

Dream. Plan. Act.
Your time starts now.

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 (DSPBRTEF)
(Open Ended Growth Scheme)

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

DSP BLACKROCK
INVESTMENT MANAGERS

DSP BLACKROCK
MUTUAL FUND

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. 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 July 25, 2011.

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.

For comparing performance using the two methods of investing: lump sum investing and SIPs, please refer the tables below. They indicate the latest performance figures of DSP BlackRock Equity Fund, DSP BlackRock Top 100 Equity Fund and DSP BlackRock Small and Mid Cap Fund (as on Jun 30, 2011).

The first three tables represent the value of ₹ 1,00,000 invested via a lump sum route over varying time periods in DSP BlackRock Equity Fund, DSP BlackRock Top 100 Equity Fund and DSP BlackRock Small and Mid Cap Fund. The next three tables (on the next page) show the value of monthly SIPs of ₹ 1,000, ₹ 5,000 and ₹ 10,000 over varying time periods in these three schemes.

Performance of DSP BlackRock Equity Fund, DSP BlackRock Top 100 Equity Fund and DSP BlackRock Small and Mid Cap Fund has been shown only for illustration purposes. Please visit www.dspblackrock.com for comparing performance of other schemes of DSP BlackRock Mutual Fund.

Lump sum investment performance of ₹ 1,00,000 made at the start of respective time periods.

DSP BlackRock Equity Fund: Comparative performance

PERIOD	LUMP SUM INVESTMENT (COMPOUNDED ANNUALISED RETURN)				
	INVESTMENT (₹) AT START OF PERIOD	DSPBREF (REGULAR PLAN)		S&P CNX 500 [^]	
		VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Last 1 Year	1,00,000	1,06,382	6.38%	1,02,313	2.31%
Last 3 Years	1,00,000	1,65,740	18.34%	1,41,194	12.19%
Last 5 Years	1,00,000	2,47,094	19.82%	1,76,505	12.03%
Since Inception (14 years & 2 months)	1,00,000	21,23,332	24.05%	6,53,908	14.16%
NAV / Index Value (Jun 30)		₹ 48.606		4,522.95	
Date of allotment		29th April, 1997			

DSP BlackRock Top 100 Equity Fund: Comparative performance

PERIOD	LUMP SUM INVESTMENT (COMPOUNDED ANNUALISED RETURN)				
	INVESTMENT (₹) AT START OF PERIOD	DSPBRTEF (REGULAR PLAN)		BSE 100 [^]	
		VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Last 1 Year	1,00,000	1,07,776	7.78%	1,03,826	3.83%
Last 3 Years	1,00,000	1,59,234	16.77%	1,39,463	11.73%
Last 5 Years	1,00,000	2,33,441	18.47%	1,82,157	12.74%
Since Inception (8 years & 3 months)	1,00,000	1,016,870	32.18%	6,33,854	24.88%
NAV / Index Value (Jun 30)		₹ 101.687		9,803.89	
Date of allotment		10th March, 2003			

DSP BlackRock Small and Mid Cap Fund: Comparative performance

PERIOD	LUMP SUM INVESTMENT (COMPOUNDED ANNUALISED RETURN)				
	INVESTMENT (₹) AT START OF PERIOD	DSPBRSMF (REGULAR PLAN)		CNX MID CAP [^]	
		VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Last 1 Year	1,00,000	105,391	5.39%	98,040	(1.96%)
Last 3 Years	1,00,000	1,86,190	23.02%	1,52,161	15.02%
Since Inception (4 years & 7 months)	1,00,000	1,75,950	12.99%	1,58,689	10.49%
NAV / Index Value (Jun 30)		₹ 17.595		7,971.50	
Date of allotment		14th November, 2006			

[^]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.**

SIP performance of monthly investments of ₹ 1,000, ₹ 5,000 and ₹ 10,000 over respective time periods.

SIP PERFORMANCE* OF DSP BLACKROCK EQUITY FUND						
PERIOD	INVESTMENT PER MONTH (₹)	TOTAL INVESTMENT (₹)	DSPBREF (REGULAR PLAN)		S&P CNX 500^	
			VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Last 1 Year	1,000	12,000	11,880	(1.86%)	11,682	(4.91%)
	5,000	60,000	59,401		58,409	
	10,000	1,20,000	1,18,802		1,16,818	
Last 3 Years	1,000	36,000	49,630	22.07%	45,794	16.32%
	5,000	180,000	2,48,148		2,28,968	
	10,000	3,60,000	4,96,296		4,57,935	
Last 5 Years	1,000	60,000	90,301	16.39%	76,432	9.63%
	5,000	3,00,000	4,51,503		3,82,160	
	10,000	6,00,000	9,03,006		7,64,322	
Since Inception (14 years & 2 months)	1,000	170,000	12,39,221	25.12%	6,14,270	16.61%
	5,000	8,50,000	61,96,105		30,71,359	
	10,000	17,00,000	1,23,92,209		61,42,720	
Start date of SIP			29th April, 1997			

