

# MONTHLY FACTSHEET

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QUOTE OF THE MONTH

The individual investor should act consistently as an **investor** and not as a **speculator**.

Benjamin Graham

## INCEPTION DATE

April 29, 1997

## BENCHMARK

Nifty 500 (TRI)

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 95.336

Direct Plan

Growth: ₹ 105.486

## TOTAL AUM

11,033 Cr.

## MONTHLY AVERAGE AUM

11,244 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.29

## 3 Year Risk Statistics:

Standard Deviation : 14.60%

Beta : 0.99

R-Squared : 88.46%

Sharpe Ratio : 0.46

## Month End Expense Ratio

Regular Plan : 1.74%

Direct Plan : 0.72%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>17.86%</b>
✓ ICICI Bank Limited	6.03%
✓ HDFC Bank Limited	5.00%
✓ Axis Bank Limited	3.58%
State Bank of India	1.72%
AU Small Finance Bank Limited	1.53%
<b>Finance</b>	<b>13.76%</b>
✓ Bajaj Finance Limited	6.98%
✓ Cholamandalam Investment and Finance Company Limited	2.52%
Power Finance Corporation Limited	1.62%
REC Limited	1.08%
Bajaj Finserv Limited	0.92%
Can Fin Homes Limited	0.64%
<b>IT - Software</b>	<b>10.06%</b>
✓ Infosys Limited	3.79%
✓ Coforge Limited	2.28%
HCL Technologies Limited	2.07%
Tata Consultancy Services Limited	1.92%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.18%</b>
✓ Cipla Limited	2.54%
Alkem Laboratories Limited	2.02%
Suven Pharmaceuticals Limited	1.90%
IPCA Laboratories Limited	1.72%
<b>Auto Components</b>	<b>6.57%</b>
✓ Samvardhana Motherson International Limited	2.52%
UNO Minda Limited	1.56%
Schaeffler India Limited	1.08%
Bharat Forge Limited	0.82%
Balkrishna Industries Limited	0.59%
<b>Industrial Products</b>	<b>5.84%</b>
Polycab India Limited	1.83%
APL Apollo Tubes Limited	1.51%
Kirloskar Oil Engines Limited	1.31%
ALA Engineering Limited	1.19%
<b>Consumer Durables</b>	<b>5.01%</b>
Century Plyboards (India) Limited	2.02%
Crompton Greaves Consumer Electricals Limited	1.62%
Havells India Limited	0.69%
Indigo Paints Limited	0.68%
<b>Telecom - Services</b>	<b>3.79%</b>
Indus Towers Limited	2.10%
Bharti Airtel Limited	1.69%
<b>Diversified FMCG</b>	<b>2.37%</b>
✓ Hindustan Unilever Limited	2.37%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.36%</b>
Gujarat Fluorochemicals Limited	1.88%
Atul Limited	0.48%
<b>Construction</b>	<b>2.14%</b>
KEC International Limited	1.77%
Engineers India Limited	0.37%
<b>Retailing</b>	<b>2.04%</b>
Avenue Supermarts Limited	2.04%
<b>Beverages</b>	<b>1.93%</b>
Radico Khaitan Limited	1.93%
<b>Capital Markets</b>	<b>1.82%</b>
Prudent Corporate Advisory Services Limited	1.82%
<b>Cement &amp; Cement Products</b>	<b>1.73%</b>
JK Lakshmi Cement Limited	1.03%
JK Cement Limited	0.70%
<b>Electrical Equipment</b>	<b>1.71%</b>
CG Power and Industrial Solutions Limited	1.36%
Apar Industries Limited	0.35%
<b>Petroleum Products</b>	<b>1.47%</b>
Bharat Petroleum Corporation Limited	1.47%
<b>Healthcare Services</b>	<b>1.23%</b>
Rainbow Childrens Medicare Limited	1.23%
<b>Gas</b>	<b>1.17%</b>
GAIL (India) Limited	1.17%
<b>Insurance</b>	<b>1.07%</b>
ICICI Lombard General Insurance Company Limited	1.07%
<b>Textiles &amp; Apparels</b>	<b>1.06%</b>
Ganesha Ecosphere Limited	1.06%
<b>Oil</b>	<b>1.02%</b>
Oil India Limited	1.02%
<b>Non - Ferrous Metals</b>	<b>0.74%</b>
Hindalco Industries Limited	0.74%
<b>Automobiles</b>	<b>0.50%</b>
Tata Motors Limited	0.50%
<b>Personal Products</b>	<b>0.47%</b>
Emami Limited	0.47%
<b>Power</b>	<b>0.22%</b>
NTPC Green Energy Limited	0.22%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.07%</b>
PI Industries Limited	0.07%
<b>Realty</b>	<b>0.06%</b>
The Phoenix Mills Limited	0.06%
<b>Total</b>	<b>96.25%</b>

Name of Instrument	% to Net Assets
<b>Unlisted</b>	
IT - Software	*
**SIP Technologies & Export Limited	*
Entertainment	*
**Magnasound (India) Limited	*
<b>Total</b>	<b>*</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	3.20%
<b>Total</b>	<b>3.20%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.50%
Net Receivables/Payables	0.05%
<b>Total</b>	<b>0.55%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

\*Less than 0.01%

\*\* Non Traded / Thinly Traded and illiquid securities in accordance with SEBI Regulations.

Classification of % of holdings based on Market Capitalisation: Large-Cap 58.47%, Mid Cap 19.45%, Small-Cap 18.33%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Top 100 Equity Fund

Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	30.62%
✓ ICICI Bank Limited	9.06%
✓ HDFC Bank Limited	9.04%
✓ Axis Bank Limited	4.60%
✓ State Bank of India	3.98%
✓ Kotak Mahindra Bank Limited	3.94%
Automobiles	11.21%
✓ Mahindra & Mahindra Limited	5.61%
Hero MotoCorp Limited	2.38%
Tata Motors Limited	2.12%
Eicher Motors Limited	1.10%
Pharmaceuticals & Biotechnology	8.17%
✓ Cipla Limited	4.68%
Suven Pharmaceuticals Limited	1.52%
Alembic Pharmaceuticals Limited	1.22%
IPCA Laboratories Limited	0.75%
Finance	7.19%
✓ Bajaj Finance Limited	5.08%
Power Finance Corporation Limited	1.06%
SBI Cards and Payment Services Limited	1.05%
Insurance	5.66%
✓ SBI Life Insurance Company Limited	3.95%
Life Insurance Corporation of India	1.30%
ICICI Lombard General Insurance Company Limited	0.41%
Diversified FMCG	5.54%
✓ ITC Limited	5.54%
IT - Software	5.22%
HCL Technologies Limited	2.83%
Infosys Limited	2.39%
Power	3.38%
NTPC Limited	3.38%
Gas	2.90%
GAIL (India) Limited	1.89%
Petronet LNG Limited	1.01%
Oil	2.45%
Oil & Natural Gas Corporation Limited	2.45%
Auto Components	2.41%
Samvardhana Motherhood International Limited	2.41%
Telecom - Services	1.76%
Indus Towers Limited	1.76%
Chemicals & Petrochemicals	1.64%
Jubilant Ingrevia Limited	1.64%
IT - Services	1.06%
Cyient Limited	1.06%
Industrial Products	0.66%
Ratnamani Metals & Tubes Limited	0.66%
Diversified	0.49%
Godrej Industries Limited	0.49%
Leisure Services	0.19%
ITC Hotels Limited	0.19%
<b>Total</b>	<b>90.55%</b>
Arbitrage	
Index Options	0.12%
<b>Total</b>	<b>0.12%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	9.32%
<b>Total</b>	<b>9.32%</b>
Cash & Cash Equivalent	
Cash Margin	0.22%
Net Receivables/Payables	-0.21%
<b>Total</b>	<b>0.01%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 80.55%, Mid Cap 3.71%, Small Cap 6.10%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization

### INCEPTION DATE

Mar 10, 2003

### BENCHMARK

BSE 100 (TRI)

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 442.604

Direct Plan

Growth: ₹ 481.702

### TOTAL AUM

4,600 Cr.

### MONTHLY AVERAGE AUM

4,505 Cr.

### Portfolio Turnover Ratio (Last 12 months):

0.35

### 3 Year Risk Statistics:

Standard Deviation : 12.93%

Beta : 0.93

R-Squared : 90.24%

Sharpe Ratio : 0.69

### Month End Expense Ratio

Regular Plan : 1.93%

Direct Plan : 1.08%

## INCEPTION DATE

May 16, 2000

## BENCHMARK

Nifty Large Midcap 250 (TRI)

## NAV AS ON

**JANUARY 31, 2025**

[Regular Plan](#)

Growth: ₹ 574.575

[Direct Plan](#)

Growth: ₹ 638.816

## TOTAL AUM

13,444 Cr.

