of email and/or SMS within 5 working Days from the date of receipt of the valid application/transaction.</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. However, if the investor wishes to opt for physical copy may request for the same.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all</p>                                                                                                                                                                                                                                                                               |                                                                          |                                     |                               |                |                             |                                     |

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|                | <p>schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, please refer SAI.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Dividend/ IDCW | Not Applicable as the Scheme offers only Growth option                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Redemption     | <p>Units can be redeemed (sold back to the Mutual Fund) at the relevant Redemption Price. The redemption requests can be made on the pre-printed forms (transaction slip/common transaction form) or by using the form at the bottom of the account statement. The redemption request can be submitted at any of the Official Points of Acceptance of transaction, the details of which are mentioned at the end of this SID. As all allotments are provisional, subject to realization of payment instrument and subject to the AMC having been reasonably satisfied that the Mutual Fund has received clear funds, any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>A unit Holder may request redemption of a specified amount or a specified number of Units only. If the redemption request is made for a specified amount and the number of Units is also specified by the Unit Holder, the number of Units specified will be considered for deciding the redemption amount. Unit Holders may also request for redemption of their entire holding and close the account by indicating the same at an appropriate place in the transaction slip/common transaction slip.</p> <p>It may, however, be noted that in the event of death of the Unit Holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem the investment.</p> <p>In case an investor has purchased Units on more than one day (either under the NFO Period or through subsequent purchases) the Units purchased first (i.e. those Units which have been held for the longest period of time), will be deemed to have been redeemed first, i.e. on a First-In-First-Out basis.</p> <p>In case the Units are standing in the names of more than one Unit Holder, where mode of holding is specified as Joint redemption requests will have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit Holders will have the power to make redemption requests, without it being necessary for all the Unit Holders to sign. However, in all cases, the proceeds of the redemption will be paid to the first-named holder only.</p> <p>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> |