SIP PERFORMANCE* OF DSP BLACKROCK TOP 100 EQUITY FUND						
PERIOD	INVESTMENT PER MONTH (₹)	TOTAL INVESTMENT (₹)	DSPBTEF (REGULAR PLAN)		BSE 100^	
			VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Last 1 Year	1,000	12,000	12,124	1.93%	11,759	(3.73%)
	5,000	60,000	60,619		58,785	
	10,000	1,20,000	1,21,238		1,17,574	
Last 3 Years	1,000	36,000	47,771	19.32%	45,912	16.50%
	5,000	1,80,000	2,38,855		2,29,547	
	10,000	3,60,000	4,77,709		4,59,095	
Last 5 Years	1,000	60,000	86,873	14.81%	77,215	10.04%
	5,000	3,00,000	4,34,365		3,86,064	
	10,000	6,00,000	8,68,730		7,72,132	
Since Inception (8 years & 3 months)	1,000	99,000	2,67,621	23.32%	2,04,324	17.05%
	5,000	4,95,000	13,38,105		10,21,603	
	10,000	9,90,000	26,76,210		20,43,214	
Start date of SIP			10th March, 2003			

SIP PERFORMANCE* OF DSP BLACKROCK SMALL AND MID CAP FUND						
PERIOD	INVESTMENT PER MONTH (₹)	TOTAL INVESTMENT (₹)	DSPBRSMF (REGULAR PLAN)		CNX MID CAP^	
			VALUE (₹)	CAGR (%)	VALUE (₹)	CAGR (%)
Last 1 Year	1,000	12,000	11,777	(3.45%)	11,309	(10.56%)
	5,000	60,000	58,883		56,545	
	10,000	1,20,000	1,17,767		1,13,085	
Last 3 Years	1,000	36,000	55,494	30.32%	48,683	20.68%
	5,000	1,80,000	2,77,468		2,43,408	
	10,000	3,60,000	5,54,935		4,86,814	
Since Inception (4 years & 7 months)	1,000	55,000	84,269	18.79%	73,400	12.60%
	5,000	2,75,000	4,21,346		3,66,995	
	10,000	5,50,000	8,42,692		7,33,988	
Start date of SIP			14th November, 2006			

^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 ₹ 1,000, ₹ 5,000 and ₹ 10,000 invested at inception, viz. date of allotment. DSPBREF and DSPBRSMF, which are benchmarked to the S&P CNX 500 Index and CNX Mid Cap 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 index 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 index. *The SIP investment returns table assumes monthly investments being invested since the Date of Allotment. The SIP returns are computed on the assumption that the monthly installments were received across time periods from the start date of SIP. The CAGR is computed based on IRR since the SIP instalments are received at different intervals across the SIP period. XIRR calculates internal rate of return for a series of cash flows. The benchmark returns are computed on the assumption that the value of the benchmark index is the price of one unit and "Since inception" returns are computed from the "Start date of SIP". Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

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	Country Risk in International Funds			
International	Currency Risk in International Funds			
International	Expense Risk in international funds			
International	Investment Policy and/or fundamental attribute change risks in international funds			
International	Liquidity Risk in International Funds			
International	Portfolio Disclosure Risk in international funds			
International	Risks related to BlackRock Global Funds - World Gold Fund			
International	Risks related to BlackRock Global Funds - New Energy Fund & BlackRock Global Funds - World Energy Fund			
International	Risks related to BlackRock Global Funds - World Mining Fund			
International	International funds - Derivatives Risk			
International	International funds - Emerging Markets			
International	International funds - Restrictions on Foreign Investment			
International	International funds - Smaller Capitalisation Companies			
International	International funds - Sovereign Debt			
International	International - Risks associated with ADRs/GDR/foreign securities			✓
Underlying Scheme	Credit Risk and Market Risk in Underlying Schemes			
Underlying Scheme	TSIR Risks in Underlying Schemes			
Sector	Intellectual Property and Individual Risk in Technology, Media and Telecom Sectors			
Sector	Infrastructure sector and/or economic reforms related risks			
Sector	Sector Concentration Risk			
Sector	Technology, Media and Telecom Sector Concentration Risk			

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 ALL SCHEMES

Applicable NAV for continuous repurchase and sale

DSPBREF, DSPBRTEF, DSPBRSMF

- **Purchase/Switch-in :** Application received on any Business Day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application: (i) Upto 3.00 p.m. - NAV of the same day (ii) After 3.00 p.m. - NAV of the next Business Day. In respect of applications along with outstation cheques/demand drafts not payable at the place of submission of the application, closing NAV of the day on which the cheque/ demand draft is credited shall be applicable.

