

Fund Facts

as on 30 November 2009

MARKET REVIEW

EQUITY

November 2009 turned out to be cheerful for the Indian equities after witnessing a hefty loss last month. The buoyancy in the market was supported by overseas inflows, strong IIP numbers and encouraging global cues. The market witnessed an aggressive sell-off in the final few sessions on account of Dubai World debt concerns. Later it bounced back after the concern over Dubai World eased and better-than-expected GDP numbers bolstered confidence. On the whole, the market settled the month on a strong note.

Global equities gained with the help of positive economic data from across the world which continued to reflect the ongoing recovery. The MSCI AC World Index climbed 3.92%, while, the MSCI Emerging Markets Index gained 4.25%. The Sensex settled with a rise of 6.48%, while the Nifty registered a gain of 6.81%. The BSE Mid and Small caps rose 6.67% and 6.58% respectively.

Major buying was seen in Metal index, which surged 16.87%, followed by Auto (11.25%) and Oil & Gas (8.99%). Realty index moved down 4.36%. FII flow continued to be strong in equities with net inflows of Rs 5,469 crores (USD 1.18 bn), however, domestic MFs continued to remain net sellers with outflows of Rs 695.60 crores (USD 150 mn) for November 09.

The Indian economy expanded at an annual rate of 7.90% during the second quarter of fiscal 2010. Industrial production registered a growth of 9.10% for September 2009, while core sectors growth was at 3.5% for October 2009. Exports declined 6.60% to USD 13.19 billion (Rs 61,254 crores) during October 2009. Inflation moved up to 1.34% for October 2009 compared with 0.50% for the previous month. Oil prices rose 0.36% to USD 77.28 per barrel.

Outlook

Following positive and encouraging GDP numbers for the second quarter of fiscal 2010, the next big macro number to be watched is October IIP. Recent numbers seem to point that consumption led demand is on track.

On the global front, the market will determine the impact of debt crisis of Dubai World in the coming days, which at this time seems to be limited to the local region. Continuing improving data from US and reduction of the initial jobless claims will be the key for maintaining the appetite for risky assets. Moreover, China's trade balance and industrial production numbers will also be watched very keenly. Japan's effort to bring its economy on track in the form of giving further stimulus package will be a further positive for regional economy.

We believe that the growth momentum in the economy to continue and could lead to positive surprises in corporate earnings in subsequent quarters. Year end considerations may produce volatility in the markets and it may rattle a lot of investors. However, the long term prospect of the market is intact. Therefore, investors can hold their existing investments and may consider adding in the event of any correction.

DEBT

Rising bond prices and comfortable liquidity in the banking system were the key highlights of November 2009. The rally in the market was supported by optimism about 3G auctions, steady oil prices which traded below USD 80 per barrel fall in global bond yields and lower supply of government bonds in second half. During the month, the government borrowed Rs 29,000 crores (USD 6.24 bn). Call rates remained range bound (3.15%-3.25%).

On the global front, yields on the long end of the curve declined during the month. The 10-year yields on the government bonds in the US, Europe and Japan moved down 19 bps, 7 bps and 18 bps respectively.

The G-sec yields fell during the month. The 10-year benchmark G-sec yield rose 22 bps to 7.52% as the benchmark changed during the month from 6.90 GOI 2019 to 6.35 GOI 2020. This is a technical factor only. The previous 10-year benchmark G-sec yield fell by 4 bps to 7.26%. The yield on the 5-year benchmark G-sec moved down 12 bps to 6.99%. The short term 1-year benchmark G-sec yield slipped 11 bps to 4.50%. The spread between 1 and 10-year benchmark G-sec widened increased by 33 bps to 302 bps.

Similarly, the 10-year AAA bond yield moved down 27 bps to 8.56%. The yield at 5-year AAA paper dropped 42 bps to 8.05%. Meanwhile, the short term 1-year AAA bond yield fell 50 bps to 5.25%. The spread between 1 and 10-year AAA bond widened 23 bps to 331 bps. The spread between 10-year benchmark G-sec and 10-year AAA bond shortened decreased by 49 bps to 104 bps.

Rupee strengthened 1.14% to Rs 46.44 per dollar. Forex reserves declined by USD 176 million to USD 285.34 billion as on November 20, 2009 from USD 285.52 billion as on October 23, 2009.

Outlook

Post release of GDP numbers, chances of rate hike have increased. However, in the next one month we expect G-sec yields to remain range bound. The 10-year benchmark (6.90 GOI 2019) is expected to trade in the range of 7.20% to 7.50%. Corporate bond yields are expected to trend higher after the sharp fall during the month on profit booking. Short term rates may also rise by 20-50 bps due to advance tax outflows and quarter end redemption outflows by mutual funds.

DBS Chola Opportunities Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	5957.92	Style Matrix	
NAV		Growth	Style Blend
Dividend Option:	Rs. 17.13	Value	Risk
Cumulative Option:	Rs. 39.13		
Volatility Measures*:			
Standard Deviation	5.5123		
R-Squared	2.6218		
Beta	0.8960		
Sharp Ratio#	1.1044		

*Source: mutualfundindia

#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%**Portfolio Turnover** 3.36**Date of Inception :** 11th December, 2003*

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Reliance Industries Ltd	5.66
ICICI Bank Ltd	3.63
State Bank of India	3.24
Bharat Heavy Electricals Ltd.	2.96
HDFC Ltd	2.94
Larsen And Toubro Ltd	2.94
Tata Consultancy Services Ltd	2.79
Tata Steel Ltd	2.33
Oil and Natural Gas Corporation Ltd	2.27
Infosys Technologies Ltd	2.18

