

# MY TARGET VALUE SAVINGS ACCOUNT

**Call your investment advisor today.**

## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

**DSP BlackRock Equity Fund (DSPBREF)**  
(Open Ended Growth Scheme)

**DSP BlackRock Top 100 Equity Fund (DSPBRTF)**  
(Open Ended Growth Scheme)

**DSP BlackRock Small and Mid Cap Fund (DSPBRSMF)**  
(Open Ended Equity Growth Scheme)

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations, associate transactions etc. investors should, before investment, refer to the relevant Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centres or distributors or from the website [www.dspblackrock.com](http://www.dspblackrock.com). The Schemes' particulars have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The Units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This KIM is dated January 21, 2013.

Most of us like to dream big. We want a secure financial future. Setting goals for a secure future is important, and working towards achieving those goals demands patience. It calls for systematic planning and course corrections along the way, but most importantly it calls for discipline and focus.

One needs to spend time and effort in planning to achieve these goals. While we keep wishing for the right plan, some way to guide us through to our goals, we never really end up taking the first step. What if there was a simple way to plan, something that you could always be in complete control of?

DSP BlackRock Mutual Fund introduces a unique facility for investors to help them plan for their financial future, keeping their goal in sight. Presenting:

## MY TARGET VALUE SAVINGS ACCOUNT

### What is 'My Target Value Savings Account'?

'My Target Value Savings Account' is a unique facility being offered by DSP BlackRock Mutual Fund. An investor can specify a target value of his/her choice, depending upon the savings requirement. On reaching this target value, the entire amount in this Account will get switched into any of the schemes of DSP BlackRock Mutual Fund, as specified by the investor. The 'Target Value Savings Account' works as follows:

- You can choose from any of the existing schemes of DSP BlackRock Mutual Fund to invest your savings on a periodic basis, by way of Systematic Investment Plans (SIPs) or a lump sum investment, or even a combination of the two.
- You will need to specify a 'Target Value' of savings for your account.
- Upon your account reaching a value of 90% of the specified 'Target Value', an SMS/email alert will be sent to you at your registered mobile number/email ID.
- Upon your account value reaching the defined 'Target Value', the Units of value equivalent to the set 'Target Value' will be switched into any of the schemes of DSP BlackRock Mutual Fund as specified by you, or into DSP BlackRock Money Manager Fund - Regular Plan - Growth, in case no scheme has been specified, by default.

### Flexibility

The big advantage of investing your savings into a unique 'My Target Value Savings Account' is that it provides all the flexibility like a normal account/ folio, apart from enabling you to monitor your goal. For instance, you can:

- Invest in any of the existing schemes of DSP BlackRock Mutual Fund that suit your risk profile and investment horizon.
- Invest through any manner you prefer - SIP/ Lump sum/ or both.
- Convert any of your existing folios to a 'Target Value Savings Account', if you so wish.
- Alter your 'Target Value' of savings whenever you want to.
- Make additional purchases, redemptions or switches at any time.
- You can also start an STP or SWP within this account at any time.

**Note:** It is important that instructions for any change in your 'Target Value Savings Account' reach the AMC/Registrar's office before reaching of the 'Target Value'. For any change to get activated it will take ten business days for the AMC to process the request. In the event of the target being achieved in that period, the revised instructions will not be held valid.

### Personalized Savings Account

- Get your personalized account statement which gives you updated information on your investment details.
- Get updates on where you stand with regard to your desired investment goal (through emails/SMS)- On every anniversary of your opening the account, as well as on reaching 90% of your specified 'Target Value' of savings.

### Can I open more than one 'Target Value Savings Account'?

You can have multiple 'Target Value Savings Account' folios- for as many goals as you want to achieve, but do keep in mind that each account will be treated individually. Two separate 'My Target Value Savings Account' folios cannot be merged.

**Please read the detailed Terms and Conditions of the facilities available in the 'My Target Value Savings Account' application form and the detailed addendum issued in this respect before availing the facility.**

**STILL THINKING? CALL YOUR INVESTMENT ADVISOR AND START YOUR TARGET VALUE SAVINGS ACCOUNT TODAY!**

## Should I start investing in my 'Target Value Savings Account' via a lump sum investment or through an SIP?

While it is up to you to choose the mode of investment (lump sum or SIP), we recommend starting your 'Target Value Savings Account' via the SIP route, thereby avoiding the hassle of aiming for appropriate market timing, along with the added advantage of rupee cost averaging.

### RISK PROFILE OF THE SCHEMES

Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investing. Scheme specific risk factors are summarised below:

Category	Scheme	DSPBRTEF	DSPBREF	DSPBRSMF
Fixed Income	Credit Rating Risk	✓	✓	✓
Fixed Income	Credit Risk & Market Risk	✓	✓	✓
General	Investor Concentration Risk	✓	✓	✓
General	Liquidity Risk on account of unquoted and unlisted securities	✓	✓	✓
General	Market Liquidity Risk	✓	✓	✓
General	Re-investment Risk	✓	✓	✓
General	Floating rate securities risk	✓	✓	✓
General	Securitised Assets Risks	✓	✓	✓
General	Large Capitalisation companies	✓	✓	✓
General	Small and Mid Capitalisation companies		✓	✓
General	Term Structure of Interest Rates (TSIR) Risk	✓	✓	✓
General	Stock - lending Risk	✓	✓	✓
General	Derivative Risk	✓	✓	✓
General	Tax exemption on Dividend distribution Risk	✓	✓	✓
GILT	Interest Rate Risk with government securities	✓	✓	✓
GILT	Market Liquidity Risk with government securities	✓	✓	✓
GILT	Floating rate government securities Risk	✓	✓	✓
International	International - Risks associated with ADRs/GDR/foreign securities			✓

**Risk associated with transaction in Units through the Stock Exchange mechanism:** In respect of transactions in the Units of the Schemes through NSE and/or BSE or any other recognized stock exchange, 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 Mutual Fund has no control. Further, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by SEBI, NSE, BSE or such other recognized exchange in this regard.

## INFORMATION COMMON TO THE SCHEMES

### Applicable NAV for continuous repurchase and sale

<b>(a) Purchase and Switch-In</b>	
(i) For DSPBREF, DSPBTEF and DSPBRSMF for amount less than Rs. 2 Lakhs	
<b>Particulars</b>	<b>Applicable NAV</b>
Where the application is received on any Business Day at the official point(s) of acceptance of transaction along with a local cheque or a demand draft payable at par at the place of submission of the application upto 3.00 p.m.	NAV of the same day.
Where the application is received after 3.00 p.m.	NAV of the next Business Day.
(ii) For all schemes for amount equal to or greater than Rs. 2 Lakhs	
<b>Particulars</b>	<b>Applicable NAV</b>
Where the 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.	NAV of same Business Day shall be applicable
Where the 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	NAV of such subsequent Business Day on which the funds are available for utilization prior to 3.00 p.m.
Where the application is received after 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.	NAV of subsequent Business Day shall be applicable
Where the application is received after 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 any subsequent Business Day	NAV of such subsequent Business Day on which fund realized prior to 3.00 p.m shall be applicable.
Where the application is received on a non-business day, it will be treated as if received on next business day.	
<b>(b) Redemption /Switch-out</b>	
For DSPBREF, DSPBTEF and DSPBRSMF	
<b>Particulars</b>	<b>Applicable NAV</b>
Where the 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 application is received after 3.00 p.m.	NAV of the next Business Day.

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

In case where more than one application is received for purchase/subscription/switch-in in a Schemes (irrespective of the plan/option/sub-option) of DSP BlackRock Mutual Fund (Fund) for an aggregate investment amount equal to or more than Rs. 2 lakhs on any Business Day, then such applications shall be aggregated at Permanent Account Number (PAN) level of the first holder. Such aggregation shall be done irrespective of the number of folios under which the investor is investing and irrespective of source of funds, mode, location and time of application and payment. Accordingly the applicable NAV for such more than one investment application shall be the day on which funds are available for utilization before the cut off time in case of each such application.

In the case funds are received on separate days and are available for utilization on different business days before the 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.

Further it is clarified that switches will be considered as redemption in the switch-out scheme and purchase / subscription in the switch-in scheme.

Unit holders are requested to note that application for redemption/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 or switch out of units will be processed only if the funds for such units are realized in the scheme by a way of payment instructions/transfer or switch-in funding process.

Further, all switch funding shall be in line with redemption funding timelines adopted by the concerned scheme i.e. if a scheme follows T+3 payout for redemption, the switch out funding should also be made on the T+3 and not earlier or later than T+3, where T is the day of transaction.

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

### Direct Plan:

Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. The investment objective, portfolio, asset allocation, risk factors, investment restrictions, where the scheme will invest, applicable Net Asset Value and cut-off timings, exit load structure and other terms under Direct Plan will be same as applicable to existing plans under each of the Schemes. Direct Plan is available under all the schemes w.e.f. January 1, 2013.

### Switch of units from Regular Plan to Direct Plan within the same scheme of the Fund:

(a) Switch of investment from the Regular Plan, where the transaction has been received **with broker code** to Direct Plan shall be subject to applicable exit load, if any. In such cases, after the switch, in case of subsequent redemption or switch-out to another scheme of the Fund, no exit load would be levied.

(b) No exit load shall be levied :

(i) In case of switch of investment from Regular Plan, where transaction has been received **without broker code** to Direct Plan.

(ii) In case of switch of investments from Direct Plan to Regular (under which the subscription/switch in/SIP/STP-ins is available) Such Switch may entail tax consequences. Investors/Unit Holder(s) should consult their professional tax advisor before initiating such requests.

**Despatch of Repurchase (Redemption) Request :** Within 10 working days of the receipt of the redemption request at the authorised centre of DSP BlackRock Mutual Fund.

**Name of the Trustee Company :** DSP BlackRock Trustee Company Pvt. Ltd.

**Tax Treatment for the Investors (Unit Holders) :** Investors are advised to refer to the details in the SAI. In view of the individual nature of tax benefits, each investor is also advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the scheme concerned.

**Waiver of Entry Load :** In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with respect to applications for purchase/additional purchase/switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans (SIP) /Systematic Transfer Plans (STP), with effect from August 01, 2009.

The upfront commission on investment made by the investor shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

**Daily Net Asset Value (NAV) Publication :** NAV will be declared on all Business Days and will be published in two newspapers. NAV can also be viewed on [www.dspblackrock.com](http://www.dspblackrock.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also call us at : 1-800-200-4499. Investor(s)/Unit holder(s) are requested to note that AMC will declare separate NAV under Regular, Institutional and Direct Plan of each Scheme.

**For Investor Grievances Please Contact :** Computer Age Management Services Pvt Ltd 178, M G R Salai, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. Tel: 044-2852 1596 / 0516 Fax: 044-4203 2952 E-mail id: [enq\\_d@camsonline.com](mailto:enq_d@camsonline.com) OR DSP BlackRock Mutual Fund, 302, 3rd Floor, Natraj, M.V. Road Junction, Western Express Highway, Andheri (East) Mumbai-400069. Tel.: 022-66718000; Fax: 022-66718031; E-mail id: [service@dspblackrock.com](mailto:service@dspblackrock.com). For any grievance with respect to transactions through BSE and/or NSE, the investors/Unit holders should approach either their stock broker or the investor grievance cell of the respective stock exchange.