## MONTHLY AVERAGE AUM

13,588 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.39

## 3 Year Risk Statistics:

Standard Deviation : 14.23%

Beta : 0.96

R-Squared : 93.59%

Sharpe Ratio : 0.75

## Month End Expense Ratio

Regular Plan : 1.72%

Direct Plan : 0.71%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>21.96%</b>
✓ ICICI Bank Limited	4.74%
✓ HDFC Bank Limited	4.61%
✓ Axis Bank Limited	3.87%
✓ State Bank of India	3.08%
✓ Kotak Mahindra Bank Limited	3.07%
AU Small Finance Bank Limited	1.59%
The Federal Bank Limited	1.00%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.07%</b>
✓ Cipla Limited	2.11%
✓ IPCA Laboratories Limited	2.04%
Suven Pharmaceuticals Limited	1.42%
Alkem Laboratories Limited	1.39%
Laurus Labs Limited	0.84%
Lupin Limited	0.67%
Pfizer Limited	0.60%
<b>IT - Software</b>	<b>7.57%</b>
✓ Infosys Limited	2.40%
HCL Technologies Limited	1.92%
Coforge Limited	1.88%
Mphasis Limited	1.37%
<b>Finance</b>	<b>7.43%</b>
Power Finance Corporation Limited	1.72%
LIC Housing Finance Limited	1.46%
Bajaj Finance Limited	1.44%
Shriram Finance Limited	1.31%
SBI Cards and Payment Services Limited	1.23%
Cholamandlam Investment and Finance Company Limited	0.27%
<b>Auto Components</b>	<b>6.19%</b>
Samvardhana Motherson International Limited	1.47%
Bharat Forge Limited	1.18%
UNO Minda Limited	1.09%
Exide Industries Limited	0.99%
Schaeffler India Limited	0.98%
Sansera Engineering Limited	0.48%
<b>Gas</b>	<b>4.23%</b>
Petronet LNG Limited	1.50%
Indraprastha Gas Limited	1.09%
GAIL (India) Limited	1.02%
Gujarat State Petronet Limited	0.62%
<b>Construction</b>	<b>4.12%</b>
✓ Larsen & Toubro Limited	2.16%
KEC International Limited	0.74%
KNR Constructions Limited	0.53%
Ahluwalia Contracts (India) Limited	0.51%
G R Infraprojects Limited	0.18%
<b>Automobiles</b>	<b>3.47%</b>
Mahindra & Mahindra Limited	1.85%
Tata Motors Limited	1.62%
<b>Insurance</b>	<b>3.39%</b>
Max Financial Services Limited	1.71%
SBI Life Insurance Company Limited	1.14%
ICICI Lombard General Insurance Company Limited	0.54%
<b>Telecom - Services</b>	<b>3.27%</b>
Indus Towers Limited	1.60%
Bharti Airtel Limited	1.50%
Bharti Airtel Limited - Partly Paid Shares	0.17%
City Online Services Ltd	*
<b>Petroleum Products</b>	<b>3.06%</b>
✓ Hindustan Petroleum Corporation Limited	2.09%
Bharat Petroleum Corporation Limited	0.97%
<b>Consumer Durables</b>	<b>2.56%</b>
Crompton Greaves Consumer Electricals Limited	1.10%
Asian Paints Limited	0.87%
Century Plyboards (India) Limited	0.59%
<b>Industrial Products</b>	<b>2.50%</b>
APL Apollo Tubes Limited	1.44%
Polycab India Limited	1.06%
<b>Diversified FMCG</b>	<b>2.47%</b>
Hindustan Unilever Limited	1.40%
ITC Limited	1.07%
<b>Cement &amp; Cement Products</b>	<b>2.37%</b>
UltraTech Cement Limited	0.95%
ACC Limited	0.72%
Dalmia Bharat Limited	0.70%
<b>Power</b>	<b>1.79%</b>
NTPC Limited	1.63%
NTPC Green Energy Limited	0.16%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.62%</b>
Coromandel International Limited	1.62%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.60%</b>
Gujarat Fluorochemicals Limited	0.97%
Atul Limited	0.63%
<b>Oil</b>	<b>1.38%</b>
Oil India Limited	1.38%

Name of Instrument	% to Net Assets
<b>Non - Ferrous Metals</b>	<b>1.30%</b>
Hindalco Industries Limited	1.30%
<b>Personal Products</b>	<b>1.22%</b>
Emami Limited	1.22%
<b>Ferrous Metals</b>	<b>1.14%</b>
Jindal Steel & Power Limited	1.14%
<b>Realty</b>	<b>1.13%</b>
The Phoenix Mills Limited	1.13%
<b>Transport Services</b>	<b>0.94%</b>
Container Corporation of India Limited	0.94%
<b>Healthcare Services</b>	<b>0.79%</b>
Fortis Healthcare Limited	0.79%
<b>Diversified</b>	<b>0.76%</b>
Godrej Industries Limited	0.76%
<b>Food Products</b>	<b>0.48%</b>
Hatsun Agro Product Limited	0.48%
<b>Leisure Services</b>	<b>0.03%</b>
ITC Hotels Limited	0.03%
<b>Total</b>	<b>97.84%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
<b>TREPS / Reverse Repo Investments</b>	<b>2.36%</b>
<b>Total</b>	<b>2.36%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.37%
Net Receivables/Payables	-0.57%
<b>Total</b>	<b>-0.20%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

\* Less than 0.01%

\*\* Non Traded / Thinly Traded and illiquid securities in accordance with SEBI Regulations

Classification of % of holdings based on Market Capitalisation: Large-Cap 52.48%, Mid Cap 35.39%, Small-Cap 9.94%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Industrial Products</b>	<b>17.05%</b>
✓ Kirloskar Oil Engines Limited	2.71%
✓ Polycab India Limited	2.20%
✓ Welspun Corp Limited	1.96%
INOX India Limited	1.72%
Carborundum Universal Limited	1.57%
Shivalik Bimetal Controls Limited	1.06%
Kirloskar Pneumatic Company Limited	1.00%
R R Kabel Limited	0.96%
Bansal Wire Industries Limited	0.92%
SKF India Limited	0.78%
Finolex Cables Limited	0.71%
APL Apollo Tubes Limited	0.68%
IFGL Refractories Limited	0.49%
Kirloskar Brothers Limited	0.29%
<b>Construction</b>	<b>13.51%</b>
✓ Larsen & Toubro Limited	4.22%
✓ Kalpataru Projects International Limited	2.45%
KEC International Limited	1.32%
Power Mech Projects Limited	1.05%
H.G. Infra Engineering Limited	0.90%
KNR Constructions Limited	0.89%
Techno Electric & Engineering Company Limited	0.84%
Ahluwalia Contracts (India) Limited	0.84%
PNC Infratech Limited	0.74%
G R Infraprojects Limited	0.26%
<b>Electrical Equipment</b>	<b>6.64%</b>
✓ Siemens Limited	4.48%
Avalon Technologies Limited	1.51%
Voltamp Transformers Limited	0.56%
Apar Industries Limited	0.09%
<b>Power</b>	<b>5.76%</b>
✓ NTPC Limited	4.63%
Power Grid Corporation of India Limited	0.95%
NTPC Green Energy Limited	0.18%
<b>Auto Components</b>	<b>5.40%</b>
Samvardhana Motherson International Limited	1.48%
Sansera Engineering Limited	1.25%
Schaeffler India Limited	1.20%
Bharat Forge Limited	0.89%
Exide Industries Limited	0.58%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.97%</b>
Navin Fluorine International Limited	1.62%
Jubilant Ingrevia Limited	1.28%
Solar Industries India Limited	1.15%
Atul Limited	0.58%
Gujarat Fluorochemicals Limited	0.34%
<b>Consumer Durables</b>	<b>4.70%</b>
Amber Enterprises India Limited	1.39%
Century Plyboards (India) Limited	1.31%
Bajaj Electricals Limited	1.10%
Asian Paints Limited	0.90%
<b>Capital Markets</b>	<b>4.67%</b>
Indian Energy Exchange Limited	1.36%
Angel One Limited	1.24%
Nippon Life India Asset Management Limited	1.12%
BSE Limited	0.95%
<b>Telecom - Services</b>	<b>3.60%</b>
✓ Bharti Airtel Limited	3.51%
Bharti Airtel Limited - Partly Paid Shares	0.09%
<b>Industrial Manufacturing</b>	<b>2.87%</b>
Tega Industries Limited	1.24%
Cyient DLJM Limited	0.92%
JNK India Limited	0.71%
<b>Healthcare Services</b>	<b>2.72%</b>
✓ Apollo Hospitals Enterprise Limited	1.78%
Thyrocare Technologies Limited	0.67%
Rainbow Childrens Medicare Limited	0.27%
<b>Consumable Fuels</b>	<b>2.63%</b>
✓ Coal India Limited	2.63%
<b>Petroleum Products</b>	<b>2.59%</b>
Reliance Industries Limited	1.72%
Bharat Petroleum Corporation Limited	0.87%
<b>Cement &amp; Cement Products</b>	<b>2.11%</b>
UltraTech Cement Limited	1.53%
Ambuja Cements Limited	0.58%
<b>Transport Services</b>	<b>1.52%</b>
Interglobe Aviation Limited	1.52%
<b>Realty</b>	<b>1.45%</b>
The Phoenix Mills Limited	0.81%
Oberoi Realty Limited	0.64%
<b>Agricultural Food &amp; other Products</b>	<b>1.42%</b>
Triveni Engineering & Industries Limited	1.42%
<b>Non - Ferrous Metals</b>	<b>1.29%</b>
Hindalco Industries Limited	1.29%
<b>Gas</b>	<b>1.08%</b>
Gujarat Gas Limited	1.08%
<b>Diversified</b>	<b>0.47%</b>
Godrej Industries Limited	0.47%

Name of Instrument	% to Net Assets
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.47%</b>
Dhanuka Agritech Limited	0.47%
<b>Aerospace &amp; Defense</b>	<b>0.38%</b>
Bharat Electronics Limited	0.38%
<b>Ferrous Metals</b>	<b>0.37%</b>
Jindal Steel & Power Limited	0.37%
<b>Oil</b>	<b>0.28%</b>
Oil & Natural Gas Corporation Limited	0.28%
<b>Total</b>	<b>87.95%</b>
<b>Units issued by REITs &amp; InvTs</b>	
Listed / awaiting listing on the stock exchanges	
Transport Infrastructure	0.80%
Indus Infra Trust	0.80%
<b>Total</b>	<b>0.80%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	10.84%
<b>Total</b>	<b>10.84%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.24%
Net Receivables/Payables	0.17%
<b>Total</b>	<b>0.41%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 33.44%, Mid Cap 12.15%, Small-Cap 42.36%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

June 11, 2004

### BENCHMARK

BSE India Infrastructure TRI

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 291.315

Direct Plan

Growth: ₹ 315.166

### TOTAL AUM

5,003 Cr.

### MONTHLY AVERAGE AUM

5,174 Cr.

### Portfolio Turnover Ratio (Last 12 months):

0.49

### 3 Year Risk Statistics:

Standard Deviation : 16.91%

Beta : 0.56

R-Squared : 63.06%

Sharpe Ratio : 1.16

### Month End Expense Ratio

Regular Plan : 1.88%

Direct Plan : 0.83%

## INCEPTION DATE

Nov 14, 2006

## BENCHMARK

Nifty Midcap 150 (TRI)

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 134.906

Direct Plan

Growth: ₹ 149.343

## TOTAL AUM

17,762 Cr.