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|  | <p>Unit Holders are encouraged and advised to submit their requests for bank mandate/ Multiple Bank Accounts Registration request atleast 10 business days prior to date of redemption / IDCW payment, if any. The AMC reserves the right to extend/modify the timelines on a case to case basis.</p> <p>The redemption payment will be issued in favour of the sole/ first Unit Holder's registered name and bank account number, if provided. Payment via cheque, where issued, will be sent to the address of the sole/first Holder registered with the fund at the time of dispatch entirely at the risk of the unit holder. The redemption cheque/demand draft will be payable at par at all the places where the official points of acceptance of transaction are located. Bank charges for collection of redemption proceeds will be borne by the Unit Holder. With a view to safeguarding their interest, it is mandatory that Unit Holders indicate their Bank Account No., name of the bank and branch in the application for purchasing Units of the Scheme. A fresh account statement will also be sent/emailed to redeeming investors, indicating the new balance to the credit in the account, along with the redemption cheque.</p> <p>Unit holders are requested to note that application for redemption or switch out for units for which funds are not realized via purchase or switch-in in the Scheme of the Fund shall be liable to be rejected. In other words, redemption of units will be processed only if the funds for such units are realized in the Scheme by a way of payment instructions/transfer or switch-in funding process.</p> <p>The proceeds towards redemptions and IDCW will be dispatched by a reasonable mode of dispatch like courier, speed post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor), entirely and solely at the risk of the investor. The Mutual Fund will endeavour to remit redemption proceeds via electronic means, as made available by RBI. Where such electronic means are not available or feasible under any circumstances, the Mutual Fund will remit the redemption proceeds by way of cheques. The investor will not hold the Mutual Fund or the AMC or the Registrar responsible for any non-receipt or delay of receipt of redemption &amp; IDCW proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits, or due to incorrect bank account details provided by the investor.</p> <p>In case of redemptions, Unit holders should note that Two Factor Authentication [2FA] is mandatory for all redemption / switches including STP/SWP submitted through electronic mode. OTP will be sent to either email id or mobile number registered in the folio and the Unit holder have to confirm on the OTP received. On successful validation only, the redemptions will be accepted and processed.</p> <p><b>Redemption by NRIs and FPIs</b></p> <p>Credit balances in the account of an NRI/FPI investor may be redeemed by such investors in accordance with the procedure described above and subject to the procedures laid down by RBI,</p> |
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|              | <p>if any. Such redemption proceeds will be paid by means of a Rupee cheque payable to the NRI's/FPIs or by a foreign currency draft drawn at the then rates of exchange less bank charges, subject to RBI procedures and approvals.</p> <p><b>Effect of Redemption</b></p> <p>On redemption, the unit capital and reserves will stand reduced by an amount equivalent to the product of the number of Units redeemed and the Redemption Price as on the date of redemption. Units once redeemed will be extinguished and will not be re-issued.</p> <p><b>Fractional Units</b></p> <p>Since a request for purchase is generally made in Rupee amounts and not in terms of number of Units of the Scheme, a Unit Holder may be left with fractional Units. Fractional Units will be computed and accounted for up to three decimal places. However, fractional Units will, in no way, affect the Unit Holder's ability to redeem the Units, either in part or in full, standing to his/her/its credit.</p> <p><b>Redemption by investors transacting through the Stock Exchange mechanism</b></p> <p>Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.</p> <p><b>Redemption by investors who hold Units in dematerialized form</b></p> <p>Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participant.</p> <p><b>Redemptions only for Available &amp; Clear Units</b></p> <p>Further, if an investor makes a redemption request few days after purchase of Units, till clearance of funds is identified, the Mutual Fund shall have the right to reject the redemption request until such time as the Mutual Fund ensures that the amount remitted by the investor (for purchase of Units) is realized and that the proceeds have been credited to the Scheme's Account. However, this is only applicable if the value of redemption is such that some or all of the freshly purchased Units may have to be redeemed to effect the full redemption.</p> |
| Bank Mandate | <p>It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|                                                               | <p>details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar/AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.</p> <p>Investor/s or /Unit Holder/s are requested to note that any one of the following documents shall be submitted by the investor/s or /Unit Holder/s, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <ol style="list-style-type: none"> <li>Original cancelled cheque having the First Holder Name printed on the cheque [or]</li> <li>Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application [or]</li> <li>Photocopy of the bank statement / bank pass book duly attested by the bank manager and bank seal preferably with designation and employee number [or]</li> <li>Photocopy of the bank statement / passbook / cancelled cheque copy duly attested by the AMC/ RTA branch officials after verification of original bank statement / passbook / cheque shown by the investor or their representative [or]</li> <li>Confirmation by the bank manager with seal, on the bank's letter head with name, designation and employee number confirming the investor details and bank mandate information.</li> </ol> <p>Where such additional documents are not provided for the verification of bank account for redemption or IDCW payment, the AMC reserves the right to capture the bank account used towards subscription payment for the purpose of redemption and IDCW payments.</p> <p>For more details on Multiple Bank Accounts Registration Facility, Bank Account Details, Change of Bank, please refer SAI.</p> |
| Delay in payment of redemption / repurchase proceeds/dividend | <p><u>Delay in payment of redemption / repurchase proceeds-</u></p> <p>The Redemption or repurchase proceeds shall be dispatched to Unit Holders within three Working Days from the date of acceptance of redemption or repurchase.</p> <p>In the event of delay/failure to transfer the redemption/repurchase proceeds within the aforesaid period, Interest for the period of delay in transfer of redemption or repurchase shall be paid by AMC to unitholders at the rate of 15% per annum along with the proceeds of redemption or repurchase.</p> <p>Investor may note that in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023 read with Clause 14.1.3 of the SEBI Master Circular, the AMC may not be able to adhere with the timelines prescribed above.</p> <p><u>Delay in payment of IDCW/ dividend-</u></p> <p>Not Applicable as the Scheme offers only Growth option</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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| Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount | <p>The treatment of unclaimed redemption amounts shall be in terms of clause 14.3 of SEBI Master Circular.</p> <p>For further details, please refer SAL.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Disclosure w.r.t investment by minors                                      | <p>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 units of the schemes of Fund shall be accepted from the bank account of the minor, bank account of the parent or legal guardian of the minor, or from a joint bank account of the minor with parent or legal guardian.</li> <li>All redemption proceeds shall be credited only in the verified bank account of the minor or a joint bank account of the minor with the parent or legal guardian after completing all KYC formalities.</li> </ol> <p>A minor Unit Holder, on becoming major, may inform the Registrar about attaining majority, and provide his specimen signature duly authenticated by his banker as well as his details of bank account and a certified true copy of the PAN card, KYC details and such other details as may be asked by AMC from time to time to enable the Registrar to update records and allow the minor turned major to operate the account in his own right.</p> <p>Further, all other requirement for investments by minor and process of transmission shall be followed in line with clause 17.6 of SEBI Master Circular read with SEBI Circular dated May 12, 2023 as amended from time to time.</p> |
| Transactions Through Channel Distributors                                  | <p>Investors may enter into an agreement with certain distributors (with whom AMC also has a tie up) referred to as “Channel Distributors” who provide the facility to investors to transact in units of mutual funds through various modes such as their</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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