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	15.24
Software	8.63
Petroleum Products	6.58
Power	6.35
Pharmaceuticals	6.13
Industrial Capital Goods	5.30
Ferrous Metals	4.97
Consumer Non Durables	4.92
Construction	4.44
Diversified	4.13
Finance	2.93
Non-Ferrous Metals	2.79
Gas	2.78
Auto	2.40
Oil	2.26
Industrial Products	2.25
Telecom - Services	2.18
Retailing	2.01
Pesticides	1.52
Textile Products	1.23
Cement	1.16
Media & Entertainment	1.15
Transportation	0.92

Performance (%) CAGR (Cumulative Option)

	DBSCOF	S&P CNX Nifty
Last 6 months*	17.31%	13.12%
1 year	117.07%	82.66%
3 years	12.37%	8.36%
5 years	23.52%	20.75%
Since Inception	22.92%	19.97%

* Absolute Returns

** Returns calculated from 11/12/2003, when the scheme was repositioned as DBS Chola Opportunities Fund.

Benchmark: S&P CNX Nifty

DBS Chola Growth Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	1650.16	Style Matrix	
NAV		Growth	Style Blend
Dividend Option:	Rs. 16.01	Value	Risk
Cumulative Option:	Rs. 33.90		
Volatility Measures*:			
Standard Deviation	4.9671		
R-Squared	2.4309		
Beta	0.9151		
Sharp Ratio#	1.0057		

*Source: mutualfundindia

#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%**Portfolio Turnover** 1.80**Date of Inception :** 17th September, 2001

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Reliance Industries Ltd	6.90
ICICI Bank Ltd	4.42
Larsen And Toubro Ltd	3.91
Oil and Natural Gas Corporation Ltd	3.62
State Bank of India	3.60
Bharat Heavy Electricals Ltd.	3.33
Infosys Technologies Ltd	3.32
Tata Consultancy Services Ltd	3.13
HDFC Bank Ltd	2.57
Axis Bank Ltd	2.42

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	13.01
Software	9.36
Petroleum Products	8.99
Power	6.84
Pharmaceuticals	5.67
Oil	5.47
Industrial Capital Goods	5.24
Consumer Non Durables	5.15
Diversified	4.62
Finance	3.87
Auto	3.63
Non-Ferrous Metals	3.30
Telecom - Services	3.27
Construction	2.63
Gas	2.27
Ferrous Metals	2.14
Retailing	1.96
Pesticides	1.83
Minerals/Mining	1.45
Cement	1.44
Industrial Products	1.20

Performance (%) CAGR (Cumulative Option)

	DBSCGF	S&P CNX Nifty
Last 6 months*	11.61%	13.12%
1 year	89.40%	82.66%
3 years	2.34%	8.36%
5 years	17.62%	20.75%
Since Inception	26.26%	23.80%

* Absolute Returns

Benchmark: S&P CNX Nifty

DBS Chola Midcap Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	2296.75	Style Matrix	
NAV		Growth	Style Blend
Dividend Option:	Rs. 19.90	Value	Risk
Cumulative Option:	Rs. 34.47		
Volatility Measures*:			
Standard Deviation	5.3058		
R-Squared	2.2989		
Beta	0.7581		
Sharp Ratio#	0.9778		

*Source: mutualfundindia

#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)

Expense Ratio : 2.50%**Portfolio Turnover** 2.39**Date of Inception :** 09th August, 2004

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Torrent Pharmaceuticals Ltd	3.67
Allahabad Bank	3.48
Pantaloon Retail (India) Ltd	3.46
Usha Martin Ltd.	3.22
Sesa Goa Ltd.	3.13
Union Bank Of India	3.03
Gujarat State Petronet Ltd.	3.01
Yes Bank Ltd	2.91
Ashok Leyland Ltd	2.85
Dabur India Ltd	2.84

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	15.11
Consumer Non Durables	11.00
Pharmaceuticals	10.23
Software	9.57
Gas	5.58
Industrial Capital Goods	5.41
Ferrous Metals	4.14
Auto	3.81
Construction	3.70
Retailing	3.46
Minerals/Mining	3.12
Media & Entertainment	2.80
Industrial Products	2.57
Petroleum Products	2.29
Finance	2.04
Engineering	1.85
Power	1.04
Auto Ancillaries	0.95
Travel and Transportation	0.94
Cement	0.70
Consumer Durables	0.63
Transportation	0.59

Performance (%) CAGR (Cumulative Option)

	DBSCMF	CNX Midcap Index
Last 6 months*	33.88%	33.54%
1 year	128.63%	116.01%
3 years	9.15%	12.13%
5 years	22.14%	22.07%
Since Inception	26.24%	25.74%

* Absolute Returns

Benchmark: CNX Midcap Index

• Calculations are based on growth plan - cumulative option. • Past performance may or may not be sustained in future.

DBS Chola Multi-Cap Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	1973.65	
NAV		
Dividend Option:	Rs. 13.53	
Cumulative Option:	Rs. 16.98	
Volatility Measures*:		
Standard Deviation	5.1380	
R-Squared	2.4881	
Beta	0.8862	
Sharp Ratio#	1.0238	
*Source: mutualfundindia		
#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)		
Expense Ratio :	2.46%	
Portfolio Turnover	1.52	
Date of Inception : 28th January, 2005		

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Tata Steel Ltd	4.70
Bharat Heavy Electricals Ltd.	4.11
Infosys Technologies Ltd	3.98
Reliance Industries Ltd	3.76
Larsen And Toubro Ltd	3.35
ICICI Bank Ltd	3.08
Kotak Mahindra Bank Ltd	2.63
Usha Martin Ltd.	2.49
Tata Consultancy Services Ltd	2.44
Bajaj Holdings & Investment Ltd	2.41