## MONTHLY AVERAGE AUM

18,400 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.42

## 3 Year Risk Statistics:

Standard Deviation : 16.26%

Beta :0.96

R-Squared : 90.89%

Sharpe Ratio : 0.46

## Month End Expense Ratio

Regular Plan : 1.69%

Direct Plan : 0.78%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Auto Components</b>	<b>9.89%</b>
✓ Bharat Forge Limited	3.06%
Schaeffler India Limited	2.03%
UNO Minda Limited	1.43%
Balkrishna Industries Limited	1.39%
Apollo Tyres Limited	1.16%
Samvardhana Motherson International Limited	0.82%
<b>Industrial Products</b>	<b>9.07%</b>
✓ Supreme Industries Limited	2.69%
Polycab India Limited	1.79%
APL Apollo Tubes Limited	1.56%
KEI Industries Limited	1.20%
Kirloskar Oil Engines Limited	0.98%
Timken India Limited	0.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.78%</b>
✓ IPCA Laboratories Limited	3.77%
Alkem Laboratories Limited	2.13%
Alembic Pharmaceuticals Limited	1.53%
Cipla Limited	1.35%
<b>IT - Software</b>	<b>7.48%</b>
✓ CoForge Limited	4.08%
KPIT Technologies Limited	2.04%
Mphasis Limited	1.36%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.49%</b>
Atul Limited	1.85%
Jubilant Ingrevia Limited	1.75%
Gujarat Fluorochemicals Limited	1.00%
Tata Chemicals Limited	0.89%
<b>Banks</b>	<b>5.15%</b>
The Federal Bank Limited	2.10%
AU Small Finance Bank Limited	2.03%
Bank of India	1.02%
<b>Fertilizers &amp; Agrochemicals</b>	<b>4.69%</b>
✓ Coromandel International Limited	3.36%
Dhanuka Agritech Limited	1.33%
<b>Consumer Durables</b>	<b>4.25%</b>
✓ Dixon Technologies (India) Limited	2.58%
Voltas Limited	1.67%
<b>Finance</b>	<b>3.87%</b>
✓ Power Finance Corporation Limited	2.76%
L&T Finance Limited	1.11%
<b>Cement &amp; Cement Products</b>	<b>2.94%</b>
✓ JK Cement Limited	2.94%
<b>Realty</b>	<b>2.83%</b>
✓ The Phoenix Mills Limited	2.83%
<b>Insurance</b>	<b>2.80%</b>
✓ Max Financial Services Limited	2.80%
<b>Automobiles</b>	<b>2.47%</b>
Hero MotoCorp Limited	2.47%
<b>Textiles &amp; Apparels</b>	<b>2.40%</b>
Page Industries Limited	2.40%
<b>Gas</b>	<b>2.04%</b>
Gujarat Gas Limited	1.16%
GAIL (India) Limited	0.88%
<b>Telecom - Services</b>	<b>2.03%</b>
Bharti Airtel Limited	2.03%
<b>Leisure Services</b>	<b>1.93%</b>
Jubilant Foodworks Limited	1.17%
Westlife Foodworld Limited	0.76%
<b>Petroleum Products</b>	<b>1.92%</b>
Hindustan Petroleum Corporation Limited	1.92%
<b>Capital Markets</b>	<b>1.83%</b>
Nippon Life India Asset Management Limited	1.83%
<b>Healthcare Services</b>	<b>1.62%</b>
Fortis Healthcare Limited	1.62%
<b>Personal Products</b>	<b>1.57%</b>
Emami Limited	1.57%
<b>Construction</b>	<b>1.40%</b>
Techno Electric & Engineering Company Limited	1.40%
<b>Food Products</b>	<b>1.33%</b>
Hatsun Agro Product Limited	1.33%
<b>Electrical Equipment</b>	<b>1.30%</b>
Apar Industries Limited	0.73%
Thermax Limited	0.57%
<b>Ferrous Metals</b>	<b>1.26%</b>
Jindal Steel & Power Limited	1.26%
<b>Oil</b>	<b>1.18%</b>
Oil India Limited	1.18%
<b>IT - Services</b>	<b>1.04%</b>
Cyient Limited	1.04%
<b>Transport Services</b>	<b>1.03%</b>
Container Corporation of India Limited	1.03%

Name of Instrument	% to Net Assets
<b>Retailing</b>	<b>0.80%</b>
Vishal Mega Mart Limited	0.80%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.67%</b>
Escorts Kubota Limited	0.67%
<b>Total</b>	<b>95.06%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
<b>TREPS / Reverse Repo Investments</b>	<b>5.07%</b>
<b>Total</b>	<b>5.07%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.13%
<b>Total</b>	<b>-0.13%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Notes: 1. Classification of % of holdings based on Market Capitalisation: Mid-Cap 66.52% Small-Cap 16.44%, Large-Cap 12.10%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization

# DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund)<sup>§§</sup>

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>26.83%</b>
✓ HDFC Bank Limited	7.83%
✓ ICICI Bank Limited	6.22%
✓ Axis Bank Limited	4.19%
✓ State Bank of India	4.06%
✓ Kotak Mahindra Bank Limited	3.25%
AU Small Finance Bank Limited	1.28%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.63%</b>
Cipla Limited	2.23%
IPCA Laboratories Limited	1.67%
Suven Pharmaceuticals Limited	1.58%
Sun Pharmaceutical Industries Limited	0.98%
Laurus Labs Limited	0.87%
Alembic Pharmaceuticals Limited	0.82%
Alkem Laboratories Limited	0.48%
<b>IT - Software</b>	<b>7.93%</b>
✓ Infosys Limited	3.95%
✓ HCL Technologies Limited	2.45%
Coforge Limited	1.53%
<b>Finance</b>	<b>6.94%</b>
Bajaj Finance Limited	1.92%
Power Finance Corporation Limited	1.73%
SBI Cards and Payment Services Limited	1.18%
Shriram Finance Limited	0.93%
PNB Housing Finance Limited	0.91%
Cholamandalam Investment and Finance Company Limited	0.27%
<b>Construction</b>	<b>4.97%</b>
✓ Larsen & Toubro Limited	2.66%
KEC International Limited	0.84%
Ahluwalia Contracts (India) Limited	0.61%
KNR Constructions Limited	0.47%
G R Infraprojects Limited	0.39%
<b>Telecom - Services</b>	<b>4.53%</b>
✓ Bharti Airtel Limited	2.56%
Indus Towers Limited	1.75%
Bharti Airtel Limited - Partly Paid Shares	0.22%
<b>Automobiles</b>	<b>3.92%</b>
✓ Mahindra & Mahindra Limited	2.39%
Tata Motors Limited	1.53%
<b>Diversified FMCG</b>	<b>3.72%</b>
Hindustan Unilever Limited	2.31%
IITC Limited	1.41%
<b>Auto Components</b>	<b>3.70%</b>
Samvardhana Motherson International Limited	1.67%
Bharat Forge Limited	0.86%
Exide Industries Limited	0.66%
Sansera Engineering Limited	0.51%
<b>Consumer Durables</b>	<b>3.06%</b>
Crompton Greaves Consumer Electricals Limited	1.17%
Century Plyboards (India) Limited	0.99%
Asian Paints Limited	0.90%
<b>Petroleum Products</b>	<b>2.60%</b>
Bharat Petroleum Corporation Limited	1.35%
Hindustan Petroleum Corporation Limited	1.25%
<b>Insurance</b>	<b>2.46%</b>
SBI Life Insurance Company Limited	1.31%
Max Financial Services Limited	1.15%
<b>Power</b>	<b>2.16%</b>
NTPC Limited	1.97%
NTPC Green Energy Limited	0.19%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.14%</b>
Gujarat Fluorochemicals Limited	0.82%
Atul Limited	0.66%
GHCL Limited	0.66%
<b>Gas</b>	<b>1.88%</b>
GAIL (India) Limited	1.11%
Gujarat State Petronet Limited	0.77%
<b>Cement &amp; Cement Products</b>	<b>1.80%</b>
UltraTech Cement Limited	0.97%
ACC Limited	0.83%
<b>Personal Products</b>	<b>1.47%</b>
Emami Limited	1.47%
<b>Non - Ferrous Metals</b>	<b>1.31%</b>
Hindalco Industries Limited	1.31%
<b>Oil</b>	<b>1.18%</b>
Oil India Limited	1.18%
<b>Textiles &amp; Apparels</b>	<b>1.07%</b>
Vardhman Textiles Limited	1.07%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.96%</b>
Coromandel International Limited	0.96%
<b>Industrial Products</b>	<b>0.90%</b>
Finolex Cables Limited	0.46%
Polycab India Limited	0.44%
<b>Ferrous Metals</b>	<b>0.75%</b>
Jindal Steel & Power Limited	0.75%

Name of Instrument	% to Net Assets
<b>Transport Services</b>	<b>0.73%</b>
Container Corporation of India Limited	0.73%
<b>Healthcare Services</b>	<b>0.70%</b>
Fortis Healthcare Limited	0.70%
<b>Diversified</b>	<b>0.68%</b>
Godrej Industries Limited	0.68%
Leisure Services	0.05%
IITC Hotels Limited	0.05%
<b>Total</b>	<b>97.07%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	3.40%
<b>Total</b>	<b>3.40%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.47%
<b>Total</b>	<b>-0.47%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 66.06%, Mid Cap 16.71%, Small-Cap 14.25%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

Jan 18, 2007

### BENCHMARK

Nifty 500 (TRI)

### NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 129.664

### Direct Plan

Growth: ₹ 143.376

### TOTAL AUM

15,985 Cr.

### MONTHLY AVERAGE AUM

16,143 Cr.

### Portfolio Turnover Ratio (Last 12 months);

0.37

### 3 Year Risk Statistics:

Standard Deviation : 13.84%

Beta : 0.97

R-Squared : 93.92%

Sharpe Ratio : 0.72

### Month End Expense Ratio

Regular Plan : 1.65%

Direct Plan : 0.72%

<sup>§§</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund. Equity Linked Savings Scheme (lock in period: 3 years) allows you to avail tax deduction of up to ₹ 1.5 lakh under Section 80C of Indian Income Tax Act, 1961 under the old tax regime. Income tax benefits to unit holders will be based on prevailing tax laws.

## INCEPTION DATE

Nov 30, 2018

## BENCHMARK

BSE HEALTHCARE (TRI)

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 39.218

Direct Plan

Growth: ₹ 43.022

## TOTAL AUM

3,198 Cr.