## Unit Holders' Information

### Account Statements/Allotment Confirmation:

- 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 close of the New Fund Offer (NFO) Period or from the date of receipt of transaction request.
- Consolidated account statement (CAS)<sup>a</sup> shall be sent for each calendar month within 10th day of the succeeding month to the investors in whose folios transactions have taken place during that month. Transactions for the purpose of CAS include purchase, redemption, switch, dividend payout, dividend reinvestment, SIP, SWP, STP, bonus transactions.
- A consolidated account statement shall be sent every half yearly (September/ March), on or before 10th day of succeeding month, detailing holding at the end of the six month, to all such investors in whose folios there have been no transactions during that period.
- Where investor desires to hold Units in dematerialized form, demat statement shall be provided by the Depository Participant in such form and in such manner and at such time as provided in the agreement with the beneficial owner. The Statement provided by the Depository Participant will be equivalent to an account statement, and no further statement shall be issued by the Mutual Fund.

<sup>a</sup>CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor with respect to Units held in physical form.

For the purpose of CAS, common investors across mutual funds shall be identified on the basis of PAN. Accordingly, investors whose folio(s) are not updated with PAN shall not receive CAS. Investors are therefore requested to ensure that their folio(s) are updated with PAN. Further, such consolidation shall be based on the common sequence/order of investors in various folios across mutual funds.

Unit holders are requested to note that, unit holders for folios which are not included in the CAS, AMC shall henceforth issue monthly account statement, pursuant to any financial transaction done in such folios; the monthly statement will be sent on or before tenth day of succeeding month. Such statements shall be sent in physical if no email id is provided in the folio.

In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holders within 5 business days from the receipt of such request

For more details, please refer the SID.

**Half yearly portfolio Disclosure:** Full portfolio in the prescribed format shall be disclosed either by publishing it in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated or by sending it to the Unit Holders within one month from the end of each half-year, that is as on March 31 and September 30. It shall also be displayed on [www.dspblackrock.com](http://www.dspblackrock.com).

**Annual Financial results:** The annual report of the Schemes or the Annual Report or an abridged summary thereof, will be sent to all Unit Holders not later than four months from the date of the closure of the relevant financial year i.e. March 31 each year (i) by email to all Unit holders whose e-mail addresses are available with the Mutual Fund and (ii) in physical form to the Unit holders whose e-mail addresses are not available with the Mutual Fund and/or to those Unit holders who have opted/requested for the same. Whenever the report is sent in a the abridged form, the full annual report will be available for inspection at the registered office of the Trustee and a copy made available on request to the Unit Holders on payment of a nominal fee. The Annual Report shall also be displayed on [www.dspblackrock.com](http://www.dspblackrock.com), a link to which is displayed prominently on the homepage of the Mutual Fund's website.

Investors who have not registered their email addresses with the Mutual Fund are requested to update the same

## RISK MANAGEMENT STRATEGIES

Applicable to DSPBREF, DSPBTEF and DSPBRSMF	<ul style="list-style-type: none"><li><b>Market Liquidity Risk and Liquidity Risk on account of unlisted securities:</b> The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select fixed income securities, which have or are expected to have high secondary market liquidity. There is good secondary market liquidity in government securities. As far as other long dated fixed income securities are concerned, the endeavour will be to invest in high quality names example bonds issued by public sector entities. Market Liquidity Risk will be managed actively within the portfolio liquidity limits. The first access to liquidity is through cash and fixed income securities. The investment in unlisted securities will be minimal and regularly monitored by the risk management team.</li><li><b>Credit Risk &amp; Market Risk:</b> Credit Risk &amp; Market Risk associated with Fixed Income securities will be managed by making investments in securities issued by borrowers, which have a very good credit profile. The risk management team assigns limits for each of the issuer (other than government of India); these limits are for the amount as well as maximum permissible tenor for each issuer. The credit process ensures that issuer level review is done at inception as well as periodically by taking into consideration the balance sheet and operating strength of the issuer.</li><li><b>Term Structure of Interest Rates (TSIR) Risk:</b> The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions.</li><li><b>Credit Rating Risk:</b> As the endeavour is to invest in high grade/quality securities, which are preferably rated AA+ or equivalent by rating agencies, the probability of rating downgrade is low. The due diligence performed by the risk management team before assigning credit limits should mitigate company-specific issues.</li><li><b>Re-investment Risk:</b> Re-investment Risk is prevalent for fixed income securities but as these are all long duration schemes, the primary risk is on account of interest rate risk. The Investment Manager will endeavour that besides the tactical and/or strategic interest rate calls, the portfolio is fully invested.</li></ul>
Applicable to DSPBRSMF	<ul style="list-style-type: none"><li><b>Risks associated with Small and Mid Cap companies:</b> This is the primary risk in the Scheme as at least 65% of the NAV will be invested in companies, which are outside the top 100 companies by market capitalization. The Investment Manager endeavours to invest in companies, where adequate due diligence has been performed by the Investment Manager. As these companies are not very well researched by third party research companies, the Investment Manager 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.</li></ul>
Applicable to DSPBTEF	<ul style="list-style-type: none"><li><b>Risks associated with Large Cap companies:</b> DSPBTEF invests in companies which are amongst the top 100 companies by market capitalization. These companies are expected to have higher market liquidity and are very well researched by third party research houses. Our internal fund manager guidelines have maximum active/passive limits per sector and per stock vis-à-vis the benchmark to mitigate excessive risk concentration. Being an equity oriented scheme, it has equity price risk, which cannot be defeased.</li></ul>
Risks associated with Overseas Investment (Applicable to DSPBREF, DSPBTEF and DSPBRSMF)	<ul style="list-style-type: none"><li><b>Risks Associated With Overseas Investments:</b> The portfolio is predominantly in INR denominated securities. Should there be investments in ADRs/GDRs of Indian companies or foreign securities, the investment process of the fund manager will ensure that a comprehensive company specific due diligence is performed.</li></ul>
Risks associated with trading in derivatives (Applicable to DSPBREF, DSPBTEF and DSPBRSMF)	<ul style="list-style-type: none"><li><b>Risk associated with Equity Derivatives:</b> Equity derivatives have been used actively and we envisage this Scheme will also use equity derivatives, both for directional (including equitisation of cash) and yield enhancement strategies. The credit risk associated with equity derivatives is defeased as only exchange traded equity derivatives are permitted. On the performance, portfolio and regulatory limits, there is an established daily monitoring process. As limits could be breached because of changes in the open interest, which is a function of market-wide activity and not specific to the Scheme and are not in control, there are hard and soft limits. Any breach beyond the soft limit is immediately rectified and brought within the limit specified.</li></ul>

SCHEME DETAILS & COMPARISON BETWEEN THE SCHEMES						
	DSPBREF		DSPBRTEF		DSPBRSMF	
Investment Objective	An open ended growth Scheme, seeking to generate long term capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of issuers domiciled in India. There is no assurance that the investment objective of the Scheme will be realised.		An open ended growth Scheme, seeking to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of the 100 largest corporates, by market capitalisation, listed in India. There is no assurance that the investment objective of the Scheme will be realised.		An open ended equity growth scheme, primarily seeking to generate long term capital appreciation from a portfolio substantially constituted of equity and equity related securities, which are not part of top 100 stocks by market capitalization. There is no assurance that the investment objective of the Scheme will be realised.	
Investment Strategy	The Investment Manager prefers adopting a top-down approach with regard to investment in equity and equity related securities. This approach encompasses an evaluation of key economic trends, an analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area.		The Investment Manager will be adopting a combination of the top down approach and bottom up stock selection approach. Top down approach encompasses an evaluation of key economic trends, an analysis of various sectors in the economy leading to an outlook on their future prospects and a diligent study of various investment opportunities within the favoured sectors. Bottom up stock selection will involve picking out individual investment opportunities for the portfolio, among the Top 100 corporates eligible for investment. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area.		The Investment Manager will select equity securities on a bottom-up, stock-by-stock basis. The Investment Manager will conduct in-house research in order to identify both value and growth stocks. The analysis will focus, among other things, on industry and company fundamentals and valuation metrics. The quality or strength or management would be a key focus area.	
Asset Allocation Patern Of The Scheme	Types of Instruments	Normal Allocation (% of Net Assets)	Types of Instruments	Normal Allocation (% of Net Assets)	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity & Equity Related Securities	90% - 100%	Equity & Equity Related Securities	90% - 100%	1. (a)Equity & Equity Related Securities which are not part of the top 100 stocks by market capitalisation	65% - 100%
					(b)Equity & Equity Related Securities which are in the top 100 stocks by market capitalisation	0% - 35%
	Debt* & money Market Securities	0% - 10%	Debt, Securitised Debt & Money Market Securities	0% - 10%	Of 1 (a) & (b) above, investments in ADR's, GDR's and foreign securities	0% - 25%
					2. Debt & Money Market Securities	0% - 10%
	* Debt securities / instruments are deemed to include securitised debts					
Plans and Options for DSPBREF, DSPBRTEF and DSPBRSMF	Regular Plan(Continuing plan): • Growth • Dividend – Payout Dividend – Reinvest Dividend		Direct Plan: • Growth • Dividend – Payout Dividend – Reinvest Dividend		Institutional Plan* (Discontinued plan): • Growth • Dividend – Payout Dividend – Reinvest Dividend	
	* Note: No fresh purchase/additional purchase/switch ins/STP-ins shall be accepted in the Discontinued plan. However, the redemption/switch out/ Systematic Withdrawal Plan ('SWP')/ Systematic Transfer Plan ('STP') - out under Discontinued plan shall be processed.					
Minimum Application Amount / Number of Units		Purchase	Additional Purchase		Repurchase	
	Regular and Direct Plan	Rs. 5,000 and multiples of Re. 1/- thereafter	Rs. 1,000 and multiples of Re. 1/- thereafter		Rs. 500	
	Institutional Plan	Only redemption/switch out/ SWP/ STP - out shall be processed				Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/- . Monthly and Quarterly options available.					
Systematic Withdrawal Plan (SWP)	Rs. 500/- . Weekly, Monthly and Quarterly options available.					
Systematic Transfer Plan (STP)	Rs. 500/- . Weekly, Monthly and Quarterly options available.					
Benchmark Index	S&P CNX 500		BSE 100		CNX MID CAP	
Dividend Policy	Continuing and Direct plan	The Trustee envisages declaring a dividend under the Dividend Option, and the distribution of dividends and the frequency thereof are entirely at the discretion of the Trustee. If the dividend amount payable to Unit holders (net of tax deducted at source, wherever applicable) for an amount equal to or less than Rs. 250/- in case of payout sub options of Dividend option will be compulsorily and automatically reinvested in the respective Plan. There shall be no load on dividend so reinvested.				
	Discontinued plan	Dividends on units in Discontinued Plans shall be compulsorily paid out if such an option exists in the Discontinued plan where a dividend is declared. In case the Discontinued plan is not having dividend payout option, the Scheme shall not be in a position to declare any dividends.				