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

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|                                                                           | <p>requests in respect of Units bought under this facility in demat mode.</p> <p>This facility will be offered to investors who wish to hold Units in dematerialized form or in physical mode. Further, the minimum purchase/ redemption amount in the respective plan / option of such notified Schemes of the Fund will be applicable for each transaction. This facility will currently not support transactions done through switches or facilities such as SWP and STP. In case of non-financial requests/applications such as change of address, change of bank details, etc., investors should approach the respective Depository Participant(s).</p> <p>Unit holders may have/open a beneficiary account with a Depository Participant of a Depository and choose to hold the Units in dematerialized mode. The Unit holders have the option to dematerialize the Units as per the account statement sent by the Registrar by making an application to the AMC/registrar for this purpose by making an application to their DP for this purpose.</p> <p>Rematerialization of Units can be carried out in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018 as may be amended from time to time. Investors, who wish to get back their securities in physical form, may request their respective Depository Participant for rematerialization of Units in their beneficiary accounts.</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(s) through stock exchange platform.</p> |
| Third Party Payment Avoidance & additional documents/declaration required | <p>To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, the Mutual Fund does not accept Third Party Payments. In case of subscriptions, the Mutual Fund shall verify the bank account from which the funds have been paid for the subscription. In case it is identified that the funds have not come from the investor's bank account, the subscription will be rejected. Please refer SAI for Details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Cash Investments in mutual funds                                          | <p>In order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers, small traders/businessmen/ workers, SEBI has permitted receipt of cash transactions for fresh purchases/ additional purchases to the extent of Rs. 50,000/- per investor, per financial year shall be allowed subject to:</p> <p>compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable Anti Money Laundering Rules, Regulations and Guidelines; and Sufficient systems and procedures in place.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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|                                                                                                                           | <p>However, payment towards redemptions, etc. with respect to aforementioned investments shall be paid only through banking channel.</p> <p>The Fund/AMC is currently in the process of setting up appropriate systems and procedures for the said purpose. Appropriate notice shall be displayed on its website viz. as well as at the Investor Service Centres, once the facility is made available to the investors.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Facility to transact in units of the Scheme through MFU portal & MFUI Points of Services pursuant to appointment of MFUI: | <p>The AMC has entered into an Agreement with MF Utilities India Private Limited (MFUI), for usage of MF Utility (“MFU”) - a shared services initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple schemes of various Mutual Funds with a single form and a single payment instrument.</p> <p>Investors can execute financial and non-financial transactions pertaining to Schemes of the Fund electronically on the MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available by MFUI. The MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> will be considered as Official Point of Acceptance for such transactions.</p> <p>The Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> against the POS locations will be considered as Official Point of Acceptance/ Investor Services Centre where application for financial transactions in schemes of the Fund will be accepted on an ongoing basis. Further, investors can also submit their non-financial transaction requests at the POS.</p> <p>The salient features of the facility to transact in units of the Schemes through MFU are given below:</p> <ol style="list-style-type: none"> <li>1) Common Account Number (“CAN”): Investors are required to submit duly filled in CAN Registration Form (“CRF”) and prescribed documents at the MFUI POS to obtain CAN. The CRF can be downloaded from MFUI website i.e. <a href="http://www.mfuindia.com">www.mfuindia.com</a> or can be obtained from MFUI POS.</li> </ol> <p>CAN is a single reference number for all investments in the Mutual Fund industry, for transacting in multiple schemes of various Mutual Funds through MFU and to map existing investments, if any.</p> <p>MFU will map the existing folios of investors in various schemes of Mutual Funds to the CAN to enable transacting across schemes of Mutual Funds through MFU. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU.</p> <p>CAN registered investors can transact in physical mode through MFUI POS by submitting relevant Common Transaction Form prescribed by MFUI.</p> <ol style="list-style-type: none"> <li>2) CAN registered investors can transact through electronic mode through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> as and when such a facility is made available to them by MFUI. The</li> </ol> |

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|                                                                 | <p>time of transaction submission done through MFU portal i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the successful receipt of the same in the servers of MFUI would be the time-stamp for the transaction.</p> <p>3) Investors not registered with MFUI can also submit their financial &amp; non-financial transactions request at MFUI POS by giving reference of their existing folio number allotted by the Fund.</p> <p>4) The transactions on the MFU portal shall be subject to the terms &amp; conditions as may be stipulated by MFUI / Mutual Fund / the AMC from time to time.</p> <p>All other terms and conditions of offering of the Scheme as specified in the SID, KIM and SAI shall be applicable to transaction through MFUI.</p>                                                                                                                                                                                                                                                                                                                          |
| KYC Requirements                                                | <p>Investor are requested to take note that it is mandatory to complete the KYC requirements (including updation of Permanent Account Number) for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests are liable to be rejected, if the unit holders have not completed the KYC requirements.</p> <p>Notwithstanding in the above cases, the AMC reserves the right to ask for any requisite documents before processing of financial and non-financial transactions or freeze the folios as appropriate.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.</p> |
| Facility to transact in units of the Schemes through MFCentral: | <p>MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms &amp; Conditions of the Platform from time to time. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <a href="https://mfcentral.com/">https://mfcentral.com/</a> and a Mobile App in future.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Payment details                                                 | <p>The cheque or demand draft should be drawn in favour of the 'Scheme Name', as the case may be, and should be crossed Account Payee Only.</p> <p>Applications not specifying Schemes/Plans/Options and/or accompanied by cheque/demand drafts/account to account transfer instructions favouring Schemes/Plans/Options other than those specified in the application form are liable to be rejected.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|             | <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>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Nomination: | <p>Pursuant to clause 17.16 of the SEBI Master Circular with respect to nomination for unitholders, the following shall be considered:</p> <p>1. New Investors:</p> <p>Investors who are subscribing to units of DSP Mutual Fund solely on or after October 1, 2022, shall submit either the nomination form or the prescribed declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). The requirement of nomination shall be optional for jointly held folio(s).</p> <p><u>In case of physical option:</u> The forms shall carry the wet signature of all the unit holder(s).<br/> <u>In case of online option:</u></p> <p>(1) The unit holder(s) shall validate the forms by using e-Sign facility recognized under Information Technology Act, 2000 or</p> <p>(2) Through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holders at their email/phone number registered with the KYC Registration Authority or AMC.</p> <p><b>Implication of failure with respect to nomination:</b></p> <p>On or after October 01, 2022, new investors subscribing solely, the application will be rejected if the applicant does not provide nomination or does not provide declaration form for opting out of nomination, duly signed in physical form or through online modes.</p> <p>2. Existing Unitholders:</p> <p>The existing individual unitholders of DSP Mutual Fund are encouraged, in their own interest, to provide the nomination/ opting out of nomination duly signed in physical form or through online modes for ensuring smooth transmission of securities held by them as well as to prevent accumulation of unclaimed assets in securities market.</p> <p>3. Who cannot nominate:</p> <p>The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder Holder of Power of Attorney (POA) cannot nominate. The application will be rejected if the holder aforesaid non individual sign the nomination form.</p> |