## MONTHLY AVERAGE AUM

3,277 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.19

## 3 Year Risk Statistics:

Standard Deviation : 15.14%

Beta :0.89

R-Squared : 88.79%

Sharpe Ratio : 0.97

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>66.93%</b>
✓ Sun Pharmaceutical Industries Limited	10.23%
✓ Cipla Limited	8.28%
✓ Suven Pharmaceuticals Limited	8.21%
✓ IPCA Laboratories Limited	7.24%
✓ Gland Pharma Limited	4.39%
✓ Laurus Labs Limited	4.12%
✓ Alembic Pharmaceuticals Limited	4.10%
Concord Biotech Limited	3.94%
Sai Life Sciences Limited	3.28%
Pfizer Limited	2.82%
Procter & Gamble Health Limited	2.67%
Indoco Remedies Limited	2.53%
Unichem Laboratories Limited	1.63%
Emcure Pharmaceuticals Limited	1.32%
Aarti Drugs Limited	1.06%
Alkem Laboratories Limited	0.59%
Lupin Limited	0.52%
<b>Healthcare Services</b>	<b>12.73%</b>
✓ Apollo Hospitals Enterprise Limited	4.15%
Vijaya Diagnostic Centre Limited	3.30%
Kovai Medical Center and Hospital Limited	2.83%
Narayana Hrudayalaya Ltd.	1.39%
Thyrocare Technologies Limited	0.57%
Jupiter Life Line Hospitals Limited	0.49%
<b>Insurance</b>	<b>1.40%</b>
ICICI Lombard General Insurance Company Limited	1.40%
<b>Retailing</b>	<b>0.43%</b>
Medplus Health Services Limited	0.43%
<b>Healthcare Equipment &amp; Supplies</b>	<b>0.43%</b>
Laxmi Dental Limited	0.43%
<b>Total</b>	<b>81.92%</b>
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
<b>Healthcare Equipment &amp; Supplies</b>	<b>9.66%</b>
✓ Globus Medical Inc	6.75%
Intuitive Surgical Inc	2.91%
<b>Healthcare Services</b>	<b>5.84%</b>
✓ Illumina Inc	5.77%
Grail Inc	0.07%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.10%</b>
Abbott Laboratories	1.10%
<b>Total</b>	<b>16.60%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.93%
<b>Total</b>	<b>0.93%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	<b>0.68%</b>
Global X Funds - Global X Genomics & Biotechnology ETF	0.68%
<b>Total</b>	<b>0.68%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.13%
<b>Total</b>	<b>-0.13%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.58%	0.00%	0.58%
Regular	1.91%	0.00%	1.91%

\* Weighted average TER of the underlying funds is 0.003407%.

^ Kindly refer Foreign Securities and/or overseas ETF(s) section of the scheme portfolio for more details. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

## Additional Disclosure of Overseas Mutual Fund Holdings

[Global X Funds - Global X Genomics & Biotechnology ETF](#)

Classification of % of holdings based on Market Capitalisation: Large-Cap 18.51%, Mid Cap 13.90%, Small-Cap 49.08%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.



## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>16.01%</b>
✓ HDFC Bank Limited	8.40%
✓ ICICI Bank Limited	5.78%
The Federal Bank Limited	1.83%
<b>IT - Software</b>	<b>13.56%</b>
✓ Infosys Limited	4.45%
✓ HCL Technologies Limited	2.77%
✓ LTI Windtree Limited	2.50%
MphasIS Limited	2.26%
Oracle Financial Services Software Limited	1.58%
<b>Automobiles</b>	<b>12.67%</b>
✓ Tata Motors Limited	3.15%
✓ Eicher Motors Limited	2.61%
Hero MotoCorp Limited	2.48%
Bajaj Auto Limited	2.25%
Maruti Suzuki India Limited	2.18%
<b>Finance</b>	<b>10.86%</b>
✓ Shriram Finance Limited	2.70%
Muthoot Finance Limited	2.29%
Mahindra & Mahindra Financial Services Limited	2.29%
Bajaj Finserv Limited	1.81%
Bajaj Holdings & Investment Limited	1.77%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.64%</b>
Sun Pharmaceutical Industries Limited	2.39%
Dr. Reddy's Laboratories Limited	2.30%
Lupin Limited	2.09%
Abbott India Limited	1.86%
<b>Food Products</b>	<b>4.83%</b>
✓ Britannia Industries Limited	2.49%
Nestle India Limited	2.34%
<b>Non - Ferrous Metals</b>	<b>3.88%</b>
Hindustan Zinc Limited	2.15%
Hindalco Industries Limited	1.73%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.76%</b>
PI Industries Limited	2.10%
Coromandel International Limited	1.66%
<b>Diversified FMCG</b>	<b>2.77%</b>
✓ ITC Limited	2.77%
<b>Personal Products</b>	<b>2.38%</b>
Colgate Palmolive (India) Limited	2.38%
<b>Agricultural Food &amp; other Products</b>	<b>2.35%</b>
Marico Limited	2.35%
<b>Telecom - Services</b>	<b>2.33%</b>
Indus Towers Limited	2.33%
<b>Insurance</b>	<b>2.18%</b>
ICICI Lombard General Insurance Company Limited	2.18%
<b>IT - Services</b>	<b>2.13%</b>
L&T Technology Services Limited	2.13%
<b>Capital Markets</b>	<b>2.12%</b>
HDFC Asset Management Company Limited	2.12%
<b>Textiles &amp; Apparels</b>	<b>2.09%</b>
Page Industries Limited	2.09%
<b>Beverages</b>	<b>1.65%</b>
United Spirits Limited	1.65%
<b>Realty</b>	<b>1.59%</b>
Oberoi Realty Limited	1.59%
<b>Industrial Products</b>	<b>1.51%</b>
Cummins India Limited	1.51%
<b>Auto Components</b>	<b>1.40%</b>
Bosch Limited	1.40%
<b>Leisure Services</b>	<b>0.10%</b>
ITC Hotels Limited	0.10%
<b>Total</b>	<b>98.81%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.24%
<b>Total</b>	<b>1.24%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.05%
<b>Total</b>	<b>-0.05%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 65.91%, Mid Cap 32.80%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.

### INCEPTION DATE

Jun 10, 2019

### BENCHMARK

BSE 200 TRI

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 20.415

Direct Plan

Growth: ₹ 21.284

### TOTAL AUM

1,016 Cr.

### MONTHLY AVERAGE AUM

1,025 Cr.

### Portfolio Turnover Ratio (Last 12 months):

0.80

### 3 Year Risk Statistics:

Standard Deviation : 13.83%

Beta : 0.96

R-Squared : 89.39%

Sharpe Ratio : 0.07

### Month End Expense Ratio

Regular Plan : 1.28%

Direct Plan : 0.55%

## INCEPTION DATE

Dec 10, 2020

## BENCHMARK

Nifty 500 TRI

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 19.791

Direct Plan

Growth: ₹ 20.4260

## TOTAL AUM

900 Cr.

## MONTHLY AVERAGE AUM

899 Cr.

## Portfolio Turnover Ratio (Last 12 months):

1.07

## Portfolio Turnover Ratio (Directional Equity):

0.27

## 3 Year Risk Statistics:

Standard Deviation : 11.90%

Beta : 0.77

R-Squared :85.41%

Sharpe Ratio : 0.72

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Pharmaceuticals &amp; Biotechnology</b>	9.22%
✓ Cipla Limited	2.34%
Sun Pharmaceutical Industries Limited	1.86%
Dr. Reddy's Laboratories Limited	1.81%
IPCA Laboratories Limited	1.38%
Suven Pharmaceuticals Limited	0.86%
Alembic Pharmaceuticals Limited	0.65%
Aarti Drugs Limited	0.32%
<b>IT - Software</b>	6.42%
✓ Infosys Limited	3.26%
HCL Technologies Limited	1.88%
LTMindtree Limited	1.28%
<b>Automobiles</b>	6.32%
Tata Motors Limited	1.86%
Hero MotoCorp Limited	1.68%
Maruti Suzuki India Limited	1.44%
Bajaj Auto Limited	1.34%
<b>Construction</b>	3.98%
✓ Larsen & Toubro Limited	3.09%
Kalpataru Projects International Limited	0.89%
<b>Diversified FMCG</b>	2.86%
✓ ITC Limited	2.86%
<b>Auto Components</b>	2.38%
Apollo Tyres Limited	0.88%
CIE Automotive India Limited	0.75%
Craftsman Automation Limited	0.43%
Samvardhana Motherson International Limited	0.32%
<b>Non - Ferrous Metals</b>	2.36%
Hindalco Industries Limited	1.61%
Hindustan Zinc Limited	0.75%
<b>Power</b>	2.33%
✓ Power Grid Corporation of India Limited	2.33%
<b>Ferrous Metals</b>	2.22%
JSW Steel Limited	1.25%
Jindal Steel & Power Limited	0.63%
Tata Steel Limited	0.34%
<b>Petroleum Products</b>	2.19%
Bharat Petroleum Corporation Limited	1.17%
Hindustan Petroleum Corporation Limited	1.02%
<b>Chemicals &amp; Petrochemicals</b>	2.06%
Deepak Nitrite Limited	0.89%
Archean Chemical Industries Limited	0.74%
Atul Limited	0.43%
<b>Aerospace &amp; Defense</b>	1.95%
✓ Bharat Electronics Limited	1.95%
<b>Gas</b>	1.66%
GAIL (India) Limited	1.66%
<b>Telecom - Services</b>	1.60%
Indus Towers Limited	1.60%
<b>Beverages</b>	1.41%
Radico Khaitan Limited	1.41%
<b>Capital Markets</b>	1.41%
Angel One Limited	1.41%
<b>Realty</b>	1.33%
Oberoi Realty Limited	1.33%
<b>Cement &amp; Cement Products</b>	1.24%
UltraTech Cement Limited	1.24%
<b>IT - Services</b>	1.14%
Cyient Limited	1.14%
<b>Leisure Services</b>	1.10%
Sapphire Foods India Limited	0.97%
ITC Hotels Limited	0.13%
<b>Personal Products</b>	1.10%
Godrej Consumer Products Limited	1.10%
<b>Minerals &amp; Mining</b>	0.93%
NMDC Limited	0.93%
<b>Textiles &amp; Apparels</b>	0.80%
Yardman Textiles Limited	0.80%
<b>Agricultural Food &amp; other Products</b>	0.78%
Gujarat Ambuja Exports Limited	0.39%
Triveni Engineering & Industries Limited	0.39%
<b>Food Products</b>	0.77%
Avanti Feeds Limited	0.77%
<b>Industrial Manufacturing</b>	0.63%
GWM Pfaudler Limited	0.63%
<b>Consumer Durables</b>	0.52%
Crompton Greaves Consumer Electricals Limited	0.52%
<b>Healthcare Services</b>	0.48%
Narayana Hrudayalaya Ltd.	0.48%
<b>Oil</b>	0.31%
Oil India Limited	0.31%
<b>Total</b>	<b>61.50%</b>

Name of Instrument	% to Net Assets
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
<b>Finance</b>	5.97%
✓ Berkshire Hathaway Inc - Class B	3.45%
Tencent Holdings Limited	1.43%
Brookfield Corporation	1.09%
<b>Retailing</b>	1.76%
Alibaba Group Holding Limited	1.76%
<b>Consumer Durables</b>	1.15%
NIKE Inc	1.15%
<b>IT - Hardware</b>	0.94%
Taiwan Semiconductor-Sp Adr	0.94%
<b>Total</b>	<b>9.82%</b>
<b>Arbitrage (Cash Long)</b>	
Stock Futures	-4.28%
<b>Total</b>	<b>4.26%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.67%
<b>Total</b>	<b>1.67%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	21.07%
✓ WCM GLOBAL EQUITY FUND	6.06%
✓ Harding Loevner Global Equity Fund	6.01%
✓ Veritas Global Focus Fund	5.83%
The Consumer Staples Select Sector SPDR Fund	1.77%
iShares S&P 500 Energy Sector UCITS ETF	0.95%
iShares Global Healthcare ETF	0.45%
<b>Total</b>	<b>21.07%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	1.63%
Net Receivables/Payables	0.05%
<b>Total</b>	<b>1.68%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>
✓ Top Ten Holdings	

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.73%	0.20%	0.93%
Regular	1.51%	0.20%	1.71%

\* Weighted average TER of the underlying funds.