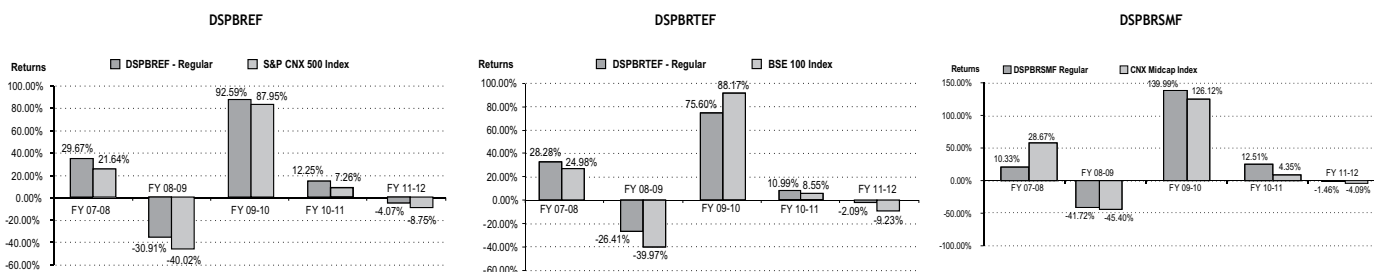


# **SCHEME DETAILS & COMPARISON BETWEEN THE SCHEMES (Contd.)**

	DSPBREF	DSPBRTEF	DSPBRSMF
<b>Expenses of the Scheme</b>			
<b>• Load structure</b> (as a % of Applicable NAV) Regular, Institutional and Direct Plan	<b>Entry Load</b>	<b>Exit Load</b>	
	Not Applicable	Holding period: < 12 months: 1%; >= 12 months: Nil	
<b>Recurring Expenses</b> (as a % per annum of daily average net assets) - Regular Plan - Institutional Plan - Direct Plan	<b>Slab Rates</b>	<b>Equity Schemes (As a % of daily net assets)</b>	<b>Additional TER as per Regulation 52 (6A) (c)</b>
	On the first Rs.100 Crores	2.50%	0.20%
	On the next Rs.300 Crores	2.25%	0.20%
	On the next Rs.300 Crores	2.00%	0.20%
	On the balance of the assets	1.75%	0.20%
			<b>Additional TER as per Regulation 52 (6A) (b)</b>
			0.30%
			0.30%
			0.30%
			0.30%
	In Addition to expenses under Regulation 52 (6) and (6A), AMC may charge service tax on investment and advisory fees, expenses other investment and advisory fees and brokerage and transaction cost as below:		
	a. Service Tax on investment and advisory fees: AMC may charge service tax on investment and advisory fees of the scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).		
	b. Service Tax on expenses other than investment and advisory fees: AMC may charge service tax on expenses other than investment and advisory fees of the scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).		
	c. Service Tax on brokerage and transaction cost: The service tax on brokerage and transaction costs which are incurred for the purpose of execution of trade, will be within the limit of TER as per the Regulation 52(6) and (6A).		
	<b>Expense Structure for Direct Plan</b> - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. However, Direct Plan will have lower expense ratio than existing plans under each of the Schemes. The expenses under Direct Plan shall exclude the distribution and commission expenses.		
	The maximum limit of recurring expenses that can be charged to the Schemes would be as per Regulation 52 of the SEBI (MF) Regulations, 1996. Investors are requested to read "Section VII - FEES AND EXPENSES – Annual Schemes Recurring Expenses of the Scheme Information Document (SID).		
<b>Actual Expenses (2011-12)</b>			
- Regular Plan	1.88%	1.85%	2.00%
- Institutional Plan	1.45%	1.45%	Not Applicable
<b>Number of Folios (Dec 31, 2012)</b>	154,747 (Regular Plan)	4 (Institutional Plan)	284,998 (Regular Plan)
<b>AUM (Rs. Crore) (Dec 31, 2012)</b>	2516.71 (Regular Plan)	143.70 (Institutional Plan)	8 (Institutional Plan)
<b>Name of the Fund Manager</b>	Apoorva Shah	Apoorva Shah	150,580 (Regular Plan)
			Not Applicable (Institutional Plan)
			144.36 (Institutional Plan)
			1340.03 (Regular Plan)
			Not Applicable (Institutional Plan)
			Vinit Sambre & Apoorva Shah

## **Performance of the Schemes**

### **(a) Absolute Returns**



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

### **(b) Compounded Annualised Returns as of December 31, 2012**

PERIOD	COMPOUNDED ANNUALISED RETURN		PERIOD	COMPOUNDED ANNUALISED RETURN		PERIOD	COMPOUNDED ANNUALISED RETURN	
	DSPBREF (REGULAR PLAN)	S&P CNX 500 ^		DSPBRTEF (REGULAR PLAN)	BSE 100 ^		DSPBRSMF (REGULAR PLAN)	CNX MID CAP ^
Last 1 Year	33.05%	31.65%	Last 1 Year	30.10%	29.77%	Last 1 Year	44.71%	38.91%
Last 3 Years	6.71%	3.09%	Last 3 Years	6.84%	3.73%	Last 3 Years	11.00%	4.59%
Last 5 Years	3.10%	(2.39%)	Last 5 Years	3.30%	(1.57%)	Last 5 Years	4.47%	(1.56%)
Since Inception	22.09%	13.06%	Since Inception	27.79%	21.30%	Since Inception	12.12%	8.96%
NAV / Index Value (Dec 31)	₹ 50.6420	4,743.45	NAV/Index Value (Dec 31)	₹ 111.14	5,975.74	NAV/Index Value (Dec 31)	₹ 20.174	8,505.10
Date of allotment	29th April, 1997		Date of allotment	10th March, 2003		Date of allotment	14th Nov. 2006	

<sup>^</sup>Benchmark. Returns are for Growth Option except DSPBREF whose returns are for Regular Plan - Reinvest Dividend Option, assuming reinvestment of dividend. "Since inception" returns are calculated on ` 10/- invested at inception, viz. date of allotment. DSPBREF & DSPBRSMF, which are benchmarked to the S&P CNX 500 Index & CNX Mid Cap Index respectively, are not sponsored, endorsed, sold or promoted by India Index Services & products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such indices and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of DSPBREF or DSPBRSMF marked to such indices. The benchmark returns are computed on the assumption that the value of the benchmark index is the price of one unit. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.**

**Note:** No fresh purchase/additional purchase/switch-ins/STP-ins will be accepted in the Discontinued Plan. However, redemption/switch outs will be process under Discontinued Plan. Investors are requested to mention the details of Continuing plan of the Scheme in all transaction request, payment instrument, etc. In case the investor mentions the details of Discontinued plan in Transaction requests/payment instrument, the application may be processed under Continuing plan.

1. My Target Value Savings Account is a unique facility being offered by DSP BlackRock Mutual Fund (Fund) whereby investors can define a specific Target Value and invest in any of the existing schemes of the Fund either by way of Systematic Investment Plan (SIP) or by way of lump sum investment, in an unique account viz. 'My Target Value Savings Account' created for the purpose.
2. To avail the facility new investors must fill in the specified application form and submit at any of the official points of acceptance of transactions designated for this purpose.
3. Existing investors can also create their unique 'My Target Value Savings Account' by mentioning their existing folio numbers in the relevant form designated by the Fund.
4. Investors holding Units in dematerialised form cannot currently avail the facility.
5. Definitions:
  - a. Target Value: Amount that the investor desires to reach/achieve. Default target value is Rs. One Crore.;
  - b. Target Scheme: Scheme opted by the investor to switch investments when folio valuation reaches the pre-set Target Value. The default Target Scheme is DSP BlackRock Money Manager Fund - Regular Plan - Growth;
  - c. Alert: A message sent through SMS or email or any other mode at the discretion of the AMC upon 90% (or such other percentage as may be decided by the AMC from time to time) of Target Value being reached.
6. On reaching the pre-specified Target Value, the Units will be switched into DSP BlackRock Money Manager Fund - Regular Plan - Growth by default. In case investor desires the Units to be switched into any other scheme of the Fund, intimation must be given by submitting the relevant form designated by the Fund at any of the official points of acceptance of transaction. Investors must read the Scheme Information Document of the relevant scheme before investing.
7. The Fund will endeavor to send alert through email or SMS or any other mode at the discretion of the AMC at the registered mobile number or email id of the investors upon 90% of the Target Value as specified by the investor being reached. Investors must note that sending an alert is only a facility that the AMC/Fund/Trustee will endeavor to offer, and it is not an assurance or guarantee on the part of the AMC/Fund/Trustee that the investor will receive the specified amount, or that the Target Value/goal will be achieved and the same is subject to the performance of the schemes.
8. Investors should note that the Fund will endeavor to send an alert, however there is no assurance that an alert will be sent to the investor, or that the alert will be sent on the attainment of 90% of the Target Value.
9. On receiving the alert or anytime otherwise the investor may choose to stay invested in the scheme(s), re-set the Target Value or Target Scheme at his discretion. Investors must note that in case they choose to re-set the Target Value/Target Scheme, the relevant instruction/form should reach the AMC/Registrar before the investment reaches the pre-set Target Value. In case no instruction is received from the investor till the date of Target Value having been reached, the Units will be switched into the Target Scheme pre-specified by the investor or DSP BlackRock Money Manager Fund - Regular Plan - Growth in case no scheme was specified earlier.
10. The amount that is switched into the Target Scheme will be based on the latest declared NAV of the relevant scheme(s) available at the end of the day.
11. Investors must however note that Units held in close ended schemes of the Fund and Units which are under lien/pledge or locked-in, or attached consequent to any order from regulatory authority or judicial pronouncements or provisional units allotted (where the funds towards subscription are not yet confirmed to the satisfaction of the units) will not be available for switching. In such cases the amount switched into the Target Scheme may be lower than the pre-specified Target Value. Please refer the clause on 'Restriction on the right to freely retain or dispose off Units being offered' in the Scheme Information Document for details.
12. Only Individuals being Resident Individuals and Non-Resident Individuals, Sole Proprietor, Minors through Guardian and HUFs can avail this facility.
13. The investor will cease to hold a 'My Target Value Savings Account' and the related facilities on his subsequent dematerialization of Units.
14. Investors must note that switch may entail capital gain/loss in the hands of the investor. Investors are advised to refer the Statement of Additional Information for details on the applicable tax provisions. However, in view of the individual nature of tax provisions, investors are also advised to consult their tax/financial advisor with respect to the specific tax implications.
15. Investors may modify the pre-set Target Value or Target Scheme subsequently by submitting the relevant form/instruction to the AMC/Registrar. Such modifications will be carried out within ten Business Days of the receipt of instruction at the office of the Registrar at Chennai. In case the folio reaches the Target Value in the interim, the revised instructions will not be held valid.
16. Instructions given on any form/letter other than the designated form may not be accepted for changes.
17. Investors may note that they can have multiple 'My Target Value Savings Account' folios. However, consolidation of two or more 'My Target Value Savings Account' folios or consolidation of a 'My Target Value Savings Account' with other folio(s) shall not be permitted.
18. An investor may opt-out of the facility by filling in and submitting the designated form at any of the official points of acceptance of transaction.
19. The Trustee, the AMC, the Sponsors, their directors, employees, affiliates or representatives shall not be liable for any consequences that may arise in the event of any of the schemes being wound up or its features are substantially altered. Investors are requested to review the Scheme Information Document and obtain professional advice with regard to specific legal, tax and financial implications of their investment in the schemes of the Fund.
20. This facility is offered to the investors as per the terms and conditions as may be prescribed by the AMC from time to time and is further subject to the terms and conditions of the Scheme Information Document and Statement of Additional Information as amended from time to time.
21. The AMC reserves the right to amend the terms and conditions, or modify, or to discontinue the facility for existing as well as prospective investors at anytime in future.
22. 'My Target Value Savings Account' is only a service facility being offered to the investors to enable them to define a target value of investment to be achieved and receive alert when 90% of the Target Value is reached. However, there is no assurance that an alert will be sent to the investor or that the alert will be sent on the attainment of 90% of the Target Value. The AMC reserves the right to send an alert upon attainment of such other percentage of the Target Value as may be decided from time to time. It is totally at the discretion of the investor to stay invested, redeem or switch their investment any time. Sending an alert or acting upon the pre-specified instruction by the AMC/Fund does not constitute any guideline or recommendation on any course of action to be followed by the investor. Further, the AMC/Fund shall not be liable for any damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by the investor or due to not intimating/delay in intimating any changes to the AMC/Fund.
23. Investors should read all scheme related documents viz. Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time carefully before investing.