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

- **Repurchase/Redemption/Switch-out :** Application received on any Business Day at the official points of acceptance of transactions: (i) Upto 3.00 p.m. - NAV of the same day. (ii) After 3.00 p.m - NAV of the next Business Day.

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.

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 DSP BlackRock Mutual 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 and www.amfiindia.com. You can also call us at : 1-800-200-4499.

For Investor Grievances Please Contact : Computer Age Management Services Pvt. Ltd., Rayala Towers, Tower I, 3rd Floor, 158 Anna Salai, Chennai - 600 002. Tel: 044-2852 1596 / 0516 Fax: 044-4203 2952 E-mail id: enq_d@camsonline.com OR DSP BlackRock Mutual Fund, Maker Chamber VI, Office No. 126/127, 12th Floor, Jammalal Bajaj Road, Nariman Point, Mumbai - 400 021. Tel.: 022-66718000; Fax: 022-66718031; E-mail id: 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: Account statements stating the number of Units will be sent by ordinary post and/or electronic mail to Unit Holders within the following periods:

- For fresh/additional purchase: Within 5 Business Days from the date of allotment of Units.
- For redemption/switch: Within 3 Business Days from the date of acceptance of redemption request or Applicable NAV, whichever is later.
- For SIP/SWP/STP: Within 10 Business Days from the end of each quarter (March, June, September, December).
- 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.

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.

Annual Financial results: The annual report of the Schemes or the abridged summary thereof will be sent to all Unit Holders not later than four months from the end of the relevant financial year i.e. March 31 each year. Whenever the report is sent in 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 full Annual Report shall also be displayed on www.dspblackrock.com.

RISK MANAGEMENT STRATEGIES

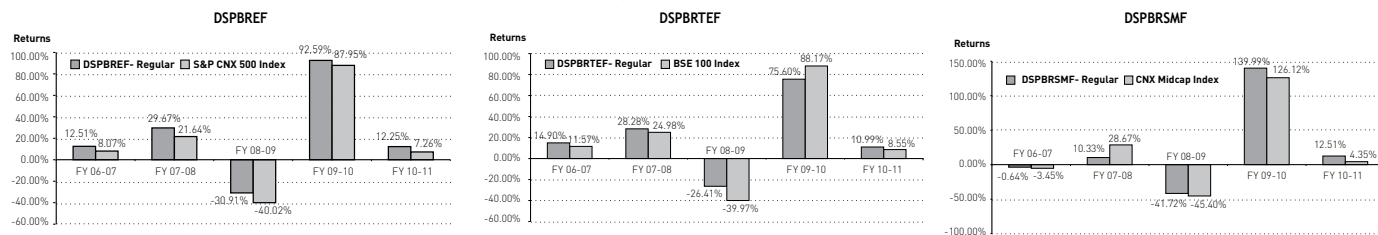
Applicable to all Schemes	<ul style="list-style-type: none">● Market Liquidity Risk and Liquidity Risk on account of unlisted securities: The liquidity risk will be managed and/or sought to be addressed by creating a portfolio which has adequate access to liquidity. The Investment Manager will select 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.● Credit Risk & Market Risk: Credit Risk & 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.● Term Structure of Interest Rates (TSIR) Risk: The Investment Manager will endeavour to actively manage the duration based on the ensuing market conditions.● Credit Rating Risk: 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.● Re-investment Risk: 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.
Applicable to DSPBRSMF	<ul style="list-style-type: none">● Risks associated with Small and Mid Cap companies: 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.
Applicable to DSPBRTEF	<ul style="list-style-type: none">● Risks associated with Large Cap companies: DSPBRTEF 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.
Risks associated with Overseas Investment	<ul style="list-style-type: none">● Risks Associated With Overseas Investments: 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.
Risks associated with trading in derivatives	<ul style="list-style-type: none">● Risk associated with Equity Derivatives: 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.