^ Kindly refer Foreign Securities and/or overseas ETF(s) section of the scheme portfolio for more details. The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

## Additional Disclosure of Overseas Mutual Fund Holdings

[The Consumer Staples Select Sector SPDR Fund](#)

[iShares S&P 500 Energy Sector UCITS ETF](#)

[iShares Global Healthcare ETF](#)

[Harding Loevner Global Equity Fund](#)

[Veritas Global Focus Fund](#)

[WCM GLOBAL EQUITY FUND](#)

Classification of % of holdings based on Market Capitalisation: Large-Cap 44.28%, Mid Cap 6.49%, Small-Cap 14.86%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Small Cap Fund

Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Consumer Durables	15.57%
✓ Safari Industries (India) Limited	2.62%
Thangamayil Jewellery Limited	1.65%
IFB Industries Limited	1.62%
Nilkamal Limited	1.35%
Greenlam Industries Limited	1.33%
La Opala RG Limited	1.19%
Campus Activewear Limited	1.11%
Amber Enterprises India Limited	1.00%
Borosil Limited	0.93%
Sheela Foam Limited	0.79%
Stylam Industries Limited	0.57%
Century Plyboards (India) Limited	0.54%
CARYSIL LIMITED	0.46%
Kajaria Ceramics Limited	0.41%
Industrial Products	14.89%
✓ Welspun Corp Limited	3.22%
Swaraj Engines Limited	1.82%
Kirloskar Oil Engines Limited	1.69%
Ratnamani Metals & Tubes Limited	1.43%
TCPL Packaging Limited	1.34%
Prince Pipes And Fittings Limited	1.14%
Kalyani Steels Limited	1.10%
R R Kabel Limited	0.86%
Mold-Tek Packaging Limited	0.77%
Harsha Engineers International Limited	0.69%
Happy Forgings Limited	0.47%
Graphite India Limited	0.36%
<b>Chemicals &amp; Petrochemicals</b>	<b>9.82%</b>
✓ Jubilant Ingrevia Limited	3.69%
Atul Limited	1.59%
Archean Chemical Industries Limited	1.46%
Navin Fluorine International Limited	1.38%
GHCL Limited	1.27%
Sudarshan Chemical Industries Limited	0.43%
<b>Auto Components</b>	<b>9.06%</b>
✓ Suprajit Engineering Limited	2.51%
✓ Lumax Auto Technologies Limited	2.23%
Sansera Engineering Limited	1.40%
Shriram Pistons & Rings Limited	1.16%
Rolex Rings Limited	1.02%
Sandhar Technologies Limited	0.74%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.67%</b>
IPCA Laboratories Limited	2.17%
Aarti Drugs Limited	1.42%
Alembic Pharmaceuticals Limited	0.86%
Amrutanjan Health Care Limited	0.65%
Eris Lifesciences Limited	0.57%
<b>Agricultural Food &amp; other Products</b>	<b>4.84%</b>
✓ LT Foods Limited	2.49%
✓ Triveni Engineering & Industries Limited	2.35%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.81%</b>
Dhanuka Agritech Limited	1.83%
Paradeep Phosphates Limited	1.20%
Sharda Cropchem Limited	0.78%
<b>Construction</b>	<b>3.69%</b>
Techno Electric & Engineering Company Limited	1.80%
KNR Constructions Limited	0.70%
Engineers India Limited	0.64%
Kalpataru Projects International Limited	0.42%
Power Mech Projects Limited	0.13%
<b>IT - Services</b>	<b>3.38%</b>
✓ Cyient Limited	2.83%
R Systems International Limited	0.55%
<b>Commercial Services &amp; Supplies</b>	<b>3.26%</b>
✓ eClerx Services Limited	3.26%
<b>Textiles &amp; Apparels</b>	<b>2.97%</b>
Yardman Textiles Limited	1.52%
S. P. Apparels Limited	1.19%
GHCL Textiles Limited	0.26%
<b>Food Products</b>	<b>2.84%</b>
✓ Doodla Dairy Limited	2.84%
<b>Healthcare Services</b>	<b>2.75%</b>
Narayana Hrudayalaya Ltd.	1.48%
Rainbow Childrens Medicare Limited	1.27%
<b>Electrical Equipment</b>	<b>2.14%</b>
Voltamp Transformers Limited	1.45%
Apar Industries Limited	0.69%
<b>Retailing</b>	<b>2.04%</b>
Shoppers Stop Limited	1.12%
Just Dial Limited	0.92%
<b>Capital Markets</b>	<b>1.83%</b>
Prudent Corporate Advisory Services Limited	1.34%
Anand Rathi Wealth Limited	0.49%
<b>Finance</b>	<b>1.44%</b>
Manappuram Finance Limited	1.03%

Name of Instrument	% to Net Assets
PNB Housing Finance Limited	0.41%
<b>Leisure Services</b>	<b>1.32%</b>
Westlife Foodworld Limited	1.32%
<b>Industrial Manufacturing</b>	<b>1.05%</b>
JNK India Limited	0.54%
HLE Glascoat Limited	0.51%
<b>Banks</b>	<b>0.61%</b>
Equitas Small Finance Bank Limited	0.61%
<b>Paper, Forest &amp; Jute Products</b>	<b>0.59%</b>
West Coast Paper Mills Limited	0.59%
<b>Insurance</b>	<b>0.24%</b>
Max Financial Services Limited	0.24%
<b>Gas</b>	<b>0.17%</b>
IRM Energy Limited	0.17%
<b>Total</b>	<b>93.98%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	6.14%
<b>Total</b>	<b>6.14%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.12%
<b>Total</b>	<b>-0.12%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Small-Cap 90.88%, Mid Cap 3.10% & Large Cap 0.00%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization

With effect from April 1, 2020, all lumpsum investments/subscriptions including all systematic investments in units of the Scheme is accepted.

### INCEPTION DATE

Jun 14, 2007

### BENCHMARK

BSE 250 Small Cap (TRI)

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 180.288

Direct Plan

Growth: ₹ 197.281

### TOTAL AUM

14,996 Cr.

### MONTHLY AVERAGE AUM

15,727 Cr.

### Portfolio Turnover Ratio (Last 12 months):

0.23

### 3 Year Risk Statistics:

Standard Deviation : 17.57%

Beta :0.89

R-Squared : 92.50%

Sharpe Ratio : 0.58

### Month End Expense Ratio

Regular Plan : 1.72%

Direct Plan : 0.80%

## INCEPTION DATE

Jun 10, 2010

## BENCHMARK

Nifty 500 (TRI)

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 50.441

Direct Plan

Growth: ₹ 56.048

## TOTAL AUM

2,393 Cr.

## MONTHLY AVERAGE AUM

2,420 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.27

## 3 Year Risk Statistics:

Standard Deviation : 15.19%

Beta : 1.01

R-Squared : 84.21%

Sharpe Ratio : 0.48

## Month End Expense Ratio

Regular Plan : 2.04%

Direct Plan : 1.00%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>14.47%</b>
✓ ICICI Bank Limited	6.01%
✓ HDFC Bank Limited	4.81%
✓ Axis Bank Limited	3.65%
<b>Finance</b>	<b>14.03%</b>
✓ Bajaj Finance Limited	7.31%
✓ Cholamandalam Investment and Finance Company Limited	4.12%
Power Finance Corporation Limited	2.60%
<b>IT - Software</b>	<b>10.99%</b>
✓ Coforge Limited	4.40%
✓ Infosys Limited	3.99%
Tech Mahindra Limited	2.60%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.24%</b>
✓ IPCA Laboratories Limited	4.48%
Suven Pharmaceuticals Limited	2.86%
Alkem Laboratories Limited	1.90%
<b>Industrial Products</b>	<b>8.61%</b>
Kirloskar Oil Engines Limited	3.27%
Polycab India Limited	3.12%
Ratnamani Metals & Tubes Limited	2.22%
<b>Auto Components</b>	<b>4.53%</b>
Bharat Forge Limited	2.42%
Samvardhana Motherson International Limited	2.11%
<b>Realty</b>	<b>3.83%</b>
✓ The Phoenix Mills Limited	3.83%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.30%</b>
✓ Coromandel International Limited	3.30%
<b>Petroleum Products</b>	<b>3.15%</b>
Bharat Petroleum Corporation Limited	3.15%
<b>Consumer Durables</b>	<b>3.12%</b>
Century Plyboards (India) Limited	3.12%
<b>Telecom - Services</b>	<b>2.97%</b>
Bharti Airtel Limited	2.97%
<b>Healthcare Services</b>	<b>2.92%</b>
Narayana Hrudayalaya Ltd.	2.92%
<b>Automobiles</b>	<b>2.56%</b>
Hero MotoCorp Limited	2.56%
<b>Food Products</b>	<b>2.50%</b>
Mrs. Bectors Food Specialities Limited	2.50%
<b>Insurance</b>	<b>2.10%</b>
SBI Life Insurance Company Limited	2.10%
<b>Gas</b>	<b>2.05%</b>
GAIL (India) Limited	2.05%
<b>Leisure Services</b>	<b>2.02%</b>
Westlife Foodworld Limited	2.02%
<b>Non - Ferrous Metals</b>	<b>1.54%</b>
Hindalco Industries Limited	1.54%
<b>Total</b>	<b>93.93%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	5.33%
<b>Total</b>	<b>5.33%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	0.84%
Net Receivables/Payables	-0.10%
<b>Total</b>	<b>0.74%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 54.69%, Mid Cap 20.33%, Small-Cap 18.91%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Multicap Fund