## FORMS COMPLETION AND SUBMISSION CHECK LIST

### (A) COMMON APPLICATION FORM

- ☐ Application Form is complete in all respect like Name, Address, Contact Details, Status, PAN.
- ☐ Mode of holding is specified in case of more than one applicants.
- ☐ Bank Account Details are complete. Bank account number is provided in full and not abbreviated.
- ☐ Appropriate Scheme, Plan, Option are mentioned clearly.
- ☐ Cheque or DD is drawn in favour of the "Scheme Name" and crossed "Account Payee".
- ☐ Pay In Bank details are mentioned.
- ☐ Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used.
- ☐ Additional documents provided in case of specific exceptional Third Party Payments.
- ☐ Application number/folio number is mentioned on the reverse of the instrument.
- ☐ Nomination details are provided by Individual Applicants.
- ☐ PAN Information (for all applicants) is provided alongwith copy of PAN card duly attested or original PAN card is furnished for verification.
- ☐ KYC Letter (for all applicants) is attached.
- ☐ Form is signed by all applicants.
- ☐ For Non Individual Applicants: Resolution / Authority to invest, authorized signatory list and other documents as mentioned in the instructions (duly certified true copies) based on status of the non individual applicant are enclosed with the form.

### (B) SIP AUTO DEBIT FORM\*

\*In addition to list A

- ☐ Application Form is complete in all respect. Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly.
- ☐ SIP Date, SIP Frequency has been ticked correctly.
- ☐ Start month and End month is clearly mentioned as Month - Year.
- ☐ Bank Name, Full Branch Address, Full Account Number, MICR Code for debit has been mentioned clearly and legibly.
- ☐ Form is signed by all applicants as in bank records in two places as specified.

### (C) SIP / SWP / STP FORM\*

\*In addition to list A

- ☐ Application Form is complete in all respect.
- ☐ Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly.
- ☐ Dates, Frequency has been ticked correctly.
- ☐ Period as "Start Month and End Month" is clearly mentioned as Month - Year.
- ☐ Scheme details for "STP To" are mentioned and ticked properly.
- ☐ Form is signed by all applicants.

## ACCOMPANYING DOCUMENT CHECKLIST

Please submit following documents as applicable to investor with the application. All documents should be original/true copies certified by a Director/Trustee/ Company Secretary/Authorised Signatory. Documents should be in English or translated in English duly notarized.

Documents	Individual/HUF	NRIs/PIOs	Investments through POA
Certified True Copy of PAN/ Micro SIP ID proof	✓	✓	✓
KYC (as applicable)	✓	✓	✓
Notarised Power of Attorney			✓
PIO / OCI Card		✓	
List of Authorised Signatories with Specimen Signature(s)			✓
Board Committee Resolution/ Authorisation to invest			
Overseas Auditors' Certificate			
FIRC where payment is made by DD from NRE or FCNR A/c		✓	

## Notes

[illegible]

APPLICATION NO.

Distributor Name and ARN	Sub Broker ARN Code	Sub Broker/Branch/RM Internal Code	Employee Unique Id. No.(EUN) (Refer note below)	For Office use only
ARN-48012			E-053085	

☐ I/We confirm that the EUN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Sole / First Applicant's Signature Mandatory

### 1. TRANSACTION CHARGES (Please refer instructions and tick any one)

Applicable for transactions routed through a distributor who has 'opted in' for transaction charges.

☐ I am a First Time Investor in Mutual Fund Industry. (Rs 150 will be deducted.)

☐ I am an Existing Investor in Mutual Fund Industry. (Rs 100 will be deducted.)

### 2. FIRST APPLICANT'S DETAILS

Name of First Applicant (Should match with PAN Card) \_\_\_\_\_ Gender ☐ Male ☐ Female Title ☐ Mr ☐ Ms ☐ M/s

Date of Birth (Mandatory for minor) DD / MM / YYYY

PAN (1st Applicant / Guardian) \_\_\_\_\_

Enclose ☐ KYC Acknowledgement

#### For Investments "On behalf of Minor"

(\* Attach Mandatory Documents as per instructions).

Proof of DoB ☐ Birth Certificate ☐ School Certificate / Mark sheet attached \* ☐ Passport ☐ Any other \_\_\_\_\_

Guardian named below is : ☐ Father ☐ Mother ☐ Court Appointed\*

Name of Guardian if minor / PoA Holder name: \_\_\_\_\_

PoA PAN\*

☐ KYC\*

#### Correspondence Address

\*PoA PAN & KYC is mandatory

Landmark

City

Pin Code  
(Mandatory)

State

Status: ☒ On Behalf of Minor ☐ Resident Individual ☐ Sole Proprietor ☐ HUF ☐ NRI (Repatriable) ☐ NRI (Non-Repatriable)

Occupation (Please ☒ ) ☐ Service ☐ Professional ☐ Business ☐ Housewife ☐ Retired ☐ Student ☐ Other \_\_\_\_\_

### MY TARGET VALUE

### SAVINGS ACCOUNT

Target Value:

☐ ₹ 1,00,00,000/- (₹ One Crore) (Default Option)

☐ ₹ 75,00,000/- (₹ Seventy Five Lakh)

☐ ₹ 50,00,000/- (₹ Fifty Lakh)

☐ ₹ 25,00,000/- (₹ Twenty Five Lakh)

DSPBR eServices	Email ID (in capital)	
DSPBR eSMS	Mobile +91	
	STD Code	
	Tel. (Off)	
	Tel. (Resi.)	
	Fax	

#### DSPBR Online PIN (Please tick ☒ )

☒ Yes, I wish to have a PIN for internet / telephone transactions and agree to terms and conditions of PIN Issuance and Usage as available in SID/SAI and www.dspblackrock.com

☒ Email id, Date of Birth, Mobile Number, PAN are mandatory details for issuance of PIN and Online Facility.

### 3. JOINT APPLICANTS' DETAILS

☒ Mode of Holding (Please tick ☒ ) ☐ Joint (Default) ☐ Anyone or Survivor ☐ Single

Name of Second Applicant (Should match with PAN Card) \_\_\_\_\_

Title ☐ Mr. ☐ Ms. ☐ M/s

PAN (2nd applicant) \_\_\_\_\_

Enclose ☐ KYC Acknowledgement

Name of Third Applicant (Should match with PAN Card) \_\_\_\_\_

Title ☐ Mr. ☐ Ms. ☐ M/s

PAN (3rd applicant) \_\_\_\_\_

Enclose ☐ KYC Acknowledgement

### ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

### DSP BLACKROCK MUTUAL FUND

Received, subject to realisation, verification and conditions, an application for purchase of Units as mentioned in the application form.

From \_\_\_\_\_

Cheque no.	Date	Amount	Scheme

Application No.

**4. BANK ACCOUNT DETAILS (Refer Instruction 3 and avail Multiple Bank Registration Facility)**

Bank Name											
Bank A/C No.	A/C Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others										
Branch Address											
	City					Pin					
IFSC code: (11 digit)						MICR code (9 digit)	(This is a 9 digit number next to your cheque number)				

**5. INVESTMENT AND PAYMENT DETAILS (Refer Instruction 4) (Cheque DD should be in favour of "Scheme Name")**

Scheme/Plan /Option/Sub Option	DSP BlackRock -	Scheme	Plan	Option/Sub Option
--------------------------------	-----------------	--------	------	-------------------

(Default plan/option/sub option will be applied incase of no information, ambiguity or discrepancy)

LUMP SUM	<input type="checkbox"/> One time Lump sum Investment:  Please fill the details hereunder.  Do not submit SIP Auto Debit Form. (Refer instruction 4(i) on Third Party Payments)			
	Payment Mode: <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Funds transfer			
	Cheque/DD/RTGS/NEFT No.	Cheque/RTGS/NEFT/DD Date		
	Amount (Rs.) (i)	Payment from Bank A/c No.		
	DD charges, (Rs.)(ii)	Bank Name		
	Total Amount (Rs.) (i) + (ii)	In figures	Branch	
	In Words		Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
	Documents Attached to avoid Third Party Payment Rejection, where applicable: <input type="checkbox"/> Bank Certificate, for DD <input type="checkbox"/> Third Party Declarations			

SIP	<input type="checkbox"/> SIP: Systematic Investment Plan.  Please fill up SIP Auto Debit form and attach with this form . (Refer instruction 4(i) on Third Party Payments)	
	First SIP Cheque Details: (Mention Amount in SIP Auto Debit Form)	
	Cheque / DD No.	Drawn on Bank A/c No.
	Cheque/DD Date	Bank & Branch

**6. NOMINATION DETAILS (Refer Instruction 5)** Individuals (single or joint applicants) are advised to avail Nomination facility. ☐ I/We wish to nominate. ☐ I/We DO NOT wish to nominate and sign here 1st Applicant Signature (Mandatory)

	Nominee Name	Guardian Name (In case of Minor)	Allocation %	Nominee Signature
Nominee 1				
Nominee 2				
Nominee 3				
Address			Total = 100%	

**7. DECLARATION & SIGNATURES**

Having read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum, Instructions and addenda issued by DSP BlackRock Mutual Fund, I/We, hereby apply to the Trustee of DSP BlackRock Mutual Fund for Units of the relevant Scheme and agree to abide by the terms and conditions, rules and regulations of the Scheme. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

If EUIN is left blank/not mentioned, I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

Sole / First Applicant / Guardian	Second Applicant	Third Applicant

Email: [service@dspblackrock.com](mailto:service@dspblackrock.com)  
Website: [www.dspblackrock.com](http://www.dspblackrock.com)

Contact Centre: 1800 200 4499



- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Name, Address are correctly mentioned  | <input type="checkbox"/> Full scheme name, plan, option is mentioned      | <input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. |
| <input type="checkbox"/> Email ID / Mobile number are mentioned | <input type="checkbox"/> Pay-In bank details and supportings are attached | <input type="checkbox"/> Additional documents provided in case of specific exceptional Third Party Payments.                             |
| <input type="checkbox"/> PAN / KYC requirements are enclosed    | <input type="checkbox"/> Nomination facility opted                        |  |
| <input type="checkbox"/> Complete Bank details provided         | <input type="checkbox"/> Form is signed by all applicants                 |  |



## Customers with a bank account with following bank branches can avail of SIP Facility using this form.

- All bank branches participating in Reserve Bank of India ('RBI') Electronic Clearing System ('ECS') / National Electronic Clearing System ('NECS') / Regional Electronic Clearing System ('RECS') facility.
- **All Core Banking branches of following banks, irrespective of location:**  
Allahabad Bank, Axis Bank, Bank of Baroda, Bank of India, Citibank N. A., Corporation Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, South Indian Bank, Union Bank of India

