

DSP BLACKROCK MUTUAL FUND

DSP BLACKROCK FMP – 13M – SERIES – 2, 3

DSP BLACKROCK FMP – 18M – SERIES – 2, 3

DSP BLACKROCK FMP – 24M – SERIES – 1, 2

Close Ended Income Schemes

KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Investment Manager: DSP BlackRock Investment Managers Pvt. Ltd.

New Fund Offer Price: Rs. 10/- per Unit for cash

New Fund Offer of DSP BlackRock FMP - 13M - Series 2 Opens – March 02, 2010 - Closes – March 09, 2010

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 etc. investors should, before investment, refer to the Scheme information Document (SID) of the Schemes and the 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.

The Scheme 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 the 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.

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|---------------------------------|---|--|
| Investment Objective | The primary investment objective of the Scheme is to seek capital appreciation by investing in a portfolio of debt and money market securities. It is envisaged that the Scheme will invest only in such securities which mature on or before the date of maturity of the Scheme. The Scheme may also use fixed income derivatives for hedging and portfolio balancing. | |
| Asset Allocation Pattern | Types of Instruments | Normal Allocation (% of Net Assets) |
| | * # Debt securities | 0% - 100% |
| | Money Market Instruments | 0% - 100% |
| | *Debt securities may include securitized debts up to 100% of each Scheme's net assets. # Debt Instruments may include fixed income derivatives (only for hedging and portfolio re-balancing) up to 100% of each Scheme's net assets. | |
| Investment Strategy | The Investment Manager will invest only in those debt securities that are rated investment grade by a domestic credit rating agency authorised to carry out such activity, such as CRISIL, ICRA, CARE etc. or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. Where investment in unrated debt securities is sought to be made, specific approval of the Board of Directors of the AMC and Trustee shall be obtained prior to the investment. In-house research by the Investment Manager will emphasize on credit analysis, in order to determine credit risk. | |
| Risk Profile | Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific risk factors are summarized below: (i) Market Risk (ii) Credit Rating Risk (iii) Market Liquidity Risk (iv) Liquidity Risk on account of unquoted and unlisted securities (v) Credit Risk (vi) Re-investment Risk (vii) Interest Rate Risk (viii) Concentration Risks (ix) Risk associated with Listing of Units (x) Risk associated with close ended schemes (xi) Risk associated with trading in fixed income derivatives and (xii) Securitised Asset Risk. Please read the SID carefully for details on risk factors before investment. | |

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|---|---|---|----------------------------|----------------|
| Risk Management Strategies | Risk | Risk mitigants / management strategy | | |
| | Interest rate risk Fall in the value of the portfolio due to upward movement of interest rates | Although this risk exists in a fixed income portfolio, the closed ended nature of the Scheme mitigates the risk as portfolio construction at the time of inception leads to creation of portfolio with securities whose maturity date is in line with the maturity date of the Scheme. | | |
| | Credit risk Issuer's inability to meet interest and principal payments on its debt obligations | The Risk Management team is responsible for continuous surveillance of issuers. The endeavour is to create a portfolio with high credit quality in the required investment horizon. | | |
| | Liquidity risk High impact costs for liquidation of securities held in the portfolio | In a closed ended product, liquidity risk on account of underlying securities' market liquidity does not exist as intermediate liquidity is not required. Liquidity access is done through contractual maturity of the security, which is in line with the term of the closed ended Scheme. | | |
| | Concentration risk Concentrated investment in single security or single issuer | We have internal fund manager guidelines for maximum exposure to a single issuer and also concentration limits on account of large holdings to avoid undue concentration in portfolio. | | |
| | Event risk Price risk due to company or sector specific event | The endeavour is to invest in securities of issuers, which have high balance sheet strength in the investment horizon to eliminate single company risk. | | |
| Options | <ul style="list-style-type: none"> • Growth* • Dividend Payout | | | |
| | *default Option | | | |
| Maturity Date | A day at the end of 13 months from the Date of Allotment | | | |
| | The exact maturity date will be disclosed in the account statement/allotment advice. If such day is not a Business Day, the immediately succeeding Business Day will be considered as the maturity date. | | | |
| Minimum Application Amount / Number of Units | Rs. 10,000/- and multiples of Rs. 10/- thereafter | | | |
| Benchmark Index | CRISIL Liquid Fund Index | | | |
| Dividend Policy | The Trustee reserves the right to declare a dividend and the actual distribution thereof and the frequency of distribution are entirely at the discretion of the Trustee. | | | |
| Name of the Fund Manager | Dhawal Dalal | | | |
| Name of the Trustee Company | DSP BlackRock Trustee Company Pvt. Ltd. | | | |
| Performance of the Scheme | This Scheme does not have any performance track record. | | | |
| Expenses of the Scheme (i) Load Structure | Entry Load – NIL* Exit Load – Not Applicable (The Units under the Scheme cannot be directly redeemed with the Mutual Fund as the Units will be listed on the Stock Exchange/s) *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/switch-in. 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. | | | |
| (ii) Recurring Expenses | First Rs. 100 Crores | Next Rs. 300 Crores | Next Rs. 300 Crores | Balance |
| | 2.00% | 2.00% | 1.75% | 1.50% |
| Tax treatment for the Investors (Unit Holders) | Investors are advised to refer to the details in the Statement of Additional Information. In view of the individual nature of tax benefits, each investor is 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. | | | |
| Applicable NAV for repurchase | Not applicable. The Scheme being close ended no redemption/repurchase is permitted. Investors who wish to redeem/exit may do so through the Stock Exchange mode. | | | |
| Despatch of Repurchase (Redemption) Proceeds on Maturity | Within 10 working days from the date of Maturity | | | |