SCHEME DETAILS & COMPARISON BETWEEN THE SCHEMES						
	DSPBREF		DSPBRTF		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 Pattern 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	Regular Plan and Institutional Plan : • Growth • Dividend: Payout Dividend*; Reinvest Dividend If the dividend amount payable is equal to or less than Rs. 250/-, then such dividend amount will be compulsorily & automatically reinvested in the Scheme/Plan.					
Minimum Application Amount / Number of Units		Purchase		Additional Purchase		Repurchase
	Regular Plan	Rs. 5,000 and multiples of Re. 1/- thereafter		Rs. 1,000 and multiples of Re. 1/- thereafter		Rs. 500
	Institutional Plan	Rs. 1 crore and multiples of Re. 1/- thereafter		Rs. 1,000 and multiples of Re. 1/- thereafter		Rs. 500
Systematic Investment Plan (SIP)	Rs. 500/- . Monthly and Quarterly options available (only in Regular Plan).					
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	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.					
Expenses of the Scheme • Load structure (as a % of Applicable NAV) Regular and Institutional Plan Recurring Expenses (as a % per annum of daily average net assets) - Regular Plan - Institutional Plan Actual Expenses (2010-2011) - Regular Plan - Institutional Plan	Entry Load		Exit Load			
	NIL		Holding period: < 12 months: 1%; >= 12 months: Nil			
	First Rs. 100 crores	Next Rs.300 crore	Next Rs.300 crores		Balance	
	2.50%	2.25%	2.00%		1.75%	
	1.45%	1.45%	1.45%		1.45%	
		1.89%	1.86%		2.03%	
	1.43%	1.43%		1.45%		

Number of Folios (Jun 30, 2011)	165350 (Regular Plan)	6 (Institutional Plan)	266758 (Regular Plan)	6 (Institutional Plan)	169482 (Regular Plan)	N.A. (Institutional Plan)
AUM (Rs. Crore) (Jun 30, 2011)	2462.49 (Regular Plan)	160.37 (Institutional Plan)	2941.19 (Regular Plan)	152.34 (Institutional Plan)	1245.26 (Regular Plan)	N.A. (Institutional Plan)
Name Of The Fund Manager	Apoorva Shah		Apoorva Shah		Apoorva Shah & Anup Maheshwari	

Performance of The Scheme

(a) Absolute Returns



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

(b) Compounded Annualised Returns as of June 30, 2011

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	6.38%	2.31%	Last 1 Year	7.78%	3.83%	Last 1 year	5.39%	(1.96%)
Last 3 Years	18.34%	12.19%	Last 3 Years	16.77%	11.73%	Last 3 Year	23.02%	15.02%
Last 5 Years	19.82%	12.03%	Last 5 Years	18.47%	12.74%	Since Inception	12.99%	10.49%
Since Inception	24.05%	14.16%	Since Inception	32.18%	24.88%	NAV / Index Value (Jun 30)	₹ 17.595	7,971.50
NAV / Index Value (Jun 30)	₹ 48.606	4522.95	NAV/Index Value (Jun 30)	₹ 101.687	9,803.89	Date of allotment	14th Nov. 2006	
Date of allotment	29th April, 1997		Date of allotment	10th March, 2003				

[^]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.**

TERMS AND CONDITIONS FOR 'MY TARGET VALUE SAVINGS ACCOUNT'

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 intimidating/delay in intimidating 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		✓	

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 (Should match with PAN Card) **Gender** Male Female **Title** Mr. Ms. M/s

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

PAN (1st Applicant / Guardian)

Enclose KYC Acknowledgement

For Investments "On behalf of Minor": (Refer Instruction 1-e)
 [* 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 **Fax** (Refer instruction 6)

STD Code **Tel. (Off)** **Tel. (Resi.)**

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 (Refer instruction 1(f) for mandatory details).
 Email id, Date of Birth, Mobile Number, PAN are mandatory details for issuance of PIN and Online Facility.

2. 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. Application No. _____

From _____

Cheque no.	Date	Amount	Scheme

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

Bank Name

Bank A/c No. A/C Type Savings Current NRE NRO FCNR Others

Branch Address

City Pin

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

4. 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 in case of no information, ambiguity or discrepancy)

LUMPSUM

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: Cheque DD RTGS NEFT Funds transfer Cheque/RTGS/NEFT/DD Date

Cheque/DD/RTGS/NEFT No. Payment from Bank A/c No. Pay In A/c No.

Amount (Rs.) (i) Bank Name

DD charges, (Rs.)(ii) Branch

Total Amount (Rs.) (i) + (ii) In figures In Words Account Type Savings Current NRE NRO FCNR

Documents Attached to avoid Third Party Payment Rejection, where applicable: Bank Certificate, for DD Third Party Declarations

SIP

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. Pay In A/c No.