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	14.44
Auto	12.03
Ferrous Metals	10.79
Software	10.35
Industrial Capital Goods	5.65
Finance	5.28
Petroleum Products	5.23
Power	4.39
Diversified	3.35
Oil	2.92
Consumer Non Durables	2.85
Pharmaceuticals	2.43
Non-Ferrous Metals	2.34
Telecom - Services	2.32
Industrial Products	2.24
Textile Products	1.96
Hotels	1.43
Engineering	1.08
Gas	1.03
Travel and Transportation	0.95
Construction	0.83

Performance (%) CAGR (Cumulative Option)

	DBSCMCF	S&P CNX 500
Last 6 months*	13.70%	15.79%
1 year	85.75%	98.05%
3 years	-3.53%	8.10%
Since Inception	11.56%	19.74%

* Absolute Returns
Benchmark: S&P CNX 500

DBS Chola Contra Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	1031.64	
NAV		
Dividend Option:	Rs. 9.37	
Cumulative Option:	Rs. 9.37	
Volatility Measures*:		
Standard Deviation	4.9224	
R-Squared	2.3601	
Beta	0.8706	
Sharp Ratio#	0.9705	
*Source: mutualfundindia		
#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)		
Expense Ratio :	2.16%	
Portfolio Turnover	2.03	
Date of Inception : 27th February, 2006		

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
ICICI Bank Ltd	3.36
Infosys Technologies Ltd	3.35
Reliance Industries Ltd	3.15
Larsen And Toubro Ltd	3.13
ITC Ltd.	2.99
Balrampur Chini Mills Ltd.	2.74
Glenmark Pharma Ltd.	2.69
Sterlite Industries (India) Ltd.	2.49
Federal Bank	2.38
Pantaloon Retail (India) Ltd	2.37

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	11.16
Software	10.48
Consumer Non Durables	7.48
Ferrous Metals	5.60
Diversified	5.39
Power	5.17
Industrial Products	4.88
Pharmaceuticals	4.87
Petroleum Products	4.79
Oil	3.65
Non-Ferrous Metals	3.16
Telecom - Services	2.78
Construction	2.55
Retailing	2.36
Industrial Capital Goods	2.17
Pesticides	2.17
Textile Products	1.98
Auto	1.92
Engineering	1.37
Minerals/Mining	1.34
Gas	1.31
Finance	1.21

Performance (%) CAGR (Cumulative Option)

	DBSCCF	S&P CNX 500
Last 6 months*	11.81%	15.79%
1 year	76.86%	98.05%
3 years	-7.13%	8.10%
Since Inception	-1.72%	12.53%

* Absolute Returns
Benchmark: S&P CNX 500

DBS Chola Hedged Equity Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	1926.30	
NAV		
Dividend Option:	Rs. 8.89	
Cumulative Option:	Rs. 12.53	
Volatility Measures*:		
Standard Deviation	4.6545	
R-Squared	2.3538	
Beta	0.9163	
Sharp Ratio#	0.9431	
*Source: mutualfundindia		
#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)		
Expense Ratio :	2.50%	
Portfolio Turnover	1.17	
Date of Inception : 19th April, 2007		

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Reliance Industries Ltd	6.24
Infosys Technologies Ltd	5.93
Larsen And Toubro Ltd	4.86
ICICI Bank Ltd	4.05
Bharat Heavy Electricals Ltd.	3.69
HDFC Bank Ltd	3.67
HDFC Ltd	3.59
ITC Ltd.	3.47
Tata Steel Ltd	3.28
Ashok Leyland Ltd	2.57

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	16.14
Software	9.16
Auto	9.15
Petroleum Products	8.91
Finance	7.61
Diversified	6.93
Power	4.57
Ferrous Metals	4.46
Non-Ferrous Metals	4.11
Industrial Capital Goods	3.69
Consumer Non Durables	3.47
Oil	3.44
Gas	2.39
Minerals/Mining	1.91
Telecom - Services	1.88
Construction	1.34
Textile Products	1.16
Consumer Durables	0.61

Performance (%) CAGR (Cumulative Option)

	DBSCHF	S&P CNX Nifty
Last 6 months*	12.24%	13.12%
1 year	78.24%	82.66%
Since Inception	8.99%	9.19%

* Absolute Returns
Benchmark: S&P CNX Nifty

• Calculations are based on growth plan - cumulative option. • Past performance may or may not be sustained in future.

DBS Chola Tax Saver Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	2885.49	Style Matrix
NAV		
Dividend Option:	Rs. 13.43	
Cumulative Option:	Rs. 14.46	
Volatility Measures*:		
Standard Deviation	5.1870	
R-Squared	2.4648	
Beta	0.8884	
Sharp Ratio#	1.0348	

*Source: mutualfundindia

#Risk free rate assumed to be 3.30% (based on 3-months T-bill rate during last 3 months)

Expense Ratio :	2.50%
Portfolio Turnover	2.09
Date of Inception :	18th November, 2005

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Tata Steel Ltd	6.28
ICICI Bank Ltd	4.30
HDFC Bank Ltd	3.67
Sesa Goa Ltd.	3.06
Hero Honda	2.99
Tata Consultancy Services Ltd	2.86
ITC Ltd.	2.85
Reliance Industries Ltd	2.82
Larsen And Toubro Ltd	2.52
Usha Martin Ltd.	2.48

Asset Allocation (%)

Industry Classifications	% to Net Asset
Banks	17.87
Ferrous Metals	12.32
Auto	11.15
Software	9.63
Gas	5.74
Construction	4.89
Petroleum Products	4.22
Consumer Non Durables	4.21
Power	4.20
Non-Ferrous Metals	4.11
Diversified	3.53
Industrial Capital Goods	3.09
Minerals/Mining	3.06
Oil	2.83
Pharmaceuticals	2.28
Finance	2.00
Telecom - Services	1.27
Retailing	1.17
Textile Products	0.88
Industrial Products	0.77