- Please refer the SID, SAI and Key Information Memorandum, all Instructions, Addenda issued from time to time and our website [www.dspblackrock.com](http://www.dspblackrock.com) for instructions, terms and conditions, Applicable NAV, Risk Factors, load and other information, various requirements of the respective Scheme / Plan before investing. It is deemed that the investor has agreed to all the terms and conditions as prevailing on the date of the application and investment.
- This facility is only offered to those investors having bank accounts in certain bank branches as mentioned above. The list of cities, banks and branches may be modified/updated /changed/ removed at any time in future at the discretion of the AMC without assigning any reasons or prior notice. If the SIP auto debit facility is discontinued in a city for any reason, SIP instructions for investors in such city via ECS (Debit) route/Direct debit/SI may be discontinued without prior notice.
- PAN and KYC requirement is mandatory for all investors. However, investments through Micro SIPs, i.e. where aggregate of installments per financial year per investor does not exceed Rs. 50,000, are exempt from the requirement of PAN. However, KYC requirement are mandatory for such investors. Such Investors need to complete the necessary KYC requirements and get a unique reference number from KRA's system. A copy of the KRA issuance letter containing the unique reference number should also be attached with each application/transaction.
- If SIP application form and cheque is submitted with bank details of a city where the Mutual Fund does not provide auto debit facility, first SIP cheque may get processed. However, future debits may not happen and SIP instruction may get rejected.
- In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
- To avail of SIP in separate schemes/options via debit facility, an investor will have to fill a separate form for each scheme/plan. A single form cannot be used for different schemes simultaneously and may be rejected. Facility to register multiple SIP with similar details, i.e. same folio, same scheme, same amount, same date and same auto debit bank mandate is not available due to system constraints in ECS (Debit) as well with some of the banks offering standing instructions/direct debit.
- Complete application form and SIP debit form along with the first cheque (drawn on the same bank account which is to be registered for ECS Debit/Direct Debit / Standing Instruction) should be submitted to the Mutual Fund or the Registrar. AMC reserves the right to reject any application without assigning any reason thereof. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 20 days via normal post.
- Existing Investors are required to submit the SIP debit form, indicating the existing Account Number and investment details in the SIP section of this form.
- In case the first cheque is issued from a different bank account or is a demand draft or in case of renewal of SIP debit, then investors should attach a cancelled cheque or a copy of the cheque pertaining to the bank account which is to be registered for ECS Debit/direct debit / standing instruction. Alternatively, investors can also get the bank account mentioned on the form certified from their banker with the bank seal.
- It will take a minimum of one month for registration with the bank and hence the first debit will be carried out only after one month, on the SIP start date mentioned on the form.
- The SIP period should cover minimum 12 installments, whether monthly or quarterly. The Mutual Fund and the Registrar reserve the right to modify the SIP period depending on the one month period for registration and to ensure minimum installments, even if the investor has submitted the form late or requested for a period less than minimum installments.
- If no start date is specified, SIP will be registered to start from a period after 30 days on the SIP date as available / mentioned. If no end date is specified or in the absence of SIP end date, SIP will be registered till December 2040.
- The investor agrees to abide by the terms and conditions of ECS facility of the Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified from time to time at a later stage.
- The Debit mandate signed by the unit holder(s) will be duly sent by the AMC/RTA to unit holder(s) bank for registration under various arrangements as Direct Debit (DD) or Standing Instruction (SI) or RBI ECS (Debit) facility through AMC's agents, within a period of thirty days via courier or post without any responsibility on the part of AMC.
- It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the debit mandate and confirm registration. If no confirmation of registration or rejection is received, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to unit holder(s)/s entirely at the risk of unit holder(s).
- Some banks and branches may have charges in whatsoever manner for mandate registration and / or transactions to their bank account holders, which will be borne by the account holder only and will not be borne by the AMC or the fund.
- The investor undertakes to keep sufficient funds in the funding account till the date of execution of standing instruction. The investor hereby declares that the particulars provided are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any reason by the investor's banker, the investor would not hold the Mutual Fund or the Bank responsible. If the date of debit to the investor's account happens to be a non Business Day as per the Mutual Fund, execution of the ECS Debit / Direct Debit / SI may happen on non business and allotment of Units will happen as per the terms and conditions listed in the SID, SAI, KIM and all relevant Addenda of the scheme concerned.
- The Mutual Fund, its Registrars, Direct Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, unavailability of bank's computer system, force majeure events, or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
- The Mutual Fund, AMC, its Registrars, Banks and other service providers shall not be liable for any late registration of SIP with the bank for whatsoever reason or rejection of SIP registration with the bank with or without any reason, and will not be liable for any transactions not processed or reversed or rejected till the registration is successful.
- For change in bank mandate, the SIP dates and the amount will not be considered even if mentioned. The SIP amount and the SIP tenure will remain the same as provided at the time of initial registration.
- For the purpose of SIP investments, the investor and/or bank accountholders authorizes AMC, its registrars, bankers, correspondent bankers and service providers, to raise a debit on the mentioned account with the bank branch. The investor and/or bank accountholders hereby authorizes the bank to honor all such requests received through AMC, its registrars, bankers and service providers to debit their Account with the amount requested, for due remittance of the proceeds to AMC.  
The investor/s or the bank accountholders shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. Investors will not have any claim against the AMC, service providers, bankers, correspondent bankers and service providers in respect of the amount so debited pursuant to the mandate submitted by the investor/account holder. Investor/s and/or the bank account holders shall keep the AMC, its Registrar, bankers, correspondent bankers and other service providers, jointly and or severally indemnified, from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by them, by reason of their acting upon the instructions issued by the named authorized signatories / beneficiaries. This request for debit mandate is valid and may be revoked only through a written letter from the investor submitted at least one month in advance withdrawing the mandate signed by the authorized signatories / beneficiaries and acknowledged at AMC/Registrar/bank counters and giving reasonable notice to effect such withdrawal.
- To modify SIP debit bank mandate, the investor may fill a separate form, viz., "Change of Payment Mechanism form" which is available at all the offices of the Mutual Fund. Instructions in any other form / manner are liable to be rejected.
- This request for debit mandate is valid until it is revoked by the investor through a written SIP cancellation request in the designated form withdrawing the mandate signed by the authorized signatories / beneficiaries and acknowledged at bank counters. Such request must be submitted at least one month prior to the due date of the next SIP, failing which SIP debit may be processed. If the cancellation/termination / withdrawal request is submitted to the AMC/Registrar, the customer agrees that it is an authority to the AMC/Registrar to instruct the debit bank on discontinuation of SI and Customer will not hold Bank responsible for any SI cancellation based on AMC instruction.
- Investors agree that the AMC may discontinue the SIP facility for any investor / folio entirely at it's discretion and advise banks for SI cancellation in case one or more debits are rejected and funds not received for any reason.
- The Unit holder(s) agree that the Fund/AMC / RTA and their agents shall not be held liable for any unsuccessful registration and or transaction due to any action or inaction of the unit holders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
  - Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s) bank branch;
  - Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s) bank branch, with or without any reason assigned by the unit holder(s) bank;
  - Non registration of the debit mandate by the unit holder(s) bank and branch;
  - Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
  - Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
  - Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
- Note on EUIN:** Investors should mention the EUIN of the person who has advised the investor. If left blank, the fund will assume following declaration by the investor "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction".

## SIP AUTO DEBIT FORM CHECKLIST

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li><input type="checkbox"/> Application Form is complete in all respect. Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly</li> <li><input type="checkbox"/> SIP Date, SIP Frequency has been ticked correctly</li> <li><input type="checkbox"/> Start Date and End Date is clearly mentioned as Month – Year.</li> </ul> | <ul style="list-style-type: none"> <li><input type="checkbox"/> Bank Name, Full Branch Address, Full Account Number, MICR Code for debit has been mentioned clearly and legibly.</li> <li><input type="checkbox"/> Form is signed by all applicants as in bank records in two places as specified.</li> <li><input type="checkbox"/> Auto Debit is from first Unit Holder's own bank account only.</li> </ul> |
|---|---|



# DSP BLACKROCK MUTUAL FUND

## CHANGE EXISTING FOLIO TO TARGET VALUE SAVINGS ACCOUNT

(For Existing Unit Holders only)

### MY TARGET VALUE SAVINGS ACCOUNT

Please refer to instructions, terms and conditions mentioned overleaf. Please fill only in the space provided. Any additional details/ notings/ instructions or those provided at a non designated area of the form may not be executed.

#### CHANGE OF EXISTING FOLIO TO GOAL BASED FOLIO:

Existing Folio No.  /  (Mandatory)

Name of Sole/  
First Unitholder:

#### MY TARGET VALUE SAVINGS ACCOUNT

Target Value:

☐ ₹ 1,00,00,000/-  
(₹ One Crore)  
(Default Option)

☐ ₹ 75,00,000/-  
(₹ Seventy Five Lakh)

☐ ₹ 50,00,000/-  
(₹ Fifty Lakh)

☐ ₹ 25,00,000/-  
(₹ Twenty Five Lakh)

I/We request the fund to change the above mentioned folio to a goal based folio. I/We have read the terms and conditions of 'My Target Value Savings Account' and agree to abide by the terms, conditions, instructions, rules and regulations of the said facility as may be prescribed by the Fund from time to time.

**Signatures:** All unit holders need to sign if mode of holding is Joint.

Sole / First Unitholder/ Guardian

Second Unitholder

Third Unitholder

#### Acknowledgement (to be filled in by Investor)

#### My Target Value Savings Account

#### DSP BLACKROCK MUTUAL FUND

Received, subject to verification, request for change of Existing Folio \_\_\_\_\_ to Goal Based Folio by \_\_\_\_\_

Acknowledgement is subject to verification.

Request may not be processed in case details mentioned are incomplete / ambiguous / improper / incorrect.

ISC Stamp & Signature

# DSP BLACKROCK MUTUAL FUND

## CHANGE EXISTING FOLIO TO TARGET VALUE SAVINGS ACCOUNT

(For Existing Unit Holders only)

### MY TARGET VALUE SAVINGS ACCOUNT

Please refer to instructions, terms and conditions mentioned overleaf. Please fill only in the space provided. Any additional details/ notings/ instructions or those provided at a non designated area of the form may not be executed.

#### CHANGE OF EXISTING FOLIO TO GOAL BASED FOLIO:

Existing Folio No.  /  (Mandatory)

Name of Sole/  
First Unitholder:

#### MY TARGET VALUE SAVINGS ACCOUNT

Target Value:

☐ ₹ 1,00,00,000/-  
(₹ One Crore)  
(Default Option)

☐ ₹ 75,00,000/-  
(₹ Seventy Five Lakh)

☐ ₹ 50,00,000/-  
(₹ Fifty Lakh)

☐ ₹ 25,00,000/-  
(₹ Twenty Five Lakh)

I/We request the fund to change the above mentioned folio to a goal based folio. I/We have read the terms and conditions of 'My Target Value Savings Account' and agree to abide by the terms, conditions, instructions, rules and regulations of the said facility as may be prescribed by the Fund from time to time.

**Signatures:** All unit holders need to sign if mode of holding is Joint.

Sole / First Unitholder/ Guardian

Second Unitholder

Third Unitholder

#### Acknowledgement (to be filled in by Investor)

#### My Target Value Savings Account

#### DSP BLACKROCK MUTUAL FUND

Received, subject to verification, request for change of Existing Folio \_\_\_\_\_ to Goal Based Folio by \_\_\_\_\_

Acknowledgement is subject to verification.

Request may not be processed in case details mentioned are incomplete / ambiguous / improper / incorrect.