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| <b>Requirement of minimum investors in the scheme</b> | The Scheme shall have a minimum of 20 investors each and no single investor shall account for more than 25% of the corpus of the Scheme(s). These conditions shall be complied with, in each calendar quarter on an average basis, as specified by SEBI. In case of non-fulfillment of the condition of 20 investors in a calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations shall become applicable automatically without any reference from SEBI, and accordingly the Scheme shall be wound up and the units redeemed at the relevant applicable NAV. If there is breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be available and thereafter, the investor who is in breach of the rule, shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption on the applicable Net Asset Value on the 15th day of the notice period |
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## I. Other Details

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

## B. Periodic Disclosures -

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| <b>Half yearly Portfolio Disclosures:</b><br>(This is a list of securities where the corpus of each Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures) | <p>(This is a list of securities where the corpus of each Scheme is currently invested. The market value of these investments is also stated in portfolio disclosures)</p> <p>In case of unit holders whose email address are registered with the Fund, the AMC shall send half yearly portfolio via email within 10 days from the end of each half-year. The half yearly portfolio of the Scheme shall also be available in a user-friendly and downloadable spreadsheet format on the AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and website of AMC viz. <a href="http://www.dspim.com">www.dspim.com</a> on or before the 10th day of succeeding month.</p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi.</p> <p>The AMC shall provide a physical copy of the statement of the Scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>Refer to AMC website (<a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a>) and AMFI website (<a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</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 (<a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a>) and AMFI website (<a href="https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure">https://www.amfiindia.com/investor-corner/online-center/portfoliodisclosure</a>) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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| <b>Half Yearly Financial Results</b> | <p>The Mutual Fund shall, before the expiry of one month from the close of each half year, (i.e. March 31 and September 30) shall display the unaudited financial results on <a href="http://www.dspim.com">www.dspim.com</a> and advertisement in this regards will be published by the Mutual Fund in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosure w.r.t. the total recurring expenses, returns during the half year and compounded annualized yields shall be separately disclosed for direct and regular plans.</p> <p>Refer to AMC website (link- <a href="https://www.dspim.com/mandatory-disclosures/fund-financials">https://www.dspim.com/mandatory-disclosures/fund-financials</a>), AMFI website (link- <a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a> ) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Annual Report</b>                 | <p>Annual report or Abridged Summary, in the format prescribed by SEBI, will be hosted on AMC's website <a href="http://www.dspim.com">www.dspim.com</a> and on the website of AMFI <a href="http://www.amfiindia.com">www.amfiindia.com</a> Annual Report or Abridged Summary will also be sent by way of e-mail to the investor's who have registered their email address with the Fund not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year.</p> <p>In case of unit holders whose email addresses are not available with the Fund, the AMC shall send physical copies of scheme annual reports or abridged summary to those unitholders who have 'opted-in' to receive physical copies. The opt-in facility to receive physical copy of the scheme-wise annual report or abridged summary thereof shall be provided in the application form for new subscribers.</p> <p>Unitholders who still wish to receive physical copies of the annual report/abridged summary notwithstanding their registration of e-mail addresses with the Fund, may indicate their option to the AMC in writing and AMC shall provide abridged summary of annual report without charging any cost. Physical copies of the report will also be available to the unitholders at the registered offices at all times. For request on physical copy refer relevant disclosures mentioned in the SAI available on AMC website i.e. <a href="http://www.dspim.com">www.dspim.com</a></p> <p>The advertisement in this reference will be published by the Fund in all India edition of atleast two daily newspapers, one each in English and Hindi. Investors are requested to register their e-mail addresses with Mutual Fund.</p> <p>Refer to AMC website (link- <a href="https://www.dspim.com/mandatory-disclosures/annual-reports">https://www.dspim.com/mandatory-disclosures/annual-reports</a>), AMFI website (link- <a href="https://www.amfiindia.com/research-information/other-data/accounts-data">https://www.amfiindia.com/research-information/other-data/accounts-data</a> ) for further details.</p> |