Performance (%) CAGR (Cumulative Option)

	DBSCTS	S&P CNX Nifty
Last 6 months*	21.15%	13.12%
1 year	110.17%	82.66%
3 years	1.88%	8.36%
Since Inception	9.57%	17.56%

* Absolute Returns

Benchmark: S&P CNX Nifty

DBS Chola Global Advantage Fund

Total Assets as on November 30, 2009 (Rs. in Lacs)	620.15	Style Matrix
NAV		
Dividend Option:	Rs. 6.72	
Cumulative Option:	Rs. 9.69	
Volatility Measures*:		
Standard Deviation	4.4463	
R-Squared	2.3598	
Beta	0.8071	
Sharp Ratio#	0.8455	

* Source: mutualfundindia

Risk Free Rate assumed to be 3.30% (based on 3-month T-bill rate during last 3 months)

Expense Ratio :	2.18%
Portfolio Turnover	1.33
Date of Inception :	30th May, 2005

Portfolio (Top 10 Equity Holdings)

Scrip	% to Net Asset
Reliance Industries Ltd	8.57
United Phosphorus Ltd	6.80
Glenmark Pharma Ltd.	6.17
Dishman Pharmaceuticals Ltd	5.67
Tata Steel Ltd	5.14
Piramal Healthcare Ltd.	4.95
Thermax Ltd.	4.67
Punj Lloyd Ltd.	4.65
S. Kumars Nationwide Ltd.	4.30
Sterlite Industries (India) Ltd.	4.15

Asset Allocation (%)

Industry Classifications	% to Net Asset
Pharmaceuticals	19.86
Software	10.24
Petroleum Products	8.57
Pesticides	6.80
Textile Products	6.63
Ferrous Metals	5.13
Industrial Products	5.00
Industrial Capital Goods	4.67
Construction	4.64
Non-Ferrous Metals	4.14
Diversified	3.90
Power	3.62
Telecom - Services	2.57
Gas	1.64
Transportation	1.09

Performance (%) CAGR (Cumulative Option)

	DBSCGAF	S&P CNX 500
Last 6 months*	7.75%	15.79%
1 year	44.67%	98.05%
3 years	-12.80%	8.10%

* Absolute Returns

Benchmark: S&P CNX 500

DBS Chola Monthly Income Plan

Monthly Income is not assured and is subject to the availability of distributable surplus

Total Assets as on November 30, 2009 (Rs. in Lacs) 2265.44

NAV	
Monthly Dividend Plan	Rs. 11.68
Quarterly Dividend Plan	Rs. 11.89
Cumulative Plan	Rs. 18.54

Expense Ratio :	2.25%
Date of Inception :	31st July, 2003

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	22.16
Money Market	42.28
Government Rated Securities	5.47
Cash and Cash Equivalent	30.08

Credit Quality Profile

Rating Category	%
AAA or equivalent	13.33
P1+ or equivalent	51.10

Performance (%) CAGR (Cumulative Option)

	DBSMIP	CRISIL Blended MIP INDEX
Last 6 months*	6.11%	3.94%
1 year	14.68%	19.59%
3 years	12.33%	7.61%
5 years	10.36%	8.67%
Since Inception	10.23%	8.44%

* Absolute Returns

Benchmark: CRISIL Blended MIP Index

Duration	1.2036 years
YTM	5.56%
Modified Duration	1.1400 years

DBS Chola Liquid Fund

Total Assets as on November 30, 2009 (Rs. in Lacs) 63393.07

NAV	
Super Institutional Cum	Rs. 12.4877
Institutional Cum Plus	Rs. 18.3446
Regular Cumulative	Rs. 18.1407
Daily Dividend Reinvestment	Rs. 10.1163
Regular Weekly Dividend	Rs. 11.9942
Institutional Plus Weekly Dividend	Rs. 12.3051

Expense Ratio :

Regular	0.50%
Institutional	0.36%
Institutional Plus	0.26%
Super Institutional	0.26%

Date of Inception : Regular Plan : 30th March 2002
 Institutional Plan : 10 April 2003
 Super Institutional Plan : 3 October 2006

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	30.37
Money Market	14.22
Cash and Cash Equivalent	55.39

Credit Quality Profile

Rating Category	%
AAA or equivalent	5.29
P1+ or equivalent	39.30

Performance (%) CAGR (Cumulative Option)

	DBS CLF Regular	DBS CLF Super Institutional	CRISIL LF Index
Last 7 Days*	4.19%	4.00%	2.60%
Last 14 Days*	4.23%	4.13%	2.47%
Last 1 Month*	4.21%	4.28%	2.64%
Last 3 Months*	3.99%	4.19%	2.64%
Last 6 Months*	4.13%	4.36%	2.70%
1 Year	5.26%	5.50%	5.57%
3 Year	7.04%	7.02%	7.02%
5 Year	6.62%	-	6.31%
Since Inception	6.72%	7.28%	6.97%

* Simple Annualised

Benchmark: CRISIL Liquid Fund Index

Duration	0.0111 years
YTM	3.49%
Modified Duration	0.0106 years

• Calculations are based on growth plan - cumulative option. • Past performance may or may not be sustained in future.