ISC Stamp & Signature

## INSTRUCTIONS, TERMS AND CONDITIONS

1. This form is to be used only if the investor chooses to convert his/her/its existing normal folio to a goal based folio viz. 'Target Value Savings Account'. Only Individuals being Resident Individuals and Non-Resident Individuals, Sole Proprietor, Minors through Guardian and HUFs can currently avail this facility.
2. Please use separate forms for converting more than one folio into Goal based/Target Value Savings Account folios.
3. Investors may note that they can have multiple 'Target Value Savings Account' folios. However, consolidation of two or more 'Target Value Savings Account' folios or consolidation of a 'Target Value Savings Account' with other folio(s) is not permitted. Hence, if they wish to convert more than one folios into a "single" goal based/Target Value Savings Account folio, they should first consolidate their normal folios into a single normal folio before submitting this form.
4. Please fill the form clearly in English. Please fill only in the designated space provided. Any additional details/notings/instructions or those provided at a non designated area of the form may not be executed.
5. **Folio number must be mandatorily mentioned in this form. Do not submit this form along with Target Value Savings Account Application Form as such request is not liable to be processed.**
6. Investors agree that they have read the terms and conditions of 'Target Value Savings Account' and agree to abide by the terms, conditions, instructions, rules and regulations of the said facility as may be prescribed by DSP BlackRock Mutual Fund from time to time. They understand and agree that this is only a facility being offered by DSP BlackRock Mutual Fund and there is no assurance or guarantee the goal(s)/Target Amount will be achieved. The Unit holders confirm that in case the alert/trigger are not activated/implemented due to any reason whatsoever, they would not hold the AMC/Fund responsible. Further, the Unit holders shall not hold the AMC/Fund/Trustee liable for any damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by the investor or due to not intimating/delay in intimating any changes to the AMC/Fund.
7. The details provided in the form will be updated within 10 Business Days of a valid form being received by the Registrar at it's office in Chennai and not from the date of submission of the request at any of the front offices. Till the new details are updated, the folio will be a normal folio only and any facility related to goal based folios will not be activated.
8. Investors holding Units in dematerialized form cannot currently avail the facility. Investors may note that they will cease to hold a 'Target Value Savings Account' and the related facilities on subsequent dematerialization of Units held by them.

DSP BLACKROCK  
MUTUAL FUND

## INSTRUCTIONS, TERMS AND CONDITIONS

1. This form is to be used only if the investor chooses to convert his/her/its existing normal folio to a goal based folio viz. 'Target Value Savings Account'. Only Individuals being Resident Individuals and Non-Resident Individuals, Sole Proprietor, Minors through Guardian and HUFs can currently avail this facility.
2. Please use separate forms for converting more than one folio into Goal based/Target Value Savings Account folios.
3. Investors may note that they can have multiple 'Target Value Savings Account' folios. However, consolidation of two or more 'Target Value Savings Account' folios or consolidation of a 'Target Value Savings Account' with other folio(s) is not permitted. Hence, if they wish to convert more than one folios into a "single" goal based/Target Value Savings Account folio, they should first consolidate their normal folios into a single normal folio before submitting this form.
4. Please fill the form clearly in English. Please fill only in the designated space provided. Any additional details/notings/instructions or those provided at a non designated area of the form may not be executed.
5. **Folio number must be mandatorily mentioned in this form. Do not submit this form along with Target Value Savings Account Application Form as such request is not liable to be processed.**
6. Investors agree that they have read the terms and conditions of 'Target Value Savings Account' and agree to abide by the terms, conditions, instructions, rules and regulations of the said facility as may be prescribed by DSP BlackRock Mutual Fund from time to time. They understand and agree that this is only a facility being offered by DSP BlackRock Mutual Fund and there is no assurance or guarantee the goal(s)/Target Amount will be achieved. The Unit holders confirm that in case the alert/trigger are not activated/implemented due to any reason whatsoever, they would not hold the AMC/Fund responsible. Further, the Unit holders shall not hold the AMC/Fund/Trustee liable for any damages arising out of any actions undertaken or activities performed by them on the basis of the information provided by the investor or due to not intimating/delay in intimating any changes to the AMC/Fund.
7. The details provided in the form will be updated within 10 Business Days of a valid form being received by the Registrar at it's office in Chennai and not from the date of submission of the request at any of the front offices. Till the new details are updated, the folio will be a normal folio only and any facility related to goal based folios will not be activated.
8. Investors holding Units in dematerialized form cannot currently avail the facility. Investors may note that they will cease to hold a 'Target Value Savings Account' and the related facilities on subsequent dematerialization of Units held by them.

DSP BLACKROCK  
MUTUAL FUND

## GENERAL INSTRUCTIONS

These instructions form an integral part of scheme related documents and investors are advised to read and understand the same.

Please read carefully the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and all relevant Addenda before filling up the application form. Investors are deemed to have read and accepted the terms, as prevailing on the date of application being accepted and units being allotted even if they are using an old application form, subject to which these offers are being made, and bind themselves to the terms upon signing the application form.

All applications will be accepted subject to verification. Invalid or incomplete applications are liable to be rejected after acceptance and verification, and information will be sent to the address by general post.

All documents required to be submitted with the application form or later, like power of attorney, etc. should be in English language or notarized translated copy in English language.

### General Instructions

- These application forms may be used by both resident and non-resident investors.
- The application form should be filled in English in BLOCK LETTERS and the applicants' names and address should be provided in full (P.O. Box No. alone is not sufficient). Please tick (v) in the appropriate box (v), where boxes have been provided. In the case of NRI/PIO/FII investors, an overseas address must also be provided.
- Application forms that fall under any of the following categories are liable to be rejected and will not be returned to the customers. If applicable, the money paid will be refunded/ returned without interest.
  - Application forms incomplete in any respect or having a whitener or where there is any over writing on the form without the applicants' counter signature.
  - Application forms invalid / incomplete / ambiguous / without supporting documents in any respect.
  - Application forms that are not accompanied by a payment instrument/instruction for the amount payable on the same day.
  - Application forms that the Trustee chooses to reject for any other reason determined at its sole discretion.
- No separate receipt will be issued for the application money. The Investor Service Centre / Collection Centre / Official point of acceptance of transactions will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application, subject to verification. The acknowledgement receipt should be retained by investors till the receipt of confirmation of transaction acceptance or rejection.
- Irrespective of mode of holding, the sole/first-named holder will receive all account statements, dividend or redemption/refund warrants, and all other relevant correspondence.
- All allotments will be provisional, subject to realisation 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.
- Any subsequent changes in static information like address, bank details, dividend sub option, nomination etc. will be based on written communication from investors. These changes will be effected only for units held in non-demat mode, within 5 days of the valid signed request reaching the office of the Registrar at Chennai, and any interim financial transactions will be effected with last available/registered details only. In case of units held in demat mode, the static details as recorded in DP records and available to the Fund as part of Benpos file will prevail for all purposes, including redemption and dividend payments.
- KYC Requirements: KYC compliance with any SEBI designated KYC Registration Authority (KRA), for example CVL (CDSL Ventures Limited), is mandatory for all investors (including joint applicants, guardians, POA holders and NRIs), irrespective of the amount of transaction. Investors shall note that they need to comply with the "Know Your Client (KYC)" requirements, by submitting requisite documents to the fund or any SEBI registered intermediary, where they wish open an account and wish to deal / trade/ transact, getting and attaching the KYC acknowledgement with their purchase/SIP application. For more information, please log on to [www.dsblackrock.com](http://www.dsblackrock.com) before investing.

Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants and KYC acknowledgement is not enclosed with each purchase/SIP application.

Investors should further note that KYC applicability for various investor categories and threshold amount may change anytime in future. Hence, investors are requested to apprise themselves about KYC applicability before submitting their transactions to avoid rejections.

- While PAN shall be the sole identification number and is mandatory for KYC, for certain set of customers, PAN requirement is exempted. Such set of customers, however need to complete the necessary KYC requirements, get a unique reference number from KRA's system. A copy of the KRA issuance letter containing the unique reference number should also be attached with each application/transaction. The PAN exempt entities/ transactions are: a) Investors residing in the state of Sikkim; b) SIP of upto Rs 50, 000/- per financial year; c) Micro investment i.e fresh purchase, additional purchase & SIP installments for amount not more than Rs 50,000/- per financial year. d) Transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
- If the investor wishes to invest directly, i.e. without involving the services of any agent or broker, 'DIRECT' should be mentioned in the space provided for ARN Number. Any subsequent change / updation / removal of broker code will be based on the written request from the unitholders and will be on a prospective basis only from the date when the Registrar executes such written instruction.
- Investors should mandatorily use the application form/SIP debit form & SIP/SWP/STP form in the KIM booklet, and other standard forms available at the ISCs/[www.dsblackrock.com](http://www.dsblackrock.com), for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
- 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.
- The AMC and its Registrar reserve the right to disclose the details of investors and their transactions to third parties viz. banks, distributors 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 anti-money laundering requirements.
- Investments by Qualified Foreign Investors ('QFIs')

In terms of the SEBI Circular CIR / IMD / DF / 14 / 2011 dated August 9, 2011, SEBI Circular CIR/IMD/FII&C/3/2012 dated January 13, 2012 and SEBI Circular CIR/IMD/FII&C/18/2012 dated July 20, 2012, the QFIs who meet Know Your Client ('KYC') requirement and eligibility requirement of the jurisdiction where the QFIs are based shall be eligible to make investment in the notified Schemes of the Fund, as may be permitted to accept investments from QFIs as per the extant regulatory provisions, applicable from time to time, subject to the following guidelines:

QFIs shall mean a person who fulfils the following criteria:

- Resident in a country that is a member of Financial Action Task Force ('FATF') or a member of a group which is a member of FATF; and
  - Resident in a country that is a signatory to International Organisation of Securities Commission's ('IOSCO's') Multilateral Memorandum of Understanding ('MMOU') (Appendix A Signatories) or a signatory of a bilateral Memorandum of Understanding ('MOU') with SEBI:
- Provided that the person is not resident in a country listed in the public statements issued by FATF from time to time on (i) Combating the Financing of Terrorism (Anti Money Laundering/Combating the Financing of Terrorism) deficiencies to which counter measures apply, (ii) jurisdictions that have not made sufficient progress in addressing the deficiencies or have not committed to an action plan developed with the FATF to address the deficiencies: Provided further such person is not resident in India.

Provided further that such person is not registered with SEBI as Foreign Institutional Investor or Sub-account or Foreign Venture Capital Investor.

Explanation: - For the purposes of the aforesaid meaning:

- The term "Person" shall carry the same meaning under section 2(31) of the Income Tax Act, 1961;
- The phrase "resident in India" shall carry the same meaning as in the Income Tax Act, 1961;
- "Resident" in a country, other than India, shall mean resident as per the direct tax laws of that country.
- "Bilateral MoU with SEBI" shall mean a bilateral MoU between SEBI and the overseas regulator that inter alia provides for information sharing arrangements.
- Member of FATF shall not mean an Associate member of FATF.

For complete guidelines applicable to QFIs, process for subscription / redemption of units by QFIs through Direct. Route and applicable risk factors, investors are requested to read the relevant addenda to the Scheme Information. Document available at the Official Point of Acceptance of Transactions of the AMC/the Fund and also available on the Fund website [www.dsblackrock.com](http://www.dsblackrock.com).

### 1. Transactions charges

- SEBI has advised mutual funds to deduct transaction charge per subscription of Rs. 10,000 and above and be paid to the distributors. Transaction Charge shall be deducted only for transaction routed through such distributors who have opted to receive such charges as follows: (i) Rs. 150/- with respect to transactions from a first time mutual fund investor; (ii) Rs. 100/- with respect to transactions from an existing investor; (iii) with respect to SIP, transaction charge shall be deducted only if total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. The Transaction Charges shall be deducted in 3 or 4 installments. Units will be issued against the balance amount.
- Please tick the appropriate box as applicable to you. Please tick the first box only if you are a first time ever mutual fund investor, i.e. you are investing in a scheme of mutual fund for the first time. However, even if an applicant ticks as new investor, the mutual fund reserves a right to check with investments in other mutual funds to ascertain new or existing investors.
- If no option is ticked, it is deemed that the applicant is an existing investor in the mutual fund industry.
- The AMC shall deduct the Transaction charges on purchase/subscription of Rs. 10, 000/- and above received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor/agent based on the type of product opted-in by the distributor to receive transaction charges.