| <b>Dashboard</b>                     | <p>In accordance with clause 5.8.4 of the SEBI Master Circular, the AMC has developed a dashboard on the website wherein the investor can access information relating to scheme's AUM, investment objective, expense ratios, portfolio details and past performance of each scheme.</p> <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. expense ratio, returns and/or yield of the schemes will be made for both regular and direct plans.</p> <p>Refer to AMC website (<a href="https://www.dspim.com/mandatory-disclosures/dashboard">https://www.dspim.com/mandatory-disclosures/dashboard</a>) for further details.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Performance disclosure</b>        | <p>In accordance with clause 5.9 of the SEBI Master Circular, the AMC shall disclose the performance of all schemes on the website of AMFI on a daily basis. The disclosure shall include other scheme AUM and previous day NAV.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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|                                | <p>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. returns of the schemes will be made for both regular and direct plans.</p> <p>Refer to AMFI website (<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 in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> <li>risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</li> <li>risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</li> </ol> <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 SEBI Master Circular, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. (Refer to AMC website <a href="https://www.dspim.com/mandatory-disclosures/portfolio-disclosures">https://www.dspim.com/mandatory-disclosures/portfolio-disclosures</a> and refer to AMFI website <a href="https://www.amfiindia.com/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>Refer to AMC website <a href="https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure">https://www.dspim.com/mandatory-disclosures/annual-risk-o-meter-disclosure</a> and refer to AMFI website <a href="https://www.amfiindia.com/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>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>In accordance with SEBI circular no. SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024, disclosures w.r.t. expense ratio of the schemes will be made for both regular and direct plans.</p> <p>Refer to AMC website <a href="https://www.dspim.com/mandatory-disclosures/scheme-summary-document">https://www.dspim.com/mandatory-disclosures/scheme-summary-document</a></p> <p>AMFI link - <a href="#">Research and Information - Scheme Details   Best Mutual Funds India (amfiindia.com)</a></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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| <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. <a href="http://www.dspim.com">www.dspim.com</a> and AMFI.</p> <p><b>Tracking Difference:</b> Tracking Difference shall be disclosed on the website of the AMC (i.e. <a href="http://www.dspim.com">www.dspim.com</a>) 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 (link- <a href="https://www.dspim.com/invest/mutual-fund-schemes/equity-funds/Nifty-Top-10-Equal-Weight-Index-Fund/dntew-regular-growth">https://www.dspim.com/invest/mutual-fund-schemes/equity-funds/Nifty-Top-10-Equal-Weight-Index-Fund/dntew-regular-growth</a> , 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 or Disclosure</b>         | <p>The Scheme shall disclose the following on monthly basis:</p> <ol style="list-style-type: none"> <li>Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme</li> <li>Name and exposure to top 7 groups as a percentage of NAV of the scheme.</li> <li>Name and exposure to top 4 sectors as a percentage of NAV of the scheme.</li> </ol> <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 (link- <a href="https://www.dspim.com/invest/mutual-fund-schemes/equity-funds/Nifty-Top-10-Equal-Weight-Index-Fund/dntew-regular-growth">https://www.dspim.com/invest/mutual-fund-schemes/equity-funds/Nifty-Top-10-Equal-Weight-Index-Fund/dntew-regular-growth</a> ) for further details.</p>                                                                                                                                          |
| <b>Constituents and Methodology of the Index</b> | 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Special Consideration</b>                     | Investor are requested to read special consideration section in SAI.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

### C. Transparency/NAV Disclosure:

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

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

The information on NAVs of the Scheme/plans may be obtained by the Unit Holders, on any day, by calling the office of the AMC or any of the Investor Service Centers at various locations. The NAV of the Scheme will also be updated on the AMFI website [www.amfiindia.com](http://www.amfiindia.com) and on [www.dspim.com](http://www.dspim.com).

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

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

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

**Transaction 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 further 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 (No.2) Act, 2024. The information is provided for general information only. It does not purport to be a complete analysis of all relevant tax considerations; nor does it purport to be a complete description of all potential tax costs, tax incidence and risks for the investors. In view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes. It is assumed that units of mutual fund are held as capital asset by the investors.

| 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) | 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)) |