Cheque/DD Date Bank & Branch

5. 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%	

6. DECLARATION & SIGNATURES

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 DSP BlackRock Mutual Fund from time to time. 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 hereby nominate the above nominee to receive all the amounts to my/our credits in the event of my/our death and have read the instructions for nomination. Signature of the nominee acknowledging receipts of my/our credit will constitute full discharge of liabilities of DSP BlackRock Mutual Fund. 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

Sole / First Applicant / Guardian

Second Applicant

Third Applicant

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

Contact Centre: 1800 200 4499

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

NEW REGISTRATION RENEWAL OF REGISTRATION CHANGE IN BANK MANDATE

REGISTRATION CUM MANDATE FORM FOR ECS (Debit clearing) / Direct Debit/Standing Instructions

ARN:	Sub Broker Code	Branch / RM Code	For Office use only
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.

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name			
Existing Investor Folio No.	/	OR Application no. for New Investors	
Scheme	DSP BlackRock		
Plan	Option/Sub option		
Email ID: (In capital)			
Mobile Number:	+ 9 1	(For SMS Alerts)	(For Email Delivery instead of physical account statement.)

	Sole / First Applicant / Guardian	Second Applicant / Guardian	Third Applicant / Guardian
PAN & <input type="checkbox"/> KYC <small>In case of Micro SIP (Refer Instruction 3)</small>			
ID & Address Proof Document Name			
Document Number <small>(provide attested photo identification proof)</small>			

SIP AND DEBIT DETAILS

Each SIP Amount (Rs.) <small>(Minimum Rs. 500/-)</small>		Frequency <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<small>(Minimum 12 instalments, 6 in case of DSPBR Tax Saver Fund)</small>
SIP Debit Date:	<input type="checkbox"/> 1 st * <input type="checkbox"/> 7 th <input type="checkbox"/> 14 th <input type="checkbox"/> 21 st <input type="checkbox"/> 28 th	<small>(Please tick <input checked="" type="checkbox"/> only one date. Use separate forms for different dates)</small>	
SIP Period (Including cheque)	Start Month <input type="text"/> / <input type="text"/>	End Month <input type="text"/> / <input type="text"/>	OR <input type="checkbox"/> DEC-2040* <small>*Default Options</small>

(Note: There should be a minimum time gap of one month and maximum time gap of two months between the first cheque for SIP investment and first instalment of SIP Debit)

First SIP Cheque No.:		Cheque date	<input type="text"/> / <input type="text"/> / <input type="text"/>
<small>(Cheque amount same as Auto Debit Amount. Should be current dated & drawn on bank whose details are provided below.)</small>			
Mandatory Enclosure <small>(If 1st instalment is not by cheque)</small>	<input type="checkbox"/> Cheque Copy	<input type="checkbox"/> Cancelled Cheque	<input type="checkbox"/> Banker's attestation

PARTICULARS OF BANK ACCOUNT

I/We hereby authorise DSP BlackRock Mutual Fund and their authorised service providers to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit/SI to account for collection of SIP payments. (First Unit Holder should be amongst one of bank account holders.)

Accountholder Name as in Bank Account	
Bank Name	
Branch Name & Address	
Account Number <small>(Core Banking No. in full)</small>	Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO
9 Digit MICR Code	◀ <small>(Please enter the 9 digit number that appears after your cheque number)</small>

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 DSP BlackRock Mutual Fund from time to time. Having read and understood the contents of the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of DSP BlackRock Mutual Fund mentioned within, I hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS/Direct Debit/Standing Instructions. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the user institution responsible, I will also inform DSP BlackRock Mutual Fund, its service providers and bank about any changes in my bank account. I have read, understood and agreed to the terms and conditions of ECS (Debit)/Direct Debit/SI mentioned overleaf. In case of Micro SIP application without PAN, I/We hereby declare that I/we do not have any existing Micro SIPs with DSP BlackRock Mutual Fund which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other model), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

First Account Holder's Signature	Second Account Holder's Signature	Third Account Holder's Signature
---	--	---

Authorisation of the Bank Accountholder (to be signed by the Bank Accountholder)

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit/Standing Instructions Facility and that my/our payment towards my/our investment in DSP BlackRock Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative of DSP BlackRock Mutual Fund carrying this mandate form to get it verified & executed. I have read, understood and agreed to the terms and conditions of ECS (Debit)/Direct Debit/SI mentioned overleaf.

First Account Holder's Signature	Second Account Holder's Signature	Third Account Holder's Signature	Bank Account Number
<small>(As in Bank Records)</small>	<small>(As in Bank Records)</small>	<small>(As in Bank Records)</small>	

Acknowledgement (Subject to verification)

DSP BlackRock Mutual Fund

Investor's Name			
Folio No.	/	Scheme	
SIP Date	SIP Amount (Rs.)	Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Cheque No.