### 2. First Applicant's Details

- Applicants should fill in all details as requested in the relevant section. Name should be provided in full.
- Existing Investors, having a folio number and who wish to get units allotted in non-demat mode, in the existing folio number, should mention their folio number. If existing folio number is mentioned, investors should only fill the section on Investment Details. Investors should skip sections and should not mention joint applicants, bank account, nomination and unit holding option. If an existing folio is mentioned, the investment will be in same folio, even if the joint holders are different. Further, other details like bank account, nomination etc will not be considered, even if mentioned differently from existing folio details. Investors should use separate designated forms for updating bank account details, nomination etc.
- New Investors who do not have a folio, or existing investors intending to get units allotted in demat mode or who wish to open a new folio should fill up the form without quoting existing folio number and should provide details in all sections as mentioned in the form.
- Applicants should provide contact information such as correspondence address, telephone number/s and email address, status of first applicant and occupation.
- Applications under a Power of Attorney must be accompanied by the original Power of Attorney (or a duly certified true copy thereof) duly notarized. All documents should be in English language or notarized translated copy in English language.
- For Investments 'On behalf of Minor': Where the investment is on behalf of minor by the guardian, please note the following important points.
  - The minor shall be the sole and only first holder in the account. Nomination facility is not available for applications/folios on behalf of a minor. Joint holders' details and nomination details, even if mentioned and signed will not be considered. □ Guardian of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - Details like minor's date of birth, Guardian's relation with Minor, Guardian name, PAN, KYC are mandatory, along with supporting documents. □ Photo copy of the document evidencing the date of birth of minor like i. Birth certificate of the minor, or ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or iii. Passport of the minor, or iv. Any other suitable proof should be attached with the application form.
  - Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.
- PIN Issuance Instructions: A secured PIN for internet/telephone transactions is issued at the request of applicant/investor subject to terms and conditions agreed by the applicant/investor and availability of mandatory information like Date of Birth/Date of Incorporation, Email id, Mobile number, PAN availability of all holders and Name of Guardian/Contact person (where applicable). Applicants who wish to receive a PIN should read the terms and conditions of the PIN facility in the SID and SAI. A PIN will be mailed to the Unit Holder entirely at his/her/its own risk.

### 3. Joint Applicants' Details

- Joint applicants must fill in all details as requested in the relevant section.
- PAN and KYC compliance is mandatory for all applicants, irrespective of mode of holding. For more details, please refer to KYC Requirements mentioned earlier.

- c. Applicants should specify the mode of holding. If the mode of holding is not specified or is ambiguous, the default option for such applications will be 'Joint'.
- d. In the case of joint holders, the first-named holder will receive all account statements, dividend or redemption/refund warrants, and all other relevant correspondence.

#### 4. Bank Account Details/ Multiple Bank Accounts Registration

- a. It is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the mandatory bank details are liable to be rejected.
- b. The investor agrees that the proceeds towards redemptions and dividends will be dispatched by a reasonable mode of despatch like courier, post, UCP, etc. in case of cheque/demand draft or directly credited to the bank account (as per the details mentioned by the investor) in case of using direct credit facility, RTGS or NEFT, entirely and solely at the risk of the investor. 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 & dividend proceeds due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing direct credits/RTGS/NEFT, or due to incorrect bank account details provided by the investor.
- c. Multiple Bank Accounts Registration Facility: The fund offers its investors facility to register multiple bank accounts for pay-in & payout purposes and designate one of the bank account as Default Bank Account. This facility can be availed by using a designated 'Bank Accounts Registration Form'. In case of new investors, the bank account mentioned on the purchase application form, used for opening the folio, will be treated as default bank account till the investor gives a separate request to register multiple bank accounts and change the default bank account to any of other registered bank account. Registered bank accounts may also be used for verification of pay-ins (i.e. receiving of subscription funds) to ensure that a third party payment is not used for mutual fund subscription. Default Bank Account will be used for all dividends and redemptions payouts including FMP schemes maturity proceeds unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds.
- d. Consequent to introduction of 'Multiple Bank Accounts Facility', the existing facility of redemption with change of bank mandate is discontinued by the fund. A new non-registered bank account specified in the specific redemption request for receiving redemption proceeds will not be considered.
- e. Bank Account Details with Redemption Request: Please note the following important points related to payment of redemption proceeds:
- f. Proceeds of any redemption request will be sent only to a bank account that is already registered and validated in the folio at the time of redemption transaction processing.
- g. Unit holder(s) may choose to mention any of the existing registered bank accounts with redemption request for receiving redemption proceeds. If no registered bank account is mentioned, default bank account will be used.
- h. If unit holder(s) provide a new and unregistered bank mandate with a specific redemption request (with or without necessary supporting documents) such bank account will not be considered for payment of redemption proceeds.
- i. Any request without the above mentioned documents will be treated invalid and will not be acted upon and any financial transaction, including redemptions, will be carried with the previous details only. Valid change of bank mandate requests with supporting documents will be processed within ten working days of documents reaching the head office of the Registrar and any financial transaction request received in the interim will be carried with previous details only.

#### 5. Investment and Payment Details

- a. Investors should fill in the desired Plan / Option / Sub Option clearly in the space provided in the application form. In case the investor does not fill in the desired Plan / Option / Sub Option properly and clearly or in the case of incomplete details, lack of clarity or ambiguity, the default option will be considered and applied. The Fund will not entertain any request from Unit Holders for a change in Plan / Option / Sub Option after the application is accepted.
- b. Any change in dividend sub option due to additional investment or customer request will be applicable to all existing Units in the dividend option of the scheme concerned.
- c. Payments by cash, stock invests, credit cards, post-dated cheques (except through SIP), and post-dated account-to-account transfer instructions to credit the Designated Account will not be accepted.
- d. Investors residing in locations where Investor Service Centres or Collection Centres are not located are requested to make payment by demand drafts. Demand draft charges for such investors will be borne by the AMC, subject to the standard demand draft charges, as charged by the State Bank of India, and the investors attaching proof of the charges.
- e. The cheque or demand draft should be payable locally at the centre where the application is deposited, and should be drawn on any bank that is a member of the Bankers' Clearing House.
- f. 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.
- g. A separate cheque should be given for each separate investment in a different scheme or plan or option.
- h. 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 form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.
- i. Third Party Payment Avoidance & additional documents/declaration required: To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, the mutual fund does not accept Third Party Payments. A payment towards mutual fund subscription by cheque/DD/RTGS/NEFT or any mode whatsoever is deemed as a Third Party payment, if payment is issued from a bank account other than that of the beneficiary investor. The first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made via cheque/Demand Draft (DD)/Funds transfer/RTGS/NEFT. Therefore, it is important for investors to mention the bank account number, bank name & branch address from where the payment is issued and the same should match with details on payment cheque/document (where applicable).

Where the payment instrument/advice does not mention the bank account holders name/s, investor should attach bank pass book copy/bank statement/bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. Where a payment is through a DD, a bank certification of bank account and account holders name of the bank account used for DD issuance should be attached, in the required format.

In specific exceptional situations where Third Party payment is permitted like i. Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50,000 for each purchase, ii. Payment by an Employer on behalf of Employee or iii. Custodian on behalf of an FII or a client, KYC of the investor and the KYC of the person making the payment is mandatory irrespective of amount. Additionally, a joint declaration is also required to be submitted.

The AMC reserves a right to reject the transaction or call for additional details, if payment bank account and other details are not mentioned on the form and/or do not match with payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the

mutual fund account prior to the application rejection, then amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.

Investors are advised to visit [www.dsblackrock.com](http://www.dsblackrock.com) > Services for more details, including declaration formats or approach any of the offices of the fund.

Investors are strongly advised to avail 'Multiple Bank Accounts Registration' facility and register their various bank accounts with the fund and avoid submitting additional documents every time.

- j. 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.

- k. To safeguard the interests of applicant/investors and avoid fraudulent transactions in any other name, it is important for investors to mention the bank account number, bank name & branch address from where the payment instrument or funds transfer is issued and the same should match with details on payment cheque (where applicable). The AMC reserves a right to reject the transaction if such payment details are not mentioned and/or do not match.

#### 6. Nomination Details

- a. Nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals (including societies, trusts, bodies corporate, partnership firms, etc.), Kartas of Hindu Undivided Families (HUF) and holders of Power of Attorney cannot nominate. Nomination facility is also not available for investments held on behalf of minor.
- b. A minor can be nominated, and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be in favour of the Central Government, State Government, a local authority; any person designated by virtue of his/her office, or a religious or charitable trust.
- c. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of HUF or a Power of Attorney holder. An NRI can be a nominee, subject to the exchange controls in force from time to time. Where the nomination is in favour of a religious or charitable trust, the investor should attach a certificate confirming that the nominee is a religious or charitable trust.
- d. Nomination with the Fund can be made only by investors who opt for allotment in non-demat form. In case of Units held in demat form, the nomination details as recorded for the depository account will be applicable to investors who hold units in demat form may approach their DP for availing the nomination facility.
- e. Transfer of Units in favour of a nominee(s) shall be valid discharge by the AMC against the legal heir.
- f. Cancellation of nomination can be made only by those individuals who hold Units on their own behalf singly or jointly and who made the original nomination.
- g. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the Units in favour of the nominee(s).
- h. The rights in the Units will vest in the nominee(s) only upon the death of all Unit Holders.
- i. Nomination can be made in favour of more than one, and up to three individuals. Investors who desire to make nomination in respect of multiple nominees should clearly specify the percentages to be allocated between the nominees. If no percentages are mentioned, nomination will be done equally for all the nominees.
- j. Nomination will be maintained at the folio or account level and will be applicable for all investments in the folio or account.
- k. Where a folio has joint holders, all joint holders should sign the request for nomination, even if the mode of holding is not 'joint'.
- l. A new nomination request will imply simultaneous cancellation of existing nomination and request for fresh nomination.
- m. Applicants who do not wish to nominate, must at the designate space confirming their intention on not to nominate, failing which the form may be rejected at the discretion of the AMC/Fund.

#### 7. Unit Holding Option

- a. Applicants' are provided two options to hold their Units viz. Account Statement mode and demat mode. For units in Account Statement mode (non-demat), an account statement will be issued. For Units held in demat mode, Units shall be directly credited to the investor's demat account after the realization of payment funds and depositories will issue a statement.
- b. It is mandatory to tick on the required option in the designated space in the application form. If no option has been ticked by the investor, Units shall be allotted in non-demat mode.
- c. For credit of Units in demat account, applicants are advised to mention clearly their demat account details with depositories and in block letters in the designated space. The demat account details, as provided by the investor will be considered for credit of units in dematerialized form after validation with relevant depository(ies).
- d. Applicants' are also advised to attach a copy of a document like demat statement / client identification master/ delivery instruction slip, that provides the applicants' name and demat account details, in support and verification of the mentioned demat account.
- e. In case Demat account details are not provided or are incomplete or the details do not match with the records as per depository(ies), units will be allotted in non-demat form and an account statement will be issued.
- f. In case details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and credit of units.

#### 8. Other Facilities / Email Communication

- a. Account statements, newsletter, annual reports and other kinds of communication will be sent through email only instead of physical, for investors who provide their email address on the application form. Should they wish to have a hard copy, they are requested to send an email to [service@dsblackrock.com](mailto:service@dsblackrock.com).
- b. It is deemed that the Unit Holder is aware of all the security risks associated with online communication, including possible third-party interception of documents sent via email.