An open ended equity scheme investing across large cap, mid cap, small cap stocks

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>11.76%</b>
✓ HDFC Bank Limited	4.96%
✓ ICICI Bank Limited	3.68%
✓ AU Small Finance Bank Limited	3.12%
<b>Industrial Products</b>	<b>11.56%</b>
✓ APL Apollo Tubes Limited	2.54%
Welspun Corp Limited	2.22%
Polycab India Limited	1.42%
R R Kabel Limited	1.40%
Prince Pipes And Fittings Limited	1.20%
Kirloskar Oil Engines Limited	0.86%
KEI Industries Limited	0.83%
IFGL Refractories Limited	0.55%
Carborundum Universal Limited	0.39%
Kirloskar Ferrous Industries Ltd	0.15%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>10.25%</b>
✓ Cipla Limited	3.71%
Gland Pharma Limited	2.20%
Suven Pharmaceuticals Limited	1.78%
IPCA Laboratories Limited	1.46%
Indoco Remedies Limited	0.57%
Alembic Pharmaceuticals Limited	0.53%
<b>Healthcare Services</b>	<b>6.27%</b>
✓ Syngene International Limited	3.50%
Apollo Hospitals Enterprise Limited	1.54%
Narayana Hrudayalaya Ltd.	1.23%
<b>Consumer Durables</b>	<b>6.09%</b>
Century Plyboards (India) Limited	1.84%
PG Electroplast Limited	1.13%
IFB Industries Limited	1.00%
Crompton Greaves Consumer Electricals Limited	0.99%
Indigo Paints Limited	0.92%
Stylam Industries Limited	0.21%
<b>Automobiles</b>	<b>5.54%</b>
✓ Hero MotoCorp Limited	3.28%
Mahindra & Mahindra Limited	2.26%
<b>Capital Markets</b>	<b>4.97%</b>
✓ Nippon Life India Asset Management Limited	2.88%
UTI Asset Management Company Limited	2.09%
<b>Auto Components</b>	<b>3.99%</b>
✓ Schaeffler India Limited	3.99%
<b>Insurance</b>	<b>3.92%</b>
ICICI Prudential Life Insurance Company Limited	2.03%
ICICI Lombard General Insurance Company Limited	1.89%
<b>IT - Software</b>	<b>3.91%</b>
Coforge Limited	1.97%
Rategain Travel Technologies Limited	1.45%
Mphasis Limited	0.49%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.88%</b>
Jubilant Ingrevia Limited	1.49%
Sudarshan Chemical Industries Limited	1.38%
Archean Chemical Industries Limited	1.01%
<b>Finance</b>	<b>3.44%</b>
Bajaj Finserv Limited	1.69%
IIFL Finance Limited	0.89%
Shriram Finance Limited	0.86%
<b>Consumable Fuels</b>	<b>2.83%</b>
✓ Coal India Limited	2.83%
<b>Food Products</b>	<b>2.25%</b>
Dodla Dairy Limited	1.37%
Gopal Snacks Limited	0.88%
<b>Diversified FMCG</b>	<b>2.23%</b>
ITC Limited	2.23%
<b>IT - Services</b>	<b>2.03%</b>
Cyient Limited	1.06%
R Systems International Limited	0.97%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.85%</b>
Escorts Kubota Limited	1.85%
<b>Industrial Manufacturing</b>	<b>1.74%</b>
JNK India Limited	1.36%
Cyient DLM Limited	0.38%
<b>Power</b>	<b>1.72%</b>
NTPC Limited	1.37%
NTPC Green Energy Limited	0.35%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.63%</b>
Bayer Cropscience Limited	1.63%
<b>Personal Products</b>	<b>1.13%</b>
Emami Limited	1.13%

Name of Instrument	% to Net Assets
<b>Retailing</b>	<b>0.86%</b>
Avenue Supermarts Limited	0.86%
<b>Textiles &amp; Apparels</b>	<b>0.80%</b>
Yardman Textiles Limited	0.80%
<b>Leisure Services</b>	<b>0.68%</b>
Westlife Foodworld Limited	0.60%
ITC Hotels Limited	0.08%
<b>Electrical Equipment</b>	<b>0.54%</b>
Siemens Limited	0.54%
<b>Gas</b>	<b>0.38%</b>
GAIL (India) Limited	0.38%
<b>Commercial Services &amp; Supplies</b>	<b>0.19%</b>
Firstsource Solutions Limited	0.19%
<b>Total</b>	<b>96.44%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	3.67%
<b>Total</b>	<b>3.67%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.11%
<b>Total</b>	<b>-0.11%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 32.45%, Mid Cap 26.06%, Small-Cap 37.85%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

January 30, 2024

### BENCHMARK

Nifty 500 Multicap 50:25:25 TRI

### NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 11.241

Direct Plan

Growth: ₹ 11.417

### TOTAL AUM

1,899 Cr.

### MONTHLY AVERAGE AUM

1,911 Cr.

### Portfolio Turnover Ratio (Last 12 months):

0.16

### Month End Expense Ratio

Regular Plan : 2.01%

Direct Plan : 0.52%

## INCEPTION DATE

December 17, 2024

## BENCHMARK

Nifty 500 TRI

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 9.361

Direct Plan

Growth: ₹ 9.381

## TOTAL AUM

918 Cr.

## MONTHLY AVERAGE AUM

914 Cr.

## Portfolio Turnover Ratio (Last 0 months):

---

## Month End Expense Ratio

Regular Plan : 2.21%

Direct Plan : 0.65%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>8.97%</b>
✓ Kotak Mahindra Bank Limited	3.28%
✓ ICICI Bank Limited	2.89%
✓ State Bank of India	2.80%
<b>Automobiles</b>	<b>8.06%</b>
✓ Mahindra & Mahindra Limited	4.91%
✓ TVS Motor Company Limited	3.15%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.57%</b>
Cipla Limited	1.93%
Mankind Pharma Limited	1.57%
IPCA Laboratories Limited	1.48%
Laurus Labs Limited	1.36%
Gland Pharma Limited	1.23%
<b>Consumer Durables</b>	<b>7.00%</b>
✓ Amber Enterprises India Limited	3.04%
Voltas Limited	1.77%
Crompton Greaves Consumer Electricals Limited	1.25%
Sheela Foam Limited	0.94%
<b>Industrial Products</b>	<b>6.86%</b>
KEI Industries Limited	2.53%
R R Kabel Limited	1.74%
Carborundum Universal Limited	1.39%
INOX India Limited	0.75%
Shivalik Bimetal Controls Limited	0.45%
<b>Capital Markets</b>	<b>5.98%</b>
BSE Limited	1.85%
Multi Commodity Exchange of India Limited	1.51%
Angel One Limited	1.33%
Nippon Life India Asset Management Limited	1.29%
<b>Power</b>	<b>5.61%</b>
✓ Power Grid Corporation of India Limited	3.35%
NTPC Limited	2.26%
<b>Telecom - Services</b>	<b>3.94%</b>
✓ Bharti Airtel Limited	3.94%
<b>Healthcare Services</b>	<b>3.69%</b>
✓ Apollo Hospitals Enterprise Limited	2.89%
Kovai Medical Center and Hospital Limited	0.80%
<b>Construction</b>	<b>3.17%</b>
Kalpataru Projects International Limited	1.70%
H.G. Infra Engineering Limited	0.93%
Ahluwalia Contracts (India) Limited	0.54%
<b>Transport Services</b>	<b>3.10%</b>
✓ Interglobe Aviation Limited	3.10%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.55%</b>
Navin Fluorine International Limited	1.45%
Sudarshan Chemical Industries Limited	1.10%
<b>Electrical Equipment</b>	<b>2.35%</b>
Siemens Limited	2.35%
<b>Beverages</b>	<b>1.95%</b>
United Breweries Limited	1.95%
<b>Realty</b>	<b>1.88%</b>
Oberoi Realty Limited	1.88%
<b>Auto Components</b>	<b>1.50%</b>
Schaeffler India Limited	1.50%
<b>Transport Infrastructure</b>	<b>1.29%</b>
JSW Infrastructure Limited	1.29%
<b>Agricultural Food &amp; other Products</b>	<b>1.10%</b>
Triveni Engineering & Industries Limited	1.10%
<b>IT - Services</b>	<b>1.03%</b>
Cyient Limited	1.03%
<b>Industrial Manufacturing</b>	<b>0.88%</b>
Praj Industries Limited	0.88%
<b>Total</b>	<b>78.48%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	21.44%
<b>Total</b>	<b>21.44%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.08%
<b>Total</b>	<b>0.08%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 33.96%, Mid Cap 20.00%, Small-Cap 24.52%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Natural Resources and New Energy Fund

An open ended equity scheme investing in Natural Resources and Alternative Energy sector

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Non - Ferrous Metals	15.73%
✓ Hindalco Industries Limited	8.19%
✓ National Aluminium Company Limited	5.47%
Hindustan Zinc Limited	2.07%
Gas	12.71%
✓ GAIL (India) Limited	4.47%
Gujarat State Petronet Limited	3.17%
Petronet LNG Limited	2.78%
Indraprastha Gas Limited	1.84%
IRM Energy Limited	0.45%
<b>Petroleum Products</b>	<b>12.24%</b>
Bharat Petroleum Corporation Limited	4.30%
Hindustan Petroleum Corporation Limited	4.13%
Reliance Industries Limited	3.81%
<b>Ferrous Metals</b>	<b>11.62%</b>
✓ Jindal Steel & Power Limited	7.10%
✓ Tata Steel Limited	4.52%
Oil	10.39%
✓ Oil & Natural Gas Corporation Limited	6.29%
Oil India Limited	4.10%
<b>Consumable Fuels</b>	<b>7.63%</b>
✓ Coal India Limited	7.63%
<b>Industrial Products</b>	<b>6.77%</b>
Welspun Corp Limited	2.28%
Godawari Power and Ispat Limited	1.64%
APL Apollo Tubes Limited	1.44%
Ratnamani Metals & Tubes Limited	0.86%
Jindal Saw Limited	0.55%
<b>Minerals &amp; Mining</b>	<b>5.64%</b>
✓ NMDC Limited	5.64%
<b>Total</b>	<b>82.73%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	5.32%
<b>Total</b>	<b>5.32%</b>
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	<b>11.94%</b>
✓ BlackRock Global Funds - World Energy Fund ^^	5.99%
✓ BlackRock Global Funds - Sustainable Energy Fund ^^	5.95%
<b>Total</b>	<b>11.94%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.01%
<b>Total</b>	<b>0.01%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings  
^^ Fund domiciled in Luxembourg

Classification of % of holdings based on Market Capitalisation: Large-Cap 41.28%, Mid Cap 32.50%, Small-Cap 8.95%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

## INCEPTION DATE

Apr 25, 2008

## BENCHMARK

35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return

## NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 82.940

Direct Plan  
Growth: ₹ 91.799

## TOTAL AUM

1,190 Cr.