List of Cities for SIP Auto Debit facility via ECS (Debit Clearing)

- Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore • Baroda • Belgaum • Bhavnagar • Bhilwara • Bhopal • Bhubaneswar
- Bijapur • Bikaner • Burdwan • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack • Davangeree • Dehradun • Delhi • Dhanbad • Durgapur
- Erode • Gadag • Gangtok • Gorakhpur • Gulbarga • Guwahati • Gwalior • Hassan • Hubli • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jammu
- Jamnagar • Jamshedpur • Jodhpur • Kakinada • Kanpur • Kolhapur • Kolkata • Kota • Lucknow • Ludhiana • Madurai • Mandya • Mangalore • Mumbai
- Mysore • Nagpur • Nasik • Nellore • Panjim • Patna • Pondicherry • Pune • Raichur • Raipur • Rajkot • Ranchi • Salem • Shimla • Shimoga • Siliguri • Solapur
- Surat • Tirupati • Tirunelveli • Tirupur • Trichur • Trichy • Trivendrum • Udaipur • Udupi • Varanasi • Vijayawada • Vizag

In other cities, facility available to account holders of Core Banking Branches of following banks

- Axis Bank • Bank of Baroda • Bank of India • Citibank NA • HDFC Bank • ICICI Bank • IDBI Bank • Kotak Mahindra Bank
- Punjab National Bank • State Bank of India • Union Bank of India • Corporation Bank

1. Please refer the SID, SAI and Key Information Memorandum, Addenda issued from time to time and our website 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.
2. This facility is only offered to those investors having bank accounts in select cities and with banks 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.
3. PAN is mandatory for all investors. However, investments through Micro SIPs, i.e. where aggregate of installments per year per investor does not exceed Rs. 50,000, will be exempt from the requirement of PAN. Such investors must submit a valid and self attested standard photo identification and address proof documents in lieu of PAN. List of acceptable documents are available with the ISCs of the AMC/Registrar. If the identification document is not in order, or registration of SIP results in aggregate of the SIP investments exceeding Rs. 50,000 per investor per year, the SIP will be rejected.
4. 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.
5. 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.
6. To avail of SIP in separate schemes/plans 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.
7. 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.
8. 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.
9. 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.
10. 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.
11. The SIP period should cover minimum 12 installments (6 in case of DSPBR Tax Saver Fund), 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.
12. 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.
13. 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.
14. 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 given above 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.
15. 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.
16. **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.**
17. 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.
18. 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 atleast 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.
19. 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.
20. 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 atleast 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.
21. 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.

SIP AUTO DEBIT FORM CHECKLIST

- | | |
|---|---|
| <input type="checkbox"/> Application Form is complete in all respect. Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly | <input type="checkbox"/> Bank Name, Full Branch Address, Full Account Number, MICR Code for debit has been mentioned clearly and legibly. |
| <input type="checkbox"/> SIP Date, SIP Frequency has been ticked correctly | <input type="checkbox"/> Form is signed by all applicants as in bank records in two places as specified. |
| <input type="checkbox"/> Start Date and End Date is clearly mentioned as Month - Year. | <input type="checkbox"/> Auto Debit is from first Unit Holder's own bank account only. |

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

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.

www.dspblackrock.com



TOLL FREE NUMBER
1800 200 4499



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.

www.dspblackrock.com



TOLL FREE NUMBER
1800 200 4499



DSP BLACKROCK
MUTUAL FUND

GENERAL INSTRUCTIONS

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

- 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 (□), 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 (Designated Account) on the same day.
 - 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, 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 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.
- 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 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.
- h. **KYC Requirements:** Investors shall note that they need to comply with the 'Know Your Client (KYC)' requirements, by submitting requisite documents to any 'Point of Service' designated by CDSL Ventures Limited, getting and attaching the KYC acknowledgement with their purchase transaction. Applications are liable to be rejected without any intimation to the applicants, if KYC requirements are not complied with by all the applicants. For more information, please log on to www.dspblackrock.com / www.cvlindia.com / www.amfiindia.com before investing.

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.
- i. 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.
- j. 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.dspblackrock.com, for any financial/non-financial transactions. Any transaction received in any non standard form, is liable to be rejected.
- k. 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.
- l. 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.