|               |                                                                                                                                                                                                                                                                                                                                         |     |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                     |     |                    |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|--------------------|
|               |                                                                                                                                                                                                                                                                                                                                         |     | or foreign corporates -20% (for units purchased in foreign currency)                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                     |     |                    |
| Capital Gains |                                                                                                                                                                                                                                                                                                                                         |     |                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                     |     |                    |
| Long Term:    | <p>Redeemed upto 22/07/2024: 10% without indexation on redemption of Units where STT is payable on redemption .</p> <p>Redeemed on or after 23/07/2024: 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>Redeemed upto 22/07/2024: 10% without indexation on redemption of Units where STT is payable on redemption .</p> <p>Redeemed on or after 23/07/2024: 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>Redeemed upto 22/07/2024: 10% without indexation and exchange rate fluctuation (u/s 195) Redeemed on or after 23/07/2024: 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>Redeemed upto 22/07/2024: 10% without indexation on redemption of Units where STT is payable on redemption .</p> <p>Redeemed on or after 23/07/2024: 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>Redeemed upto 22/07/2024: 15% on redemption of Units where STT is payable on</p>                                                                                                                                                                                                                                                     | NIL | <p>Redeemed upto 22/07/2024: 15% on redemption of Units where STT is payable on</p>                                                                                                                                                                                                                                                 | <p>Redeemed upto 22/07/2024: 15% (under section 195) Redeemed on or after 23/07/2024: 20%</p>                                                                                                                                                                                          | <p>Redeemed upto 22/07/2024: 15% on redemption of Units where STT is payable on</p>                                                                                                                                                                                                                                                 | NIL | NIL (u/s 10(23D) ) |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                 |                                              |                                                                                                                                 |                                               |                                                                                                                                 |  |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|--|--|
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | redemption (u/s 111A) Redeemed on or after 23/07/2024: 20% on redemption of Units where STT is payable on redemption (u/s 111A) |                                              | redemption (u/s 111A) Redeemed on or after 23/07/2024: 20% on redemption of Units where STT is payable on redemption (u/s 111A) | (under section 195)                           | redemption (u/s 111A) Redeemed on or after 23/07/2024: 20% on redemption of Units where STT is payable on redemption (u/s 111A) |  |  |
| <p>\$“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—</p> <p>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</p> <p>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.</p> |                                                                                                                                 |                                              |                                                                                                                                 |                                               |                                                                                                                                 |  |  |
| #With effect from 1 April 2022                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |                                              |                                                                                                                                 |                                               |                                                                                                                                 |  |  |
| <b>Additional Notes:</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                 |                                              |                                                                                                                                 |                                               |                                                                                                                                 |  |  |
| 1. Income of Mutual Fund is exempt from tax as per section 10(23D) of the Act.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                 |                                              |                                                                                                                                 |                                               |                                                                                                                                 |  |  |
| 2. Based on the investment objectives of the scheme 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                 |                                              |                                                                                                                                 |                                               |                                                                                                                                 |  |  |
| <b>Particulars</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Income &gt; 50 lakhs and upto 1 crores(in Rs)</b>                                                                            | <b>Income &gt; 1 cr and upto 2 cr(in Rs)</b> | <b>Income &gt; 2 cr and upto 5 cr(in Rs)</b>                                                                                    | <b>Income &gt; 5 cr and upto 10 cr(in Rs)</b> | <b>Income exceeding 10 cr(in Rs)</b>                                                                                            |  |  |
| Resident and Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Capital Gains                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10%                                                                                                                             | 15%                                          | 15%                                                                                                                             | 15%                                           | 15%                                                                                                                             |  |  |

|                                                                                                                                |     |     |     |                  |                  |
|--------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|------------------|------------------|
| Non Resident Individuals / HUFs / BOIs / AOPs and Artificial juridical persons - Income Distribution                           | 10% | 15% | 25% | 25% <del>†</del> | 25% <del>†</del> |
| 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 XVIIIB (hereafter referred to as deductee), shall furnish his Permanent Account Number to the person responsible for deducting such tax (hereafter referred to as deductor), failing which tax shall be deducted at the higher of the following rates, namely:
  - (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.
9. For detailed tax implications, please refer to 'SECTION IX - TAX & LEGAL & GENERAL INFORMATION' provided in 'Statement of Additional Information ('SAI')'.

#### **G. RIGHTS OF UNITHOLDERS**

Please refer to SAI for details.

- H. **List of official points of acceptance:** Website Link- <https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/list-of-investor-service-centers-iscs-official-points-of-official-points-of-acceptance-collecting-banker-details>
- I. **Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority**
- Investors are requested to refer AMC website. (Link- <https://www.dspim.com/mandatory-disclosures/disclosures-under-offer-documents/penalties-pending-litigation-or-proceedings-findings-of-inspections-or-investigations>).

#### **Undertaking from Trustees**

The Trustees have ensured that DSP Nifty Top 10 Equal Weight Index Fund, approved by them, is a new product offered by DSP Mutual Fund and is not a minor modification of any existing scheme/fund/product. DSP Nifty Top 10 Equal Weight Index Fund has been approved by the Trustees vide Resolution dated July 2, 2024.