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| Net Asset Value (NAV) Publication | The first NAV will be calculated and declared within 30 days of the closure of the NFO. Thereafter, the Mutual Fund shall declare the NAV of the Schemes on every Business Day, on AMFI's website www.amfiindia.com , by 9.00 p.m. and also on www.dspblackrock.com . The NAV of the Schemes will be published by the Mutual Fund in at least two daily newspapers, on every Business Day. |
| Listing | The Units of the Scheme will be listed on the National Stock Exchange (NSE) within 30 days from the close of the NFO. NSE has vide its letter no. NSE/LIST/118533-Z dated September 15, 2009 provided in-principle approval to the AMC for listing of the Units of the Schemes on NSE. Investor can buy/sell Units on a continuous basis on NSE and/or any other Stock Exchange(s) on which the Units are listed during the trading hours like any other publicly traded stock. Trading in Units on the exchange will be permitted in demat form only. For details please refer the SID. |
| For Investor Grievances please contact | Computer Age Management Services Pvt. Ltd., Rayala Towers, Tower I, 3 rd floor, 158 Anna Salai, Chennai – 600 002. Tel: 044-2850 0500; Fax: 044-2850 0693; E-mail id: enq_d@camsonline.com OR DSP BlackRock Mutual Fund, Maker Chamber VI, 126/127, 12th Floor, Jamnalal Bajaj Road, Nariman Point, Mumbai – 400 021. Tel.: 022-66718000. |
| Unit Holders' Information | <ul style="list-style-type: none"> • Account Statement (for non-demat account holders): An account statement will be sent by ordinary post and/or electronic mail, to each Unit Holder who has not provided his demat account details in the application form for subscription during the NFO. The account statement will state the number of Units allotted. The Account Statement shall be non-transferable. Despatch of account statements to NRIs/FIIs will be subject to RBI approval, if required. • Allotment Advice (demat account holders): For investors who have given demat account details at the time of NFO, the Units issued by the AMC shall be credited by the Registrar to the investors' beneficiary account with the DP as per information provided in the application form and information of allotment will be accordingly sent by the Registrar. • 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. • Annual Financial results: The Annual Report of the Scheme will be prepared and 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. Whenever the report is sent in 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. |

February 15, 2010

DSP BLACKROCK FMP - 13M - SERIES 2

DSP BLACKROCK
MUTUAL FUND

Close Ended Income Scheme
Opens: March 02, 2010
Closes: March 09, 2010

APPLICATION FORM

Please read Instructions before completing this Form

| Distributor Name and ARN | Sub Broker Code | Branch / RM Code | For Office use only |
|--------------------------|-----------------|------------------|---------------------|
| Distributor Contact No: | | | |

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.