DBS Chola Short Term Floating Rate Fund

Total Assets as on November 30,2009 (Rs. in Lacs)	239.60
NAV	
Monthly Dividend	Rs. 10.3924
Cumulative	Rs. 13.1829
Weekly Dividend	Rs. 10.7519
Daily Dividend	Rs. 10.3650
Expense Ratio :	0.35%

Date of Inception : 10th August, 2005

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	50.0827
Money Market	41.5263
Cash and Cash Equivalent	8.3911

Credit Quality Profile

Rating Category	%
P1+ or equivalent	91.60

Performance (%) CAGR (Cumulative Option)

	DBS STF FRF	CRISIL Liquid Fund Index
Last 7 Days*	3.87%	2.60%
Last 14 Days*	3.82%	2.47%
Last 1 months (30Days)*	3.85%	2.64%
Last 3 months (92 Days)*	3.96%	2.64%
Last 6 months (184 Days)*	3.82%	2.70%
1 year	3.31%	5.57%
3 years	6.67%	7.02%
Since Inception - 10/08/05	6.62%	6.57%

* Simple Annualised

Benchmark: CRISIL Liquid Fund Index

Duration	0.0372 years
YTM	4.23%
Modified Duration	0.0352 years

DBS Chola Freedom Income Short-Term Fund

Total Assets as on November 30,2009 (Rs. in Lacs)	235880.73
NAV	
Regular:	
Monthly Dividend Option:	Rs. 11.3077
Semi Annual Dividend Option :	Rs. 11.3049
Cumulative option:	Rs. 14.3839
Institutional -	
Monthly Dividend Option :	Rs. 12.8241
Cumulative Option :	Rs. 14.6034
Weekly Dividend :	Rs. 10.5262
Daily Dividend :	Rs. 10.1552
Expense Ratio :	
Regular	0.32%
Institutional	0.28%

Date of Inception : Regular plan : 08 March 2002[^]
Institutional Plan : 10 April 2003

[^] Scheme was repositioned as DBS Chola Freedom Income - Short Term Fund from March 08, 2002.

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	35.02
Money Market	61.92
Cash and Cash Equivalent	3.04

Credit Quality Profile

Rating Category	%
AAA or equivalent	9.28
AA+ or equivalent	3.21
AA- or equivalent	1.08
P1+ or equivalent	81.25

Performance (%) CAGR (Cumulative Option)

	DBS CFI STF Regular	DBS CFI STF Institutional	Crissil Liquid Fund Index
6 Months*	2.33%	2.43%	1.35%
1 Year	5.96%	6.16%	5.57%
3 Years	7.45%	7.56%	7.02%
5 Years	6.57%	6.73%	6.31%
Since Inception	8.24% [^]	6.44% ^{^^}	5.75% ^{^^}

* Absolute Return

[^] Since Nov 27 1997

^{^^} Since Apr 10 2003

Benchmark: Crissil Liquid Fund Index

Duration	0.2297 years
YTM	4.15%
Modified Duration	0.2184 years

DBS Chola Select Income Fund Flexi Debt Plan

Total Assets as on November 30,2009 (Rs. in Lacs)	22314.70
NAV	

Monthly income Dividend Option	Rs. 10.0125
Quarterly Dividend Option	Rs. 10.0676
Cumulative Option	Rs. 10.0676
Institutional Monthly Dividend Option	Rs. 10.0146
Institutional Cumulative Option	Rs. 10.0737

Expense Ratio :

Regular	1.04%
Institutional	0.63%

Date of Inception : Regular plan : 08 October 2009
Institutional Plan : 08 October 2009

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	8.96
Money Market	90.01
Cash and Cash Equivalent	1.01

Credit Quality Profile

Rating Category	%
P1+ or equivalent	98.98

Performance (%) (Cumulative Option)

	DBS SIF GP	DBS SIF Institutional GP	CRISIL Composite Bond Index
Since Inception - 8 Oct. 2009	4.66%	5.08%	10.79%

* Absolute Return

Benchmark: Crissil Composite Bond Fund Index

Duration	0.5676 years
YTM	5.5800%
Modified Duration	0.5369 years

DBS Chola Triple Ace

Total Assets as on November 30,2009 (Rs. in Lacs)	619.25
NAV	

Cumulative	25.031
Bonus	13.9222
Regular	11.3801
Semi Annual Dividend	10.6223
Expense Ratio :	1.21%

Date of Inception 31st March, 1997

Asset Allocation (%)

Asset Class	% to Net Asset
Corporate Debt	47.37
Government Rated Securities	37.06
Cash and Cash Equivalent	15.56

Credit Quality Profile

Rating Category	%
AAA or equivalent	47.37

Performance (%) CAGR (Cumulative Option)

	DBSCTA Reg. Cum.	CRISIL Comp. Bond Index
Last 6 Months*	5.05%	2.14%
1 Year	-0.18%	9.82%
3 Years	1.55%	6.44%
5 Years	2.14%	5.89%
Since Inception	7.50%	6.03%

* Absolute Return

Benchmark: CRISIL Composite Bond Fund Index

Duration	3.8099 years
YTM	6.63%
Modified Duration	3.64 years

DBS Chola Gilt Fund

Total Assets as on November 30,2009 (Rs. in Lacs)	128.48
NAV	

Cumulative :	Rs. 21.37
Regular :	Rs. 10.95
Expense Ratio :	1.00%
Date of Inception :	29th March, 2000

Asset Allocation (%)

Asset Class	% to Net Asset
Government Rated Securities	82.17
Cash and Cash Equivalent	17.82

Credit Quality Profile

Rating Category	%
Sovereign	82.17%

Performance (%) CAGR (Cumulative Option)

	Growth Option	1 Sec Li Bex
Last 6 months (182 Days)*	3.76%	-0.11%
1 year	-7.68%	5.32%
3 years (CAGR)	4.86%	7.87%
5 years (CAGR)	3.64%	8.82%
Since Inception (CAGR)	8.17%	8.38%

* Absolute Return

Benchmark: ISEC-LI-BEX

Duration	5.9742 years
YTM	6.02%
Modified Duration	5.7580 years

• Calculations are based on growth plan - cumulative option. • Past performance may or may not be sustained in future.