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

**For DSP Trustee Private Limited  
Trustee: DSP Mutual Fund**

Sd/-  
Shitin D. Desai  
Director

Place: Mumbai  
Date: November 29, 2024

**Collection Bank accounts**

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

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

| Sr No | Location         | Address                                                                                                                                | Board Lines                              | Fax Nos            |
|-------|------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------|
| 1     | Ahmedabad        | 3rd Eye one, Office No 301, 3rd Floor, Opposite Havmor Restaurant, CG Road, Ahmedabad - 380006                                         | 91 - 79 - 44105000                       | 91 - 79 - 44105025 |
| 2     | Bangalore        | Raheja Towers , West Wing 26-27, Office no 104-106, 1st Floor, M G Road, Bangalore - 560 001                                           | 91 - 80 - 49233500                       | 91 - 80 - 41606535 |
| 3     | Bhopal           | Star Arcade, 3rd Floor, Office No. 302, Plot No. 165-A, 166, Zone-1, M.P. Nagar, Bhopal - 462011                                       | 91 - 755 - 6681800                       |                    |
| 4     | Bhubaneshwar     | Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 – A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubneshwar – 751001. | 91 - 674 - 2530148                       |                    |
| 5     | Chandigarh       | SCO 2471-2472, 1st Floor, Sector 22C , Chandigarh - 160022.                                                                            | 91-172-6131200                           | 91 - 172 - 6131201 |
| 6     | Chennai          | Office No. 712, 7th Floor, Alpha Wing of Block ‘A’, Raheja Towers, Anna Salai, Mount Road, Chennai – 600002.                           | 91 - 44 - 46532000                       | 91 - 44 - 28416403 |
| 7     | Coimbatore       | A.M.I. Midtown, 3rd Floor, Office No. 25A4, D.B. Road, R.S. Puram, Coimbatore - 641002                                                 | 91 - 422 - 4022600                       | 91 - 422 - 2222633 |
| 8     | Goa              | CEDMAR APARTMENTS, BLOCK D-A, 3rd Floor, Next to Hotel Arcadia, M G Road, Panjim, Goa - 403001.                                        | 91 - 832 - 6741212/<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 BMB Bank, New Station Road, Bhuj - Kachchh. 370001                                                | camsbuj@camsonline.com                                             | 02832    | 450315     |            |
| 103     | Solapur    | CSC      | Flat No 109, First Floor, A Wing, Kalyani Tower 126 Siddheshwar Peth, Near Pangal High School, Solapur, Maharashtra - 413001 | <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                                                                                         | <u>camsknl@camsonline.com</u> | 0184     | 4043407     |          |
| 154     | Kalyan                    | TP       | Office No. 413, 414, 415, Fourth Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) – 421301 | <u>camskyn@camsonline.com</u> |          | 09769762500 |          |
| 155     | Bharuch                   | TP Lite  | A - 111, First Floor, R K Casta, Behind Patel Super Market, Station Road, Bharuch - 392001                                                             | camsbrh@camsonline.com        | 02642    | 262242      |          |
| 156     | <b>Nadiad</b>             | TP Lite  | F 142, First Floor, Ghantakarna Complex Gunj Bazar, Nadiad, Gujarat - 387001                                                                           | camsndi@camsonline.com        | 0268     | 2550075     |          |
| 157     | Ahmednagar                | TP Lite  | No. 3. First Floor, Shree Parvati, Plot No. 1 / 175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414003                                 | camsamn@camsonline.com        | 0241     | 2344555     |          |
| 158     | Basti                     | TP Lite  | C/O. Rajesh Mahadev & Co., Shop No. 3, First Floor, Jamia Complex Station Road, Basti - 272002                                                         | camsbst@camsonline.com        | 05542    | 281180      |          |
| 159     | Chhindwara                | TP Lite  | Second Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur CT Scan, Chhindwara, Madhya Pradesh - 480001                                  | camschi@camsonline.com        |          | 7389584098  |          |
| 160     | Chittorgarh               | TP Lite  | 3, Ashok Nagar, Near Heera Vatika, Chittorgarh, Rajasthan - 312001                                                                                     | camscor@camsonline.com        | 01472    | 476800      | 4258576  |

| 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 - Basudevpur, 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                                                                 | camsrae@camsonline.com |          | 9889901201 |            |
| 182     | Rajapalaya m | 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                                                                          | <a href="mailto:chennai_isc@camsonline.com">chennai_isc@camsonline.com</a> | 044          | 28432650   |            |
| 205     | Bankura                       | CSC - Paid location of MF | First Floor, Central Bank Building, Machantala, PO Bankura, Dist Bankura, West Bengal - 722101                                   | <a href="mailto:camsbqa@camsonline.com">camsbqa@camsonline.com</a>         | 03242        | 252668     |            |
| 206     | Coochbehar                    | CSC - Paid location of MF | Nipendra Narayan Road (N. N. Road), Opposite Udichi Market Near - Banik Decorators PO & Dist , Cooch Behar, West Bengal - 736101 | <a href="mailto:camschb@camsonline.com">camschb@camsonline.com</a>         | 03582        | 226739     |            |
| 207     | Gaya                          | CSC - Paid location of MF | C/o. Sri Vishwanath Kunj, Ground Floor, Tilha Mahavir Asthan, Gaya - 823001                                                      | <a href="mailto:camsgaya@camsonline.com">camsgaya@camsonline.com</a>       |              | 9472179424 |            |
| 208     | Haridwar                      | CSC - Paid location of MF | F - 3, Hotel Shaurya, New Model Colony, Haridwar, Uttarkhand - 249408                                                            | <a href="mailto:camshwr@camsonline.com">camshwr@camsonline.com</a>         |              | 7900777785 |            |
| 209     | Dibrugarh                     | CSC - Paid location of MF | Amba Complex, Ground Floor, H S Road, Dibrugarh - 786001                                                                         | <a href="mailto:camsdbrg@camsonline.com">camsdbrg@camsonline.com</a>       | 0373         | 2323602    |            |
| 210     | Korba                         | CSC - Paid location of MF | Kh. No. 183 / 2 G, Opposite Hotel Blue Diamond, T. P. Nagar, Korba - 495677                                                      | <a href="mailto:camskrba@camsonline.com">camskrba@camsonline.com</a>       | 07759-356037 | 9425227943 |            |
| 211     | Biharsharif                   | CSC - Paid location of MF | R - C Palace, Amber Station Road, Opp Mamta Cpmplex, Biharsharif - 803101                                                        | <a href="mailto:camsbhsf@camsonline.com">camsbhsf@camsonline.com</a>       |              | 8544093740 | 9472179424 |