1. FIRST APPLICANT'S DETAILS

Name of First Applicant (First / Middle / Surname) _____ Title Mr. Ms. M/s

Existing Folio No _____ / _____ (If you have an existing folio number with PAN and KYC validation, please mention the number here and skip to section 4. Mode of holding will be as per existing folio number)

Date of Birth (Mandatory for minor) / / Gender Male Female

Email ID (in capital) (Refer instruction 4.) _____

PAN (1st applicant / guardian) _____ **Enclosed** (Please tick Attested PAN card copy KYC Acknowledgement (Mandatory for all subscriptions of Rs. 50,000/- or more)

Name of Guardian if minor / **Contact Person** for non-individuals / **PoA** Holder name: _____ **PoA PAN*** _____

Address for Correspondence (P.O. Box address is not sufficient) *PoA should be KYC compliant and also attach KYC Acknowledgement

City _____ Pin Code (Mandatory) _____ State _____

STD Code _____ Telephone _____ Fax _____

Mobile +91 _____

Overseas Address (mandatory for NRI / FII applicants in addition to mailing address in India) (P. O. Box address is not sufficient)

City _____ State _____ Pin Code (Mandatory) _____

Country _____

Status of Sole/1st Applicant (Please tick Individual On Behalf Of Minor HUF Sole Proprietorship NRI (Repatriable) NRI (Non-Repatriable) Partnership Firm Company AOP/BOI Body Corporate Trust Society FII FOF - MF schemes Provident Fund Superannuation / Pension Fund Gratuity Fund Bank / FI Government Body Insurance Companies Others _____ (Please specify)

Occupation (Please tick Service Professional Business Housewife Retired Student Other _____

2. JOINT APPLICANTS' DETAILS

Name of Second Applicant (First / Middle / Surname) _____ Title Mr. Ms. M/s

PAN (2nd applicant) _____ **Enclosed** (Please tick Attested PAN card copy KYC Acknowledgement (Mandatory for all subscriptions of Rs. 50,000/- or more)

Name of Third Applicant (First / Middle / Surname) _____ Title Mr. Ms. M/s

PAN (3rd applicant) _____ **Enclosed** (Please tick Attested PAN card copy KYC Acknowledgement (Mandatory for all subscriptions of Rs. 50,000/- or more)

Mode of Holding (Please tick Single Anyone or survivor Joint (Default)

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

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 |
|------------|------|--------|------------------------------------|
| | | | DSP BLACKROCK FMP - 13M-SERIES - 2 |

DSP BLACKROCK MUTUAL FUND

Application No. _____

3. BANK ACCOUNT DETAILS (Refer Instruction 3) (Mandatory)

| | | | | | | | | | | | | |
|-------------------|---|--|--|--|--|-----------------------|----------------------------------|----------------------------------|------------------------------|------------------------------|-------------------------------|---------------------------------|
| 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 | | |
| 9 Digit MICR code | (This is a 9 digit number next to your cheque number) | | | | | IFSC code: (11 digit) | | | | | | |

4. INVESTMENT AND PAYMENT DETAILS (Refer Instruction 5)

(Default option will be applied in case of no information, ambiguity or discrepancy)

| | | | | | | | | | | |
|--|--|-----------------------------|-------------------------------|-------------------------------|--|----------------------------------|---|--|------------------------------|-------------------------------|
| Scheme Name | DSP BlackRock FMP - 13M - Series 2 | | | | | Option | <input type="checkbox"/> Growth (default) | <input type="checkbox"/> Dividend Payout | | |
| Payment Mode | <input type="checkbox"/> Cheque | <input type="checkbox"/> DD | <input type="checkbox"/> RTGS | <input type="checkbox"/> NEFT | <input type="checkbox"/> Fund Transfer | <input type="checkbox"/> Switch | | | | |
| <input type="checkbox"/> PAYMENT VIA CHEQUE/DD | (Investment amount to be in multiples of Rs. 10/-) | | | | | | | | | |
| Cheque / DD No. | | | | | Cheque/DD Date | D D / M M / Y Y Y Y | | | | |
| Amount of Cheque/DD (Rs.) (i) | | | | | Drawn on Bank/ Branch Name) | | | | | |
| DD charges, if any, (Rs.) (ii) | | | | | | | | | | |
| Total Amount (i)+(ii) | In Words (Rs.) Multiples of Rs. 10/- | | | | | | | | | |
| | In figures (Rs.) | | | | Account Type (Please <input checked="" type="checkbox"/>) | <input type="checkbox"/> Savings | <input type="checkbox"/> Current | <input type="checkbox"/> NRE | <input type="checkbox"/> NRO | <input type="checkbox"/> FCNR |

5. DEPOSITORY ACCOUNT DETAILS (Refer Instruction 6)

Please provide details only if Units are intended to be held in demat form. Refer KIM instructions for details and risk factors associated with listing of units in the SID. Please ensure that the sequence of names as mentioned in this Application Form matches with that of the account held with the Depository Participant.

| | | |
|----------------------------------|--|---|
| Depository Name (Please tick) | <input type="checkbox"/> National Securities Depository Limited (NSDL) | <input type="checkbox"/> Central Depository Services (India) Limited (CDSL) |
| Depository Participant Name (DP) | | |
| DP ID | I N | |
| Beneficiary Account Number | (16 digit beneficiary A/c No. to be mentioned above) | |

6. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum and Instructions. 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 have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. 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. 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.