## MONTHLY AVERAGE AUM

1,205 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.26

## 3 Year Risk Statistics:

Standard Deviation : 18.21%

Beta : 0.92

R-Squared : 82.42%

Sharpe Ratio : 0.53

## Additional Disclosure

DSP Natural Resources and New Energy Fund as of 31-December-2024	% to Net Assets
Equity & Equity Related	83.94%
TREPS / Reverse Repo Investments / Corporate Debt Repo	5.14%
BlackRock Global Funds - Sustainable Energy Fund (Class I2 USD Shares)^^	5.67%
BlackRock Global Funds - World Energy Fund (Class I2 USD Shares)^^	5.66%
Net Receivables/Payables	-0.41%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Energy Fund (Underlying Fund) as of 31-December-2024	
Top 10 stocks	
Security	% to Net Assets
SHELL PLC	9.86%
EXXON MOBIL CORP	9.00%
CONOCOPHILLIPS	7.34%
WILLIAMS COMPANIES INC	5.74%
TOTALENERGIES SE	5.74%
CHENIERE ENERGY INC	4.93%
EOG RESOURCES INC	4.83%
TARGA RESOURCES CORP	4.32%
CANADIAN NATURAL RESOURCES LTD	4.21%
CHEVRON CORP	4.10%
Others	39.93%
<b>TOTAL</b>	<b>100.00%</b>

Sector Allocation	
Integrated	32.23%
Exploration and Prod.	32.00%
Distribution	23.01%
Oil Services	5.51%
Refining and Mktg.	3.33%
Cash and/or Derivatives	2.00%
Coal and Uranium	1.91%
<b>TOTAL</b>	<b>99.99%</b>

BlackRock Global Funds - Sustainable Energy Fund (Underlying Fund) as of 31-December-2024	
Top 10 stocks	
Security	% to Net Assets
PRYSMIAN SPA	3.8%
NATIONAL GRID PLC	3.7%
COMPAGNIE DE SAINT GOBAIN SA	3.6%
SSE PLC	3.5%
HUBBELL INCORPORATED	3.5%
GE VERNOVA INC	3.5%
NEXTRACKER INC	3.2%
LINDE PLC	3.0%
ON SEMICONDUCTOR CORPORATION	2.9%
FIRST SOLAR INC	2.9%
Others	66.6%
<b>TOTAL</b>	<b>99.00%</b>

Sector Allocation	
Other	35.85%
Automotive & sustainable Mobility	13.42%
Industrial Efficiency	17.88%
Renewable Energy Tech	16.60%
Energy Storage & Infra	13.48%
cash	2.77%
<b>TOTAL</b>	<b>100.0%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds^^	Total
Direct Plan	0.90%	0.12%	1.02%
Regular Plan	2.00%	0.12%	2.12%

\* Weighted average TER of the underlying funds.

^^ Kindly refer Overseas mutual fund section of scheme portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

^^ Fund domiciled in Luxembourg

# DSP World Gold Fund of Fund

An open ended fund of fund scheme which invests into units/securities issued by overseas Exchange Traded Funds (ETFs) and/or overseas funds and/or units issued by domestic mutual funds that provide exposure to Gold/Gold Mining theme.

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.01%
<b>Total</b>	<b>1.01%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	98.53%
BlackRock Global Funds - World Gold Fund ^^	80.75%
Vaneck Gold Miners ETF	17.78%
<b>Total</b>	<b>98.53%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	0.46%
<b>Total</b>	<b>0.46%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Gold Fund of Fund as of 31-December-2024	% to Net Assets
BlackRock Global Funds - World Gold Fund ^^	81.40%
TREPS / Reverse Repo Investments	1.85%
Net Receivables/Payables	-0.84%
Vaneck Gold Miners ETF	17.59%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - World Gold Fund (Underlying Fund) as of 31-December-2024	
Top10 stocks	
Security	% to Net Assets
AGNICO EAGLE MINES LTD (ONTARIO)	8.4%
BARRICK GOLD CORP	7.0%
KINROSS GOLD CORP	6.5%
NEWMONT CORPORATION	5.6%
ENDEAVOUR MINING PLC	5.0%
ALAMOS GOLD INC (PRE-REINCORPORATION)	4.9%
NORTHERN STAR RESOURCES LTD	4.7%
SPROTT PHYSICAL SILVER TRUST	4.4%
WHEATON PRECIOUS METALS CORP	4.2%
LUNDIN GOLD INC	3.8%
Others	45.6%
<b>TOTAL</b>	<b>100.00%</b>

Sector Allocation	
Gold	86.9%
Silver	10.0%
Cash and/or Derivatives	1.9%
Copper	1.2%
<b>TOTAL</b>	<b>100.0%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.73%	0.96%	1.69%
Regular	1.40%	0.96%	2.36%

\* Weighted average TER of the underlying funds.

^ Kindly refer Overseas mutual fund section portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

Disclaimer- With effect from March 03, 2023, the name of scheme, type of the scheme, product labelling, investment objective of the scheme, Investment strategies and asset allocation pattern has been revised. Investors are requested to refer the notice cum addenda and updated SID of the scheme available on the website  
- www.dspim.com

### Additional Disclosure of Overseas Mutual Fund Holdings

[Vaneck Gold Miners ETF](#)

### INCEPTION DATE

Sep 14, 2007

### BENCHMARK

FTSE Gold Mine TRI (in INR terms)

### NAV AS ON JANUARY 31, 2025

[Regular Plan](#)

Growth: ₹ 23.2180

[Direct Plan](#)

Growth: ₹ 24.7507

### TOTAL AUM

1,089 Cr.

### MONTHLY AVERAGE AUM

1,018 Cr.



## INCEPTION DATE

Dec 29, 2009

## BENCHMARK

MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 15.7788

Direct Plan

Growth: ₹ 16.9308

## TOTAL AUM

129 Cr.

## MONTHLY AVERAGE AUM

127 Cr.

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.28%
<b>Total</b>	<b>1.28%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	98.88%
BlackRock Global Funds - World Mining Fund ^^	98.88%
<b>Total</b>	<b>98.88%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.16%
<b>Total</b>	<b>-0.16%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP World Mining Fund of Fund as of 31-December-2024	% to Net Assets
BlackRock Global Funds - World Mining Fund ^^	99.17%
TREPS / Reverse Repo Investments	1.11%
Net Receivables/Payables	-0.28%
<b>TOTAL</b>	<b>100.00%</b>

### BlackRock Global Funds - World Mining Fund (Underlying Fund) as of 31-December-2024

Top10 stocks	
Security	% to Net Assets
GLENCORE PLC	7.2%
RIO TINTO PLC	7.0%
AGNICO EAGLE MINES LTD (ONTARIO)	6.2%
BHP GROUP LTD	6.2%
FREEMPORT-MCMORAN INC	6.1%
ANGLO AMERICAN PLC	5.7%
WHEATON PRECIOUS METALS CORP	4.7%
IVANHOE MINES LTD	4.0%
TECK RESOURCES LTD	3.5%
BARRICK GOLD CORP	3.2%
Others	46.2%
<b>TOTAL</b>	<b>100.00%</b>

Sector Allocation	
	% to Net Assets
Diversified	31.5%
Gold	25.7%
Copper	24.4%
Steel	5.4%
Industrial Minerals	2.8%
Cash and/or Derivatives	2.6%
Uranium	2.3%
Aluminium	2.1%
Platinum Grp. Met.	1.1%
Iron Ore	1.1%
Nickel	1.0%
Other	0.0%
Tin	0.0%
Zinc	0.0%
Coal	0.0%
Silver	0.0%
Molybdenum	0.0%
Mineral Services	0.0%
<b>TOTAL</b>	<b>99.99%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.47%	1.04%	1.51%
Regular	1.10%	1.04%	2.14%

\* Weighted average TER of the underlying funds.

^ Kindly refer Overseas mutual fund section portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

Note- The Scheme name has been changed to DSP World Mining Fund of Fund effective from close of business hours of October 4, 2024. Please refer to notice cum addendum dated August 30, 2024 and unitholder letter available on our website www.dspim.com for change in fundamental attribute of Scheme with effect from October 4, 2024.

Investors are requested to note that DSP world Agriculture Fund has been merged with DSP World mining fund of fund (formerly known as DSP World Mining Fund), effective from close of business hours of October 4, 2024. ("Effective Date").

# DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund)

An open ended Fund of Fund scheme investing in overseas Funds/ ETFs investing in companies involved in the alternative energy sector.

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.40%
<b>Total</b>	<b>1.40%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	98.66%
BlackRock Global Funds - Sustainable Energy Fund ^^	98.66%
<b>Total</b>	<b>98.66%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.06%
<b>Total</b>	<b>-0.06%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## INCEPTION DATE

Aug 14, 2009

## BENCHMARK

MSCI ACWI IMI Clean Energy Infrastructure Index

## NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 17.5434

Direct Plan  
Growth: ₹ 18.4215

## TOTAL AUM

92 Cr.

## MONTHLY AVERAGE AUM

91 Cr.

## Additional Disclosure

DSP Global Clean Energy Fund of Fund as of 31-December-2024	% to Net Assets
BlackRock Global Funds - Sustainable Energy Fund ^^	99.05%
TREPS / Reverse Repo Investments	1.04%
Net Receivables/Payables	-0.09%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - Sustainable Energy Fund (Underlying Fund) as of 31-December-2024	
Top10 stocks	
Security	% to Net Assets
PRYSMIAN SPA	3.8%
NATIONAL GRID PLC	3.7%
COMPAGNIE DE SAINT GOBAIN SA	3.6%
SSE PLC	3.5%
HUBBELL INCORPORATED	3.5%
GE VERNOVA INC	3.5%
NEXTRACKER INC	3.2%
LINDE PLC	3.0%
ON SEMICONDUCTOR CORPORATION	2.9%
FIRST SOLAR INC	2.9%
Others	66.6%
<b>TOTAL</b>	<b>100.00%</b>

Sector Allocation	
Other	35.85%
Automotive & sustainable Mobility	13.42%
Industrial Efficiency	17.88%
Renewable Energy Tech	16.60%
Energy Storage & Infra	13.48%
cash	2.77%
<b>TOTAL</b>	<b>100.0%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.59%	0.95%	1.54%
Regular	1.14%	0.95%	2.09%

\* Weighted average TER of the underlying funds.