Dividend History

DBS Choia Opportunities Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
14-Mar-08	75	7.5	24.20
24-Mar-00	40	4.00	17.23
29-Sep-99	15	1.50	14.03

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-

Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Choia Hedged Equity Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
11-Dec-07	11	1.10	12.49
02-Nov-07	10	1.00	12.63
16-Oct-07	8	0.80	12.10
25-Sep-07	6	0.60	11.60
31-May-07	5	0.50	10.78

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-

Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Choia Midcap Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
27-Mar-06	25	2.50	16.36
19-Sep-05	20	2.00	15.44
14-Mar-05	10	1.00	12.86

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-

Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Choia Multi-Cap Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
20-Mar-06	15	1.50	14.87
29-Aug-05	15	1.50	12.85

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-

Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Growth Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
12-Dec-06	20	2.00	16.17
27-Mar-06	15	1.50	15.78
3-Oct-05	20	2.00	14.83
28-Mar-05	10	1.00	12.30

Past performance may or may not be sustained in future.

The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Tax Saver Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
22-Jan-07	10	1.00	14.22

Past performance may or may not be sustained in future.

The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Global Advantage Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
3-Dec-07	40	4.00	15.37
27-Sep-05	7.5	0.75	11.94

Past performance may or may not be sustained in future.

The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Monthly Income Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
(Monthly Dividend)*			
25-Nov-09	0.788	0.0788	11.7875
26-Oct-09	0.876	0.0876	11.7723
25-Sep-09	0.876	0.0876	11.7558
(Qtly Dividend)*			
23-Sep-09	2.628	0.2628	12.0622
25-Jun-09	2.628	0.2628	11.885
25-Mar-09	2.628	0.2628	11.5475

*Individual

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-
Monthly income/ dividend is not assured and pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Select Income Fund Flexi Debt Plan

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
27-Nov-09	0.307	0.0307	10.0439
27-Oct-09	0.175	0.0175	10.0051

DBSGF Quarterly Dividend

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Choia Short Term Floating Rate Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
(Monthly Dividend)*			
27-Nov-09	0.273	0.0273	10.3891
27-Oct-09	0.273	0.0273	10.3900
29-Sep-09	0.273	0.0273	10.3932

*Individual

Past performance may or may not be sustained in future. The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Choia Freedom Income Short-Term Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
(Monthly Dividend)*			
25-Nov-09 [^]	0.350	0.035	11.3410
26-Oct-09 [^]	0.350	0.035	11.3409
25-Sep-09 [^]	0.350	0.035	11.3387
(Semi Annual Dividend)*			
23-Sep-09	18.833	1.8833	11.2126
27-Mar-09	1.752	0.1752	13.2289
Institutional			
25-Nov-09	0.350	0.035	12.8558

* Individual [^] DBSCFI-STF Regular

Past performance may or may not be sustained in future.

The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Triple Ace

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
23-Sep-09*	1.752	0.1752	11.3445
27-Sep-07#	4.38	0.4380	11.7081

DBSCTA Semi Annual Dividend

* DBSCTA Quarterly Dividend

Past performance may or may not be sustained in future.

The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

DBS Chola Gilt Fund

Date of Declaration	%	Rs./Unit	NAV as on date of declaration (Rs.)
23-Mar-09#	1.752	0.1752	11.0033
27-Mar-07#	1.752	0.1752	10.8609

#DBSGF Quarterly Dividend

Past performance may or may not be sustained in future.

The face value per unit is Rs. 10/-
Dividend Risk Factor – Pursuant to declaration/ payment of dividend, the NAV will fall to the extent of the payout and distribution taxes (if applicable).