Applicable to NRIs only

I/We confirm that I am/We are Non-Resident(s) of Indian Nationality / Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account/FCNR Account(s).

If NRI (Repatriation basis Non-Repatriation basis

SIGNATURE (S)

Sole / First Applicant/
Guardian

Second Applicant

Third Applicant

Email: service@dspblackrock.com
Website: www.dspblackrock.com

Contact Centre: 1800 200 4499

Checklist All Investments Bank Mandate is provided
 PAN Card copy (Attested with a seal by a Distributor, Bank Manager, Notary)
 KYC Acknowledgement

Instructions

Please read carefully the SID and SAI the Key Information Memorandum (KIM) and all relevant Addenda before filling up the application form. Investors are deemed to have read and accepted the terms 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

- a. This application form may be used by both resident and non-resident investors.
- b. 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 (✓) in the appropriate box (o), where boxes have been provided.
- c. 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.
 - i. Application forms incomplete in any respect or where there is any over writing on the form without the applicant's counter signature.
 - ii. Application forms invalid / incomplete /ambiguous / without supporting documents in any respect.
 - iii. Application forms that are not accompanied by a payment instrument for the amount payable, such as a cheque or a demand draft, or an account-to-account transfer instruction to credit the account of DSP BlackRock Mutual Fund (the Fund) (Designated Account) on the same day, in respect of a Direct Deposit Application.
 - iv. Application forms that the Trustee chooses to reject for any other reason determined at its sole discretion.
- d. No separate receipt will be issued for the application money. The bank/Investor Service Centre/Collection Centre will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application, subject to verification.
- e. Irrespective of mode of holding, the sole/first-named holder will receive all account statements/allotment advice, dividend or redemption/refund warrants, and all other relevant correspondence.
- f. All allotments will be provisional, subject to realisation of payment instrument and subject to DSP BlackRock Investment Managers Pvt. Ltd. (the AMC) having been reasonably satisfied that the 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.
- g. Any subsequent changes in static information like address, bank details, dividend sub option etc. will be based on written communication from investors. These changes will be effected within five days of the valid signed request reaching the office of the Registrar at Chennai, and any interim financial transactions will be effected with previous details only. However, in case of investors who have opted for units in their demat account, any changes in static data will not be entertained by the RTA / FUND /AMC. Investors will have to approach their DP for such changes.
- h. Investors shall note that they need to comply with the 'Know Your Client' (KYC) requirements, by submitting requisite documents to CDSL Ventures Limited, if their investments are of value greater than or equal to Rs. 50,000. For more information, please log on to www.dspblackrock.com/www.cvindia.com/www.amfiindia.com, before investing. Applications of Rs. 50,000 or more are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants. The AMC / Fund shall not be liable for any consequences or incidental losses caused to the applicant made on such rejection.
- i. 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.
- j. 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.

- k. Nomination can be made only by investors who opt for allotment in physical form (non-demat form). Such investors can avail the nomination form by calling/writing the AMC/Registrar or downloading the form from the website of the Fund, www.dspblackrock.com. In case of Units held in demat form, the nomination details as recorded for the depository account will be applicable investors who hold units in demat form may approach their DP for availing the nomination facility.

1. First Applicants' Details:

- a. Applicants should fill in all details as requested in the relevant section. Name should be provided in full.
- b. If the applicant/s already has/have a folio with the Fund, the applicant should fill in the folio number, in order to invest in the same folio. Investment in the same folio will be possible only if the name(s) of the holder(s), the order of the holders, the mode of holding and the folio no. are the same. The names of the holders, the mode of holding, etc., will remain as per the details available in the existing folio.
- c. PAN shall be the sole identification number and is mandatory for all investors (including joint applicants, guardians and NRIs), irrespective of the amount of transaction. Accordingly, investors shall be required to submit a photocopy of the PAN card, provided that it shall either be verified with the original at the Collection Center or be verified/attested by AMFI registered distributors, bank managers or judicial authorities.
- d. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN, provided they mention their Sikkim address on the application form and provide a proof of such address, duly verified by bank managers or judicial authorities.
- e. If the application is on behalf of a minor, the guardian's name and the date of birth of the minor should be provided.
- f. Applicants should provide contact information such as correspondence address, telephone number/s and email address, status of first applicant and occupation. In the case of NRIs, the address provided should be their overseas address. To receive communication at an Indian address, NRIs should separately communicate Indian address and their folio to the Fund.
- g. Applications under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust funds or a body individual / AOP's must be accompanied by the original Power of Attorney (or a duly certified true copy thereof) duly notarized or the relevant resolution or authority to make the application (or duly certified copy thereof) as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and/or Certificate of Registration. All documents should be in English language or notarized translated copy in English language.