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 Mutual 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, PoA holders 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 originals at the Collection Center or be verified/attested by AMFI registered distributors, bank managers or judicial authorities.
- d. Investments through Micro SIPs, i.e. where aggregate of installments per year per investor does not exceed Rs. 50,000, will be exempt from the requirement of PAN. Such investors must submit a valid and self attested standard photo identification document in lieu of PAN. List of acceptable documents are available with the ISCs of the AMC/Registrar. If the identification document is not in order, or registration of SIP results in aggregate of the SIP investments exceeding Rs. 50,000 per investor per year, the SIP will be rejected.
- e. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN, provided they mention their Sikkim address on application form and provide a proof of such address, duly verified by bank managers or judicial authorities.
- f. If the application is on behalf of a minor, the guardian's name and the date of birth of the minor should be provided.
- g. 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, overseas address should be provided. To receive communication at an Indian address, NRIs should separately communicate Indian address and their folio to the Mutual Fund.
- h. 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 fund 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.
- i. **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 relevant SID and submit a PIN form. A PIN will be mailed to the Unit Holder entirely at his/her/its own risk.

2. Joint Applicants' Details

- a. Joint applicants must fill in all details as requested in section 2.
- b. PAN and KYC compliance is mandatory for all applicants, irrespective of mode of holding. For more details, please refer General Instruction (h) and instruction 1(c) and (d).
- 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.

3. Bank Account Details/ Multiple Bank Accounts Registration

- 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 mandatory 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 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. New bank accounts can only be registered using the designated "Bank Accounts Registration Form". 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:
- 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.
 - 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.
 - 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.
- f. 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 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.

4. Investment and Payment Details

- 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.
- 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.
- Payments by cash, stock invests, credit cards, post-dated cheques (except through SIP), outstation cheques and post-dated account-to-account transfer instructions to credit the Designated Account will not be accepted.
- 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.
- 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.
- The cheque or demand draft should be drawn in favour of '**DSP BlackRock (Scheme Name)**', as the case may be, and should be crossed '**Account Payee Only**'.
- A separate cheque should be given for each separate investment in a different scheme or plan or option.
- 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.
- 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 under Systematic Investment Plans through Payroll deductions 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. Investors are advised to visit www.dsblackrock.com > Knowledge Centre for more details, including declaration format or approach any of the offices of the fund.

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 > Knowledge Centre for more details, including declaration format or approach any of the offices of the fund.

Investor 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.

- 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.
- 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.

5. Nomination Details

- 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. If Units are held jointly, all joint holders should sign the Nomination Form.
- 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.
- 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.
- Nomination in respect of Units stands rescinded upon redemption of the Units.
- Transfer of Units in favour of a nominee(s) shall be valid discharge by the AMC against the legal heir.
- 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.
- 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).
- The rights in the Units will vest in the nominee(s) only upon the death of all Unit Holders.
- Nomination can be made in favour of more than one, and upto 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.

6. Other Facilities / Email Communication

- Account statements, newsletters, annual reports and other kinds of communication can be sent efficiently via email, as provided for in the application form; hence applicants are encouraged to provide their email address in the application form.
- 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.
- 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.

7. Declaration & Signatures

- Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India.
- 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.
- Applications by minors should be signed by their guardians. In the case of an HUF, the Karta should sign on behalf of the HUF.
- 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.

8. Trading in Units through Stock Exchange Mechanism

- This facility enables investors/unit holders to buy and sell the Units of the Scheme through the stock brokers registered with BSE and/or NSE in accordance with the operating guidelines provided by the exchanges. The investors can hold the Units in dematerialized mode in the accounts maintained with their Depository Participants. The investor shall be serviced directly by such stock brokers/Depository Participant. The Fund will not be in a position to accept any request for transactions or service requests in respect of Units bought under this facility in demat mode.