Funds at a glance

Particulars	DBS Chola Opportunities Fund	DBS Chola Hedged Equity Fund	DBS Chola Midcap Fund	DBS Chola Growth Fund	DBS Chola Tax Saver	DBS Chola Multi Cap Fund	DBS Chola Contra Fund	DBS Chola Global Advantage Fund
Inception Date	27 November, 1997	19 April, 2007	09 August, 2004	17 September, 2001	18 November, 2005	28 January, 2005	27 February, 2006	30 May, 2005
Fund Manager	Bajrang Kumar Bafna	Anant Deep Katare	Anant Deep Katare	Bajrang Kumar Bafna	Anant Deep Katare	Anant Deep Katare	Bajrang Kumar Bafna	Bajrang Kumar Bafna
Total Experience	4 Years & 11 Months	12 Years & 8 Months	12 Years & 5 Months	4 Years & 11 Months	12 Years & 5 Months	12 Years & 5 Months	4 Years & 11 Months	4 Years & 11 Months
Experience In Managing DBS Chola Funds	2 Years & 11 Months	2 Years & 10 Months	2 Years & 10 Months	2 Years & 11 Months	2 Years & 10 Months	2 Years & 10 Months	2 Years & 11 Months	2 Years & 11 Months
Nature	An open-ended growth fund	An open-ended equity fund	An open-ended equity fund	An open-ended growth fund	An open-ended equity linked saving fund	An open-ended equity fund	An open-ended equity fund	An open-ended equity fund
Investment Objective	The Scheme will invest mainly to generate long term capital appreciation from a diversified portfolio of equity and equity related securities. The fund will invest in a universe of stocks, which will be identified using fundamental analysis. The fund will invest in a portfolio of both value and growth stocks. The strategy will be to build up diversified portfolio of quality stocks, with medium to long term potential.	To generate long term capital appreciation by investing in equity, equity related and derivative instruments. The fund seeks to minimize risk by use of hedging instruments such as index and stock derivative instruments. The aim is to generate returns with a lower volatility.	An open-ended equity scheme having an objective of generating capital appreciation by investing primarily in midcap stocks. The scheme will invest in companies whose market capitalization falls between the highest and the lowest constituent of the CNX Midcap Index.	The Scheme primarily seeks to generate long term capital appreciation income through investments in equity and equity related instruments; the secondary objective is to generate current income and distribute dividend. However, there is no assurance that the investment objective of the scheme will be achieved.	To provide long term capital appreciation by investing predominantly in equity and equity related instruments and also enabling investor to get income tax rebate as per the prevailing Tax Laws and subject to applicable conditions.	To provide long term capital appreciation by investing in a well diversified portfolio of equity & equity related instruments across all ranges of market capitalisation.	The objective of the scheme is to generate capital appreciation by investing in equity and equity related instruments by using a 'contrarian strategy'. Contrarian investing refers to buying into fundamentally sound scripts which have underperformed / not performed to their full potential in their recent past.	To provide long term capital appreciation and / or income distribution by investing predominantly in equity / equity related instruments of Indian companies with export competitiveness and Indian companies which have or which are expanding their business in global markets.
Benchmark	S&P CNX Nifty	S&P CNX Nifty	CNX Midcap	S&P CNX Nifty	S&P CNX Nifty	S&P CNX 500	S&P CNX 500	S&P CNX 500
Options for Investment	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative	Dividend (Payout/ Reinvestment) & Cumulative
Minimum Investment	Rs.3000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.500 and in multiples of Rs.500 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter	Rs.5000 and in multiples of Re.1 thereafter
Additional Investment	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.500 and in multiples of Rs.500 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter	Rs.1000 and in multiples of Re.1 thereafter
Minimum Repurchase amount	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs. 500	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units
Entry Load	NIL							
	In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.							
Exit Load	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	Nil	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.	1.00% if redeemed <= 1 year, NIL - if redeemed > 1 year.
	Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6/172445/ 2009 dated August 7, 2009 and SEBI / IMD / CIR No. 7/173650 / 2009 dated August 17, 2009, the Scheme shall not be permitted to make distinction between unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.							
Investment through SIP (Minimum Amount & Installment)	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.500 for 12 Months or Rs. 1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months	Rs.1000 for 6 Months

Disclaimer:

"The DBS Chola Contra Fund / DBS Chola Multi-Cap Fund / DBS Chola Global Advantage Fund, which is benchmarked to S & P CNX 500 Index is 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 such product benchmarked to such index."