2. Joint Applicants' Details:

- a. Joint applicants must fill in all details as requested in section 2.
- b. KYC (for investments of Rs. 50,000 or more) and PAN compliance is mandatory for all applicants, irrespective of mode of holding. For more details, please refer General Instruction (h) and instruction 1(c).
- 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/allotment advice, dividend or redemption/refund warrants, and all other relevant correspondence.

3. Bank Account Details:

- a. To protect the interests of investors from fraudulent encashment of cheques and as per the SEBI Regulations, it is mandatory for all investors of mutual fund schemes to provide their bank mandate. Applications without the Bank details are liable to be rejected.

- b. The investor agrees that the proceeds towards redemptions and dividends will be despatched 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 direct credit facility, entirely and solely at the risk of the investor. The investor will not hold the 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, or due to incorrect bank account details provided by the investor.
- c. Any subsequent request for change of bank mandate details will be entertained only if the customer provides any of the following along with the designated change request form.
 - i. copy of a cheque of new bank account or
 - ii. a cancelled cheque pertaining to new bank account or
 - iii. a letter from new bank certifying bank account details including MICR code & IFSC Code (where available)
- d. Any request without the above mentioned documents will be treated as 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 five 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.
- e. 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 NFO 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.
- f. NRI investors who purchase the units of the Schemes through the Stock Exchange mode from their FCNR/NRE account must submit debit certificate/FIRC to the AMC. The Mutual Fund reserves the right to withhold the redemption proceeds till requisite details/certificate are not submitted.
- g. For NRIs, FIs, and Persons of Indian Origin investing on a non-repatriable basis, payments may be made by cheques or demand drafts drawn on Non-Resident Ordinary (NRO) accounts or Non-Resident Special Rupee (NRSR) accounts, payable at the city where the application form is submitted.
- h. 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.

4. Other Facilities / Email Communication:

- a. Account statements, newsletters, annual reports and other kinds of communication can be sent efficiently via email, according to the investor's preference, as provided for in the application form; hence applicants are encouraged to provide their email address in the application form.
- b. Account statements, newsletter, annual reports and other kinds of communication will be sent through email instead of physical, for investors who provide their email address on the application form. Should they wish to receive a hard copy, they are requested to send an email to service@dspblackrock.com.
- c. 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.
- d. PIN facility: The Fund may provide the facility to transact over the telephone or on the Internet. For this purpose, Unit Holders will be provided with a Personal Identification Number (PIN). PIN can be issued to all investors to avail of various services. However only individuals whose mode of holding is "Single" will be allowed to transact over the phone /Internet. Applicants who wish to receive a PIN should read the terms and conditions of the PIN facility in the relevant Standard Offer Document and tick the relevant box in Section 4 of the application form to request for a PIN. A PIN will be mailed to the Unit Holder entirely at his/her/its own risk.

5. Investment and Payment Details:

- a. Investors should fill in the desired Option clearly in the space provided in the application form. **In case the investor does not fill in the desired 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 Option after the application is accepted.
- b. Payments by cash, stock invests, credit cards, post-dated cheques outstation cheques and post-dated account-to-account transfer instructions to credit the Designated Account will not be accepted.
- c. 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.
- d. 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.
- e. The cheque or demand draft should be drawn in favour of the Scheme Name, as mentioned in the application form, and should be crossed 'Account Payee Only'.
- f. A separate cheque should be given for each separate investment in a different scheme or option.

6. Dematerialization

Investors are given an option to hold Units by way of an Account Statement (physical form) or in Dematerialized (demat) form. Unit holders opting to hold the Units in demat form must provide their Demat account details in the specified section of the application form. Unit holders intending to hold the Units in Demat form are required to have a beneficiary account with the Depository Participant (DP) registered with NSDL/CDSL and will be required to indicate in the application form, the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP.

In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per Depository(ies), an account statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to Demat form.