List of Official Points of Acceptance of Transactions*

DSP BlackRock Investment Managers Private Limited - Investor Service Centres

Ahmedabad	3rd Eye one, Office No 301, 3rd Floor, Opposite Havmor Restaurant, CG Road, Ahmedabad - 380006
Bengaluru	HM Geneva House, 1st Floor, Office No 104 to 107, # 14 Cunningham Road, Bangalore 560052
Bhubneshwar	Lotus House, Office premises No. 3, 2nd Floor, Plot No. 108 - A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubneshwar - 751001.
Chandigarh	SCO 2471-2472, 1st Floor, Sector 22-C, Chandigarh 160022.
Chennai	SPS Building No 185, 1st Floor, Anna Salai, Chennai - 600002.
Coimbatore	Tristar Towers, 1st Floor, East Wing, 657, Avinashi Road, Coimbatore - 641037.
Goa	Mathias Plaza, 4th Floor, 18 th June Road, Panjim ,Goa - 403001.
Guwahati	Mayur Gardens, Shop No-5, Upper Ground floor, G S Road, Guwahati - 781005.
Hyderabad	Mahavir Chambers, 1st Floor, Office No 103, Liberty Junction, Hyderabad - 500029.
Indore	Starlit Tower, Office No 206, 2nd Floor, 29/1, Y N Road, Indore - 452001.
Jaipur	Green House, Office No 201-204, O-15, Ashok Marg, C Scheme, Jaipur - 302001.
Jamshedpur	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001
Kanpur	Kan Chambers, Office No 701-703, 7th Floor, 14/113, Civil Lines, Kanpur - 208001.
Kochi	Office No 40 / 1045 H1, 6th Floor, Amrithaa Towers, M G Road, Kochi - 682001
Kolkata	Lords, Office No 301 & 309, 7/1, Lord Sinha Road, Kolkatta - 700071.
Lucknow	Speed Motors Building, 3rd Floor, 3 Shanazaf Road, Hazratganj, Lucknow - 226001.
Ludhiana	SCO-32, Regalia Heights, Ground Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001.
Mangalore	Maximus Commercial Complex, Office No UGI- 5, Light House Hill Road, Mangalore - 575001.
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 - 440010.
Nashik	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.
New Delhi	Dr Gopal Das Bhavan, Upper Ground Floor, Barakhamba Road, New Delhi - 110001.
Patna	Dukhan Ram Plaza, Office No 304, 3rd Floor, Exhibition Road, Patna - 800001.
Pune	Business Guild, Office No 306, Law College Road, Erandawane, Pune - 411004.
Rajkot	Hem Arcade, Office No 303, Opposite Swami Vivekanand Statue, Dr Yagnik Road, Rajkot - 360001.
Surat	International Trade Centre, Office No G-28, Majura Gate Crossing, Ring Road, Surat - 395002.
Vadodara	Sakar, Office No 402, Opp ABS Tower, Old Padra Road, Vadodara - 390007.
Vishakapatnam	Eswar Arcade, Cabin No.11, 1st Floor, 47-11-1/5, Dwarka Nagar, 1 Lane, Vishakapatnam - 530016.

CAMS Investor Service Centres and Transaction Points*

Visit www.camsonline.com for addresses

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

*Any new offices/centres opened will be included automatically.

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

Time Frame (yrs)	INVESTMENT REQUIRED PER MONTH (₹)			
	@10% p.a.	@12% p.a.	@15% p.a.	@18% p.a.
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	1,01,083	94,556	85,383	76,924
5	1,28,070	1,21,232	1,11,505	1,02,398

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.



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**DSP BLACKROCK
MUTUAL FUND**

'My Target Value Savings Account' is only a facility and the Fund/Trustee/AMC/Sponsors do not give any assurance or guarantee that the Goal/Target Amount will be achieved and the same is subject to the investment performance of the schemes. Please read the detailed Terms & Conditions carefully before availing the facility. Past performance of the schemes is neither an indicator nor a guarantee of future performance, and may not be considered as the basis for future investment decisions. DSP BlackRock Equity Fund (DSPBREF) is 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. Features: Entry Load - Nil; Exit load - Holding period <= 12 months: 1%; Holding Period > 12 months: Nil. Statutory Details: DSP BlackRock Mutual Fund was set up as a Trust and the settlors/sponsors are DSP ADIKO Holdings Pvt. Ltd. & DSP HMK Holdings Pvt. Ltd. (collectively) and BlackRock Inc. (Combined liability restricted to Rs. 1 lakh). Trustee: DSP BlackRock Trustee Company Pvt. Ltd. Investment Manager: DSP BlackRock Investment Managers Pvt. Ltd. Risk Factors: Mutual funds, like securities investments, are subject to market and other risks and there can be no assurance that the Scheme's objectives will be achieved. As with any investment in securities, the NAV of Units issued under the Scheme can go up or down depending on the factors and forces affecting capital markets. Past performance of the sponsor/AMC/mutual fund does not indicate the future performance of the Scheme. Investors in the Scheme are not being offered a guaranteed or assured rate of return. Each Scheme/Plan is required to have (i) minimum 20 investors and (ii) no single investor holding >25% of corpus. If the aforesaid point (i) is not fulfilled within the prescribed time, the Scheme/Plan concerned will be wound up and in case of breach of the aforesaid point (ii) at the end of the prescribed period, the investor's holding in excess of 25% of the corpus will be redeemed as per SEBI guidelines. The names of the Schemes do not in any manner indicate the quality of the Schemes, their future prospects or returns. For scheme specific risk factors, please refer the SID. For more details, please refer the Key Information Memorandum cum Application Forms, which are available on the website, www.dspblackrock.com, and at the ISCs/Distributors. Please read the Scheme Information Document and Statement of Additional Document carefully before investing.