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

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

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

| SRNO | State          | City        | POS Entity | Address                                                                                                                                                         | Contact                                                                                            |
|------|----------------|-------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| 1    | ANDHRA PRADESH | ANANTAPUR   | CAMS       | 15-570-33 I Floor<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 : camsbpl@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<br>Opp. S & S Computers<br>Near Rbi Building<br>Sector 14<br>Nanak Nagar<br>Jammu 180004 | Phone : 0191-2432601<br>Email : camsjmu@camsonline.com                    |
| 45   | JHARKHAND         | BOKARO     | CAMS       | 1st Floor, Plot No. HE-7<br>City Centre, Sector 4<br>Bokaro Steel City<br>Bokaro 827004                     | Mobile : +91-7050005901<br>06542 359182<br>Email : camsbkr@camsonline.com |
| 46   | JHARKHAND         | DEOGHAR    | CAMS       | S S M Jalan Road<br>Ground Floor Opp.<br>Hotel Ashoke<br>Caster Town<br>Deoghar 814112                      | Mobile : +91-9234300463<br>Email : camsdeo@camsonline.com                 |
| 47   | JHARKHAND         | DHANBAD    | CAMS       | Urmila Towers Room<br>No: 111 (1st Floor)<br>Bank More<br>Dhanbad 826001                                    | Phone : 0326-2304675<br>Email : camsdha@camsonline.com                    |
| 48   | JHARKHAND         | HAZARIBAG  | CAMS       | Municipal Market<br>Annanda Chowk<br>Hazaribag 825301                                                       | Mobile : +91-9234300462<br>Email : camshaz@camsonline.com                 |
| 49   | JHARKHAND         | JAMSHEDPUR | CAMS       | Room No. 15 1st Floor<br>Millennium Tower "R"<br>Road<br>Bistupur<br>Jamshedpur 831001                      | Phone : 0657-6450162<br>Email : camsjpr@camsonline.com                    |
| 50   | JHARKHAND         | RANCHI     | CAMS       | 4 HB Road No: 206<br>2nd Floor Shri Lok<br>Complex<br>Ranchi 834001                                         | Phone : 0651-2212133<br>Email : camsrn@camsonline.com                     |
| 51   | KARNATAKA         | BANGALORE  | CAMS       | Trade Center 1st Floor<br>45 Dickenson Road<br>(Next To Manipal<br>Center)<br>Bangalore 560042              | Phone : 080-30574709<br>Email : camsbgl@camsonline.com                    |
| 52   | KARNATAKA         | BELGAUM    | CAMS       | 1st Floor 221/2A/1B<br>Vaccine Depot Road,<br>Tilakwadi<br>Near 2nd Railway Gate<br>Belgaum 590006          | Mobile : +91-9243689047<br>Email : camsbel@camsonline.com                 |
| 53   | KARNATAKA         | BELLARY    | CAMS       | # 60/5 Mullangi<br>Compound<br>Gandhinagar Main Road<br>(Old Gopalswamy<br>Road)<br>Bellary 583101          | Mobile : +91-9243689044<br>Email : camsbry@camsonline.com                 |
| 54   | KARNATAKA         | DAVANGERE  | CAMS       | Akkamahadevi Samaja<br>Complex<br>Church Road<br>P J Extension<br>Davangere 577002                          | Mobile : +91-9243689048<br>Email : camsdvg@camsonline.com                 |
| 55   | KARNATAKA         | HUBLI      | CAMS       | No.204 205 1st Floor<br>'B' Block Kundagol<br>Complex<br>Opp. Court Club Road<br>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 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 Towers<br>Station Road<br>Kolhapur 416001                                                                                 | Phone : 0231-2653303<br>Email : camskhp@camsonline.com |
| 79   | MAHARASHTRA | MUMBAI     | CAMS       | Hirji Heritage, 4th Floor, Office no 402<br>Landmark : Above Tribhuwandas Bhimji Zaveri (TBZ)<br>L.T. Road, Borivali - 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 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 Mar, Fort<br>Mumbai 400023               | Phone : 022-30282478<br>Email : camsbby@camsonline.com |
| 82   | MAHARASHTRA | MUMBAI     | CAMS       | Platinum Mall<br>Office No.307, 3rd Floor<br>Jawahar Road,<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 : camsbbs@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**