Unit holder who so desires to hold the Units in a demat form at a later date, will be required to have a beneficiary account with a DP of NSDL/CDSL and will have to submit the account statement alongwith a request form asking for the conversion into demat form. This request is called a Demat Request Form (DRF). Unit holder will be required to fill in a DRF in triplicate alongwith the relevant details and submit the same to the Registrar alongwith the account statement to be dematerialized. The combination of names in the account statement must be same as that in the demat account.

Rematerialization of Units will be in accordance with the provisions of SEBI (Depositories & Participants) Regulations, 1996 as may be amended from time.

7. 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

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|----------------------|--|
| Ahmedabad | 3rd Eye One, Office No. 301, 3rd Floor, Opp. Hovmor Restaurant, Nr Panchvati Circle, C.G. Road, Ahmedabad - 380 006. |
| Bengaluru | 19/5 & 19/6, Kareem Towers, Cunningham Road, Bengaluru - 560 052. |
| Bhubneshwar | Lotus House, Office No 3, 2nd Floor, 108/A, Kharvel Nagar, Unit-3, Janpath, Bhubneshwar - 751 001. |
| Chandigarh | Ground Floor, SCO 40-41, Sector 9 D, Madhya Marg, Chandigarh - 160 017. |
| Chennai | 1st Floor, SPS Buildings, Door No. 185, Annasalai, Chennai - 600 002. |
| Coimbatore | 1st Floor, East Wing, Tristar Towers, 657, Avinashi Road, Coimbatore - 641 037. |
| Goa | 4th Floor, Mathias Plaza, 18th June Road, Panaji, Goa - 403 001. |
| Guwahati | Mayur Gardens, Shop No. 5, Upper Ground Floor, G. S. Road, Guwahati - 781 005. |
| Hyderabad | Mahavir Chambers, Office No. 103, Door No. 3-6-363 & 3-6-1/1, Himayathanagar Road, Basheerbagh, Hyderabad - 500 029. |
| Indore | 206, 2nd Floor, Starlit Tower, 29/1 Y N Road, Indore - 452 001. |
| Jaipur | 201 - 204, Green House, Above Axis Bank, O15, Ashok Marg, C Scheme, Jaipur - 302 001. |
| Jamshedpur | Gayatri Enclave, Office No. 3-C, 3rd Floor, K Road, Bistupur, Jamshedpur - 831 001 |
| Kanpur | Kan Chambers, Office No. 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208 001. |
| Kochi | 40/1045 H1, 6th Floor, Amrithaa Towers, Opp. Maharajas College Ground, M.G Road, Cochin - 682 011. |
| Kolkata | 301 & 309, Lords, 3rd Floor, 7/1 Lord Sinha Road, Kolkata - 700 071. |
| Lucknow | Speed Motors Building, 3rd Floor, 3-Sahanajaf Road, Lucknow - 226 001. |
| Ludhiana | Regalia Heights, SCO No. 32, Ground Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141 001. |
| Mangalore | Maximus Commercial Complex, Office No. UGI - 5, Light House Hill Road, Mangalore - 575 001. |
| Mumbai | Maker Chamber VI, Office No. 126/127, 12th Floor, Jamnalal Bajaj Road, Nariman Point, Mumbai - 400 021. |
| Nagpur | Milestone, Office No. 108 & 109, 1st Floor, Ramdas Peth, Wardha Road, Nagpur - 440 010. |
| Nashik | Bedmutha's Navkar Heights, Office No. 1 & 2, 3rd Floor, New Pandit Colony, Saharanpur Road, Nashik - 422 002. |
| New Delhi | Dr Gopal Das Bhavan, Upper Ground Floor, 28, Barakhamba Road, New Delhi - 110 001. |
| Patna | Dukhan Ram Plaza, Office No. 304, 3rd Floor, Exhibition Road, Patna - 800 001. |
| Pune | 306 Business Guild, Plot # 87/2, Law College Road, Erandawane, Pune - 411 004 |
| Rajkot | Hem Arcade, Office No. 303, 3rd Floor, Kathiawad Gymkhana Road, Rajkot - 360 001. |
| Surat | International Trade Center, Office No. G-28, Majura Gate Crossing, Ring Road, Surat - 395 002. |
| Vadodara | 401, 4th Floor, Sakar Complex, Haribhakti Colony, Old Padra Road, Vadodara - 390 007. |
| Vishakapatnam | Cabin Premises No. 11, First Floor, Eswar Arcade, 1 Floor, 47-11-1/5, Dwarka Nagar, 1 Lane, Vishakapatnam - 530 016. |