^ Kindly refer Overseas mutual fund section portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses

of the underlying Fund.

Please refer to the cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.

# DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund)

An open ended Fund of Fund scheme investing in overseas Funds/ETFs that provides exposure to US equity market

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.32%
<b>Total</b>	<b>1.32%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	98.92%
BlackRock Global Funds - US Flexible Equity Fund ^^	98.92%
<b>Total</b>	<b>98.92%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.24%
<b>Total</b>	<b>-0.24%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## INCEPTION DATE

August 03, 2012

## BENCHMARK

Russell 1000 TR

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 60.9322

Direct Plan

Growth: ₹ 66.5446

## TOTAL AUM

920 Cr.

## MONTHLY AVERAGE AUM

893 Cr.

## Additional Disclosure

DSP US Flexible Equity Fund of Fund as of 31-December-2024	% to Net Assets
BlackRock Global Funds - US Flexible Equity Fund ^^	98.69%
TREPS / Reverse Repo Investments	1.50%
Net Receivables/Payables	-0.19%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - DSP US Flexible Equity Fund (Underlying Fund) as of 31-December-2024	
Top 10 stocks	
Security	% to Net Assets
MICROSOFT CORPORATION	8.3%
AMAZON.COM INC	7.4%
META PLATFORMS INC	5.7%
VISA INC	5.0%
CIENA CORPORATION	4.4%
NVIDIA CORPORATION	3.9%
CARDINAL HEALTH INC	3.5%
ALPHABET INC	3.4%
BROADCOM INC	3.3%
S&P GLOBAL INC	3.2%
Others	52.1%
<b>TOTAL</b>	<b>100.00%</b>

Sector Allocation	
Information Technology	31.1%
Financials	16.9%
Communication	11.7%
Industrials	11.6%
Cons. Discretionary	11.3%
Health Care	10.9%
Materials	3.1%
Energy	2.5%
Cash and/or Derivatives	0.9%
Utilities	0.0%
Real Estate	0.0%
Cons. Staples	0.0%
<b>TOTAL</b>	<b>100.0%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.71%	0.79%	1.50%
Regular	1.55%	0.79%	2.34%

\* Weighted average TER of the underlying funds.

\*\* Kindly refer Overseas mutual fund section of scheme portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.

## INCEPTION DATE

Aug 21, 2014

## BENCHMARK

MSCI ACWI Net total returns index

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 21.3078

Direct Plan

Growth: ₹ 22.4880

## TOTAL AUM

56 Cr.

## MONTHLY AVERAGE AUM

55 Cr.

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.57%
<b>Total</b>	<b>1.57%</b>
<b>OTHERS</b>	
Overseas Mutual Funds	98.56%
BlackRock Global Funds - Global Allocation Fund ^^	97.44%
ISHARES USD TRES BOND 7-10Y	1.12%
<b>Total</b>	<b>98.56%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	-0.13%
<b>Total</b>	<b>-0.13%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

^^ Fund domiciled in Luxembourg

## Additional Disclosure

DSP Global Allocation Fund of Fund as of 31-December-2024	% to Net Assets
BlackRock Global Funds - Global Allocation Fund ^^	97.33%
TREPS / Reverse Repo Investments	1.78%
Net Receivables/Payables	-0.25%
ISHARES USD TRES BOND 7-10Y	1.14%
<b>TOTAL</b>	<b>100.00%</b>

BlackRock Global Funds - Global Allocation Fund (Underlying Fund) as of 31-December-2024	
Top 10 Equity Holdings	
Security	% to Net Assets
MICROSOFT CORP	2.9%
NVIDIA CORP	2.6%
APPLE INC	2.2%
AMAZON COM INC	2.0%
ALPHABET INC CLASS C	1.8%
META PLATFORMS INC CLASS A	1.2%
JPMORGAN CHASE & CO	0.9%
MASTERCARD INC CLASS A	0.9%
BROADCOM INC	0.9%
TESLA INC	0.8%
Others	9.4%
<b>TOTAL</b>	<b>25.5%</b>

Equity Sector Allocation	
Information Technology	15.8%
Financials	11.5%
Consumer Discretionary	8.3%
Health Care	6.8%
Industrials	6.8%
Communication	5.3%
Energy	2.9%
Consumer Staples	2.1%
Materials	1.7%
Utilities	1.7%
Real Estate	0.1%
Index Related	0.0%
Other	0.0%
<b>TOTAL</b>	<b>62.8%</b>

^^ Fund domiciled in Luxembourg

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.64%	0.79%	1.43%
Regular	1.29%	0.79%	2.08%

\* Weighted average TER of the underlying funds.

\*\*Kindly refer Overseas mutual fund section of scheme portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

### Additional Disclosure of Overseas Mutual Fund Holdings

[ISHARES USD TRES BOND 7-10Y](#)

# DSP Global Innovation Fund of Fund

An open ended fund of fund scheme investing in Innovation theme

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	2.74%
Total	2.74%
<b>OTHERS</b>	
<b>Overseas Mutual Funds</b>	
Bluebox Global Technology Fund	36.49%
iShares NASDAQ 100 UCITS ETF	31.47%
KRANESHARES CSI CHINA INTRNT	14.48%
IVZ NASDAQ 100 EW ACC	13.07%
Bluebox Precision Medicine Fund	2.28%
Total	97.79%
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.53%
Total	-0.53%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.40%	0.76%	1.16%
Regular	1.29%	0.76%	2.05%

\* Weighted average TER of the underlying funds.

\*\*Kindly refer Overseas mutual fund section of scheme portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

### 1. Additional Disclosure of Overseas Mutual Fund Holdings

[iShares NASDAQ 100 UCITS ETF](#)

[Bluebox Global Technology Fund](#)

[IVZ NASDAQ 100 EW ACC](#)

[KraneShares CSI China Internet UCITS ETF USD](#)

[Bluebox Precision Medicine Fund](#)

### INCEPTION DATE

February 14, 2022

### BENCHMARK

MSCI All Country World Index (ACWI) - Net Total Return

### NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 15.4601

Direct Plan  
Growth: ₹ 15.8855

### TOTAL AUM

967 Cr.

### MONTHLY AVERAGE AUM

945 Cr.

## INCEPTION DATE

Nov 17, 2023

## BENCHMARK

Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 13.1150

Direct Plan

Growth: ₹ 13.1757

## TOTAL AUM

57 Cr.

## MONTHLY AVERAGE AUM

54 Cr.

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.56%
<b>Total</b>	<b>0.56%</b>
<b>Mutual Funds</b>	
DSP Gold ETF	99.91%
<b>Total</b>	<b>99.91%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.47%
<b>Total</b>	<b>-0.47%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds*	Total
Direct	0.17%	0.48%	0.65%
Regular	0.52%	0.48%	1.00%

\* Weighted average TER of the underlying funds.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

# DSP US Treasury Fund of Fund

An open ended fund of funds scheme investing in units of ETFs and/or Funds focused on US Treasury Bonds

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.43%
Total	1.43%
<b>OTHERS</b>	
Overseas Mutual Funds	98.49%
ISHARES USD TRES BOND 7-10Y	80.31%
ISHARES USD TRSRY 1-3Y USD A	18.18%
Total	98.49%
Cash & Cash Equivalent	
Net Receivables/Payables	0.08%
Total	0.08%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds**	Total
Direct	0.14%	0.07%	0.21%
Regular	0.19%	0.07%	0.26%

\* Weighted average TER of the underlying funds.

\*\* Kindly refer Overseas mutual fund section of scheme portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

Additional Disclosure of Overseas Mutual Fund Holdings

[ISHARES USD TRES BOND 7-10Y](#)

[ISHARES USD TRES BOND 1-3Y](#)

## INCEPTION DATE

March 18, 2024

## BENCHMARK

S&P U.S. Treasury Bond Index

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 10.7389

Direct Plan

Growth: ₹ 10.7436

## TOTAL AUM

61 Cr.

## MONTHLY AVERAGE AUM

60 Cr.

## INCEPTION DATE

Feb 06, 2014

## BENCHMARK

CRISIL Hybrid 50+50 - Moderate Index

## NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 26.131

## Direct Plan

Growth: ₹ 29.774

## TOTAL AUM

3,186 Cr.

## MONTHLY AVERAGE AUM

3,192 Cr.

## Portfolio Turnover Ratio (Last 12 months):

5.05

## Portfolio Turnover Ratio (Directional Equity):

0.38

## 3 Year Risk Statistics:

Standard Deviation : 6.60%

Beta : 0.80

R-Squared : 78.76%

Sharpe Ratio : 0.47

## Month End Expense Ratio

Regular Plan : 1.92%  
Direct Plan : 0.72%

## AVERAGE MATURITY<sup>@@</sup>

3.25 years

## MODIFIED DURATION<sup>@@</sup>

2.44 years

## PORTFOLIO YTM<sup>@@</sup>

7.24%

## PORTFOLIO YTM (ANNUALISED)<sup>##@@</sup>

7.27%

## PORTFOLIO MACAULAY DURATION<sup>@@</sup>

2.56 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	4.04%
✓ IICI Bank Limited	1.71%
State Bank of India	1.44%
Axis Bank Limited	0.89%
HDFC Bank Limited	0.01%
Finance	3.75%
Bajaj Finserv Limited	1.42%
Cholamandalam Investment and Finance Company Limited	1.09%
Bajaj Finance Limited	0.71%
Power Finance Corporation Limited	0.54%
IT - Software	3.17%
✓ Infosys Limited	1.79%
HCL Technologies Limited	1.38