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Funds at a glance

Particulars	DBS Chola Liquid Fund	DBS Chola Short Term Floating Rate Fund	DBS Chola Freedom Income Short Term Fund	DBS Chola Select Income Fund Flexi Debt Plan	DBS Chola Triple Ace	DBS Chola Gilt Fund	DBS Chola Monthly Income Plan
Inception Date	Reg. Plan : 4 October, 2000 Inst. Plan : 10 April, 2003 Super Inst. Plan : 3 Oct., 2006	10 August, 2005	27 November, 1997	08 October, 2009	31 March, 1997	29 March, 2000	31 July, 2003
Fund Manager	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Bekxy Kuriakose	Anant Deep Katare (Equity Portion) Bekxy Kuriakose (Debt Portion)
Total Experience	9 Years & 7 Months	9 Years & 7 Months	9 Years & 7 Months	9 Years & 7 Months	9 Years & 7 Months	9 Years & 7 Months	Anant 12 Years & 5 Months Bekxy Kuriakose 9 Years & 7 Months
Experience In Managing DBS Chola Funds	12 Months	12 Months	12 Months	12 Months	12 Months	12 Months	Anant 2 Years 10 Months Bekxy Kuriakose 12 Months
Nature	An open-ended high liquidity income Fund	An open-ended income Fund	An open-ended pure income Fund	An open-ended income Fund	An open-ended pure income Fund	An open-ended dedicated gilts scheme	An open-ended income scheme with no assured returns
Investment Objective	The investment objective will be to generate reasonable returns while maintaining safety and providing the investor superior liquidity. Investments will be predominantly made in a well-diversified and highly liquid portfolio of money market instruments, government securities and corporate debt.	The primary objective of the Scheme is to generate regular income through investment in a portfolio of debt securities, Government securities and money market instruments.	The Investment Objective is to generate reasonable and stable income and provide liquidity to the unit holder. To achieve this objective the scheme will invest predominantly in a well diversified and highly liquid portfolio of money market instruments, government securities and corporate debt. The scheme will not invest in equities or equity related instruments.	The Scheme seeks to generate regular returns and capital appreciation by investing in debt (including securitised debt), government and money market securities.	The objective of the scheme is to generate regular and stable income for the unitholders of the Scheme. The corpus of the scheme would be invested primarily in debt market securities such as non-convertible debentures, bonds issued by corporates, bank and government, commercial paper, certificate of deposits and other money market instruments. The scheme would invest predominantly in securities rated by the Credit Rating and Information Services of India Limited (CRISIL), or any other rating agency.	The investment objective of the Scheme will be to generate returns from a portfolio from investments in Government Securities.	The primary investment objective of Chola Monthly Income Plan, an open-ended scheme with no assured returns, is to generate monthly income through investments in a range of Debt, Equity and Money Market instruments. Income will be distributed only if the same is earned by the scheme and there can be no assurance that the objective of the scheme will be realized.
Benchmark	CRISIL Liquid Fund Index	CRISIL Liquid Fund Index	CRISIL Short term Fund Index	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index	I-Sec-Li-Bex	CRISIL Blended MIP index
Options for Investment	Regular - Weekly dividend & Cumulative, Institutional Plus - Weekly Dividend & Cumulative, Super institutional Cum., Institutional Plan - Daily Dividedn Re-investment Plan	Weekly Div Re-investment, Monthly Dividend, Cumulative, Institutional Plan - Daily Dividedn Re-investment Plan	Regular Monthly Dividend, Semi Annual Dividend & Cumulative. Institutional Monthly Dividend, Cumulative, Weekly Div Re-investment, Institutional Plan - Daily Dividedn Re-investment Plan	Regular Monthly Dividend, Semi Annual Dividend, Quarterly Dividend & Cumulative. Institutional Monthly Dividend, Institutional Quarterly Dividend, Institutional Cumulative	Regular Quarterly Dividend, Regular Cumulative, Semi Annual Dividend, Regular Bonus	Quarterly Dividend, Cumulative	Monthly Dividend, Quarterly Dividend, Cumulative
Minimum Investment	Regular - Rs. 10000 and in multiples of Re.1 thereafter, Institutional Plus - Rs. 100000 and in multiples of Re.1 thereafter, Super Institutional Plus - Rs. 5 cr and in multiples of Re.1 thereafter, DDRIP - 100000 in multiples of Re. 1.	Rs. 5000 and in multiples of Re.1 thereafter	Regular - Rs. 3000 and in multiples of Re.1 thereafter, Institutional - Rs. 100000 and in multiples of Re.1 thereafter, Div Re-investment - Rs. 100000 and in multiples of Re.1 thereafter	Regular - Rs. 5000 per application in multiples of Re.1 thereafter Institutional - Rs. 50,00,000 in multiples of Re.1 thereafter	Rs. 2000 and in multiples of Re.1 thereafter	Rs. 10000 and in multiples of Re.1 thereafter	Rs. 5000 (Cum.) and in multiples of Re.1 thereafter, Rs. 10000 (Div.) and in multiples of Re.1 thereafter
Additional Investment	Regular - Rs. 5000 and in multiples of Re.1 thereafter, Institutional Plus - Rs. 100000 and in multiples of Re.1 thereafter, Super Institutional Plus - 1 lakh per application & in multiples of Re. 1 thereafter.	Rs. 1000 and in multiples of Re.1 thereafter	Regular - Rs. 1000 and in multiples of Re.1 thereafter, Institutional - Rs.100000 and in multiples of Re.1 thereafter, Div Re-investment - Rs. 5000 and in multiples of Re.1 thereafter	Regular - Rs. 1000 and in multiples of Re.1 thereafter	Rs. 1000 and in multiples of Re.1 thereafter	Rs. 1000 and in multiples of Re.1 thereafter	Rs. 1000 (Cum.) and in multiples of Re.1 thereafter, Rs. 1000 (Div.) and in multiples of Re.1 thereafter
Minimum Repurchase amount	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units	Rs.500 or 50 units
Entry Load	NIL						
Exit Load	Nil	Nil	0.1% if redeemed within 7 days of investment; NIL if redeemed after 7 days of investment.	0.50% Exit load if redeemed <= 1 month from the date of investment	1% if redeemed <= 1 year NIL if redeemed > 1 year	0.25% if redeemed <= 1 month; NIL if redeemed > 1 month	1% if redeemed <= 1 year NIL if redeemed > 1 year
	Pursuant to SEBI circular no. SEBI / IMD / CIR No. 6 / 172445 / 2009 dated August 7, 2009 and SEBI / IMD / CIR No. 7 / 173650 / 2009 dated August 17, 2009, the Scheme shall not be permitted to make distinction between unitholders by charging differential exit loads based on the amount of subscription and such parity shall be made applicable at the portfolio level respectively.						

Risk Factors: • All investments in Mutual Funds and Securities are subject to market risks and the NAV of the Schemes may go up or down, depending upon the factors and forces affecting the securities market. • There cannot be any assurance that the Schemes' Investment Objectives can be achieved. • The past performance of the AMC, Mutual Fund, the Sponsor or its Group affiliation is not indicative of the future performance of the Schemes. • The Sponsor is not responsible or liable for any loss resulting from the operations of the Schemes beyond the initial contribution of Rs. 1 Lakh made by them towards setting of the Mutual Fund. • DBS Chola Growth Fund, DBS Chola Midcap Fund, DBS Chola Opportunities Fund, DBS Chola Hedged Equity Fund, DBS Chola Contra Fund, DBS Chola Global Advantage Fund, DBS Chola Monthly Income Plan (an open-ended fund, monthly income is not assured and is subject to the availability of distributable surplus), DBS Chola Triple Ace, DBS Chola Freedom Income - Short Term Fund, DBS Chola Gilt Fund, DBS Chola Select Income Fund Flexi Debt Plan and DBS Chola Liquid Fund are only the names of the Schemes and do not in any manner indicate the quality of the Schemes, its future prospects or returns. • AAAA rating by CRISIL indicates that the fund's portfolio holdings provide a very strong protection against losses from credit defaults. • The rating of CRISIL is not an opinion on the Asset Management Company's willingness or ability to make timely payment to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which would vary with market developments. • Investors are requested to refer to the Scheme Information Document of respective Scheme carefully before making any investment. • The Schemes does not guarantee any assured returns to the investors.

Statutory Details: DBS Chola Mutual Fund has been established as a trust under the Indian Trust Act, 1882 by Cholamandalam DBS Finance Limited (liability restricted to the seed corpus of Rs. 1 lakh) with DBS Cholamandalam Trustees Ltd. as the Trustee and DBS Cholamandalam Asset Management Limited as the Investment Manager.

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DBS Chola

MUTUAL FUND