#### 9. Declaration & Signatures

- a. Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- b. Thumb impressions and signatures in languages not specified in the Eighth Schedule of the Constitution of India should be attested by a magistrate or a Notary Public or a special Executive Magistrate under his/her official seal.
- c. Applications by minors should be signed by their guardians. In the case of an HUF, the Karta should sign on behalf of the HUF.
- d. Authorised officials should sign the form under their official designation and company seal. A list of specimen signatures of the authorised officials, duly certified and attested, should also be attached to the application form. In the case of a trust fund, a resolution from the trustee(s) authorising such purchase or investment should be submitted.

# List of Official Points of Acceptance of Transactions\*

## DSP BlackRock Investment Managers Private Limited - Investor Service Centres

<b>Agra:</b>	Shanta Tower, Office No. 12, 1st Floor, Sanjay Place, Agra - 282003.
<b>Ahmedabad:</b>	3rd EYE ONE, Office No 301, 3rd Floor, Opposite Hovmor Restaurant, C.G Road, Panchavati, Ahmedabad - 380006.
<b>Bengaluru:</b>	HM Geneva House, Office No 104 - 107, 1st Floor, Plot # 14, Cunningham Road, Bangalore - 560052.
<b>Bhopal:</b>	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
<b>Bhubaneswar:</b>	Lotus House, Office No. 3, 2nd Floor, 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar - 751001.
<b>Chandigarh:</b>	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
<b>Chennai:</b>	Alamelu Terraces, Office No. 163, 3rd Floor, Opp to Spencer Plaza, Anna Salai, Chennai - 600002.
<b>Coimbatore:</b>	Tristar Towers, 657, 1st Floor, Avinashi Road, Coimbatore - 641037.
<b>Dehradun:</b>	NCR Plaza, Ground floor, No. 24-A (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Dehradun - 248001.
<b>Goa:</b>	athias Plaza, 4th Floor, 18th June Road, Panjim, Goa - 403001.
<b>Guwahati:</b>	Mayur Gardens, Office No. 5, Upper Ground floor, G.S Road, Near ABC Bus Stand, Guwahati - 781005.
<b>Hubli:</b>	Sona Chambers, Office No. 3, Ground Floor, Club Road, Hubli - 580020.
<b>Hyderabad:</b>	Mahavir Chambers, Office No. 103, 1st Floor, Himayatnagar, Liberty Junction, Hyderabad -500029.
<b>Indore:</b>	Starlit Towers, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B Ind. Head Office, Indore - 452001.
<b>Jaipur:</b>	Green House, Office No. 201 and 202, 2nd Floor, O-15, Ashok Marg, C - Scheme, Jaipur - 302001.
<b>Jamshedpur:</b>	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001.
<b>Jodhpur:</b>	Keshav Bhawan, Ground Floor, Office No. 2, Chopasni Road, Near HDFC Bank, Jodhpur - 342003.
<b>Kanpur:</b>	KAN Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
<b>Kochi:</b>	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, M.G Road, Kochi - 682001.
<b>Kolkata:</b>	Shagun Mall Building, 10-A, 4th Floor, Shakespeare Sarani, Kolkata-700071.
<b>Lucknow:</b>	Speed Motors Building, 3rd Floor, 3 Shanazaf Road, Hazratganj, Lucknow - 226001.
<b>Ludhiana:</b>	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana -141001.
<b>Mangalore:</b>	Maximus Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
<b>Mumbai - Andheri:</b>	NATRAJ, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
<b>Mumbai (Nariman Point):</b>	Mafatlal Centre, 10th Floor, Nariman Point, Mumbai - 400021.
<b>Nagpur:</b>	Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440010.
<b>Nasik:</b>	Bedmutha's Navkar Heights, Office No. 1 & 2, 3rd Floor, New Pandit Colony, Saharanpur Road, Nasik - 422022.
<b>New Delhi:</b>	Dr Gopal Das Bhavan, Upper Ground Floor, 28 Barakhamba Road, New Delhi - 110001.
<b>Patna:</b>	Dukhan Ram Plaza, Office No. 304, 3rd Floor, Exhibition Road, Patna - 800001.
<b>Pune:</b>	City Mall, 1st Floor, Office No. 109 (A, B, C), University Square, University Road, Pune - 411016.
<b>Rajkot:</b>	Hem Arcade, Office No. 303, 3rd Floor, Opposite Swami Vivekanand Statue, Dr. Yagnik Road, Rajkot - 360001.
<b>Raipur:</b>	Millennium Plaza, Office No. 21, 3rd Floor, Plot No. 13, Behind Indian Coffee House, G.E. Road, Raipur - 492001.
<b>Surat:</b>	International Trade Centre (ITC), Office No. G - 28, Ground Floor, Majura Gate Crossing, Ring Road, Surat - 395002.
<b>Thiruvananthapuram:</b>	Menathotam Chambers, TC-2442(7), 2nd Floor, Pattom PO, Thiruvananthapuram - 695004
<b>Vadodara:</b>	Naman House, Ground Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodara - 390007.
<b>Vapi:</b>	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank, Vapi - Silvassa Road, Vapi - 396191.
<b>Varanasi:</b>	Arihant Complex, 7th Floor, D-64/127, C-H, Siga, Varanasi - 221010.
<b>Vishakapatnam:</b>	Eswar Arcade, Cabin No.1, 1st Floor, 47-11-1/5, Dwarka Nagar, 1 Lane, Vishakapatnam - 530016.

## CAMS Investor Service Centres and Transaction Points

### Visit [www.camsonline.com](http://www.camsonline.com) for addresses

• Agartala	• Bhubaneswar	• Gulbarga	• Karnal	• Navsari	• Sitapur
• Agra	• Bhuj	• Guntur	• Karur	• Nellore	• Solan
• Ahmedabad	• Bhusawal	• Gurgaon	• Katni	• New Delhi	• Solapur
• Ahmednagar	• Bikaner	• Guwahati	• Kestopur	• Noida	• Sriganganagar
• Ajmer	• Bilaspur	• Gwalior	• Khammam	• Palakkad	• Srikakulam
• Akola	• Bokaro	• Haldia	• Kharagpur	• Palanpur	• Sultanpur
• Aligarh	• Burdwan	• Haldwani	• Kolhapur	• Panipat	• Surat
• Allahabad	• C.R.Avenue	• Hazaribag	• Kolkata	• Patiala	• Surendranagar
• Alleppey	• Calicut	• Himmatnagar	• Kollam	• Patna	• Thane
• Alwar	• Chandigarh	• Hisar	• Kota	• Pondicherry	• Thiruppur
• Amaravati	• Chennai	• Hoshiarpur	• Kottayam	• Pune	• Thiruvalla
• Ambala	• Chennai (OMR)	• Hosur	• Kumbakonam	• Rae Bareli	• Tinsukia
• Amritsar	• Chhindwara	• Hubli	• Kurnool	• Raipur	• Tirunelveli
• Anand	• Chittorgarh	• Hyderabad	• Lucknow	• Rajahmundry	• Tirupathi
• Anantapur	• Cochin	• Indore	• Ludhiana	• Rajapalayam	• Trichur
• Andheri	• Coimbatore	• Jabalpur	• Madurai	• Rajkot	• Trichy
• Ankleshwar	• Cuttack	• Jaipur	• Malda	• Ranchi	• Trivandrum
• Asansol	• Darbhanga	• Jalandhar	• Mangalore	• Ratlam	• Tuticorin
• Aurangabad	• Davenegere	• Jalgaon	• Manipal	• Ratnagiri	• Udaipur
• Balasore	• Dehradun	• Jalna C.C.	• Mapusa	• Rohtak	• Ujjain
• Bangalore	• Deoghar	• Jammu	• Margao	• Roorkee	• Unjha (Parent: Mehsana)
• Bareilly	• Dhanbad	• Jamnagar	• Mathura	• Rourkela	• Vadodara
• Basti	• Dharmapuri	• Jamshedpur	• Meerut	• Sagar	• Valsad
• Belgaum	• Dhule	• Jaunpur	• Mehsana	• Saharanpur	• Vapi
• Bellary	• Durgapur	• Jhansi	• Moga	• Salem	• Varanasi
• Berhampur	• Erode	• Jodhpur	• Moradabad	• Sambalpur	• Vasco
• Bhagalpur	• Faizabad	• Junagadh	• Mumbai	• Sangli	• Vellore
• Bharuch	• Faridhabad	• Kadapa	• Muzaffarpur	• Satara	• Vijayawada
• Bhatinda	• Gandhidham	• Kakinada	• Mysore	• Shahjahanpur	• Visakhapatnam
• Bhavnagar	• Ghaziabad	• Kalyani	• Nadiad	• Shimla	• Warangal
• Bhilai	• Goa	• Kannur	• Nagpur	• Shimoga	• Yamuna Nagar
• Bhilwara	• Gondal	• Kanpur	• Namakkal	• Siliguri	• Yavatmal
• Bhopal	• Gorakhpur	• Karimnagar	• Nasik	• Sirsa	

\*Any new offices/centres opened will be included automatically. For updated list, please visit [www.dspblackrock.com](http://www.dspblackrock.com) and [www.camsonline.com](http://www.camsonline.com).

**For more information on DSP BlackRock Mutual Fund**  
**Visit: [dspblackrock.com](http://dspblackrock.com) or call Toll Free No.: 1800-200-4499**

# MY TARGET VALUE SAVINGS ACCOUNT

Call your investment advisor today.

READY RECKONER: WHAT SHOULD YOU INVEST PER MONTH TO GET TO YOUR SAVINGS TARGET OF SAY, ₹ 1 CRORE?

ILLUSTRATIONS USING DIFFERENT ASSUMED RATES OF RETURN				
Target Corpus (INR)	INR 10,000,000			
Time Frame (yrs)@	10%	12%	15%	18%
25	7,474	5,270	3,045	1,717
24	8,336	5,978	3,549	2,058
23	9,307	6,789	4,138	2,467
22	10,405	7,717	4,829	2,959
21	11,648	8,782	5,641	3,552
20	13,060	10,009	6,597	4,267
19	14,670	11,424	7,723	5,131
18	16,513	13,064	9,056	6,176
17	18,632	14,972	10,637	7,446
16	21,081	17,201	12,520	8,991
15	23,928	19,819	14,774	10,879
14	27,260	22,914	17,485	13,197
13	31,192	26,601	20,769	16,059
12	35,876	31,032	24,778	19,618
11	41,519	36,415	29,720	24,081
10	48,414	43,041	35,886	29,739
9	56,979	51,329	43,697	37,014
8	67,843	61,909	53,782	46,534
7	81,995	75,770	67,128	59,289
6	101,083	94,556	85,383	76,924
5	128,070	121,232	111,505	102,398

To achieve the savings target of ₹ 1,00,00,000 at the end of a particular period, the amounts mentioned in the table above are considered to be compounded monthly over that specified period. The above table is for illustration purpose only and not an indication of the performance of the schemes of DSP BlackRock Mutual Fund. The reckoner is only a tool that may help you to know what monthly investment is required at the beginning of every month to reach your goal of saving ₹ 1 crore, but it should not be construed as providing any kind of investment advice or as a substitute for any kind of financial planning. The result of the calculations generated by the reckoner may not be accurate. Calculations are based on assumed rates of return, and actual returns on your investment may be more, or less. For further information, investors are advised to contact their Investment Advisors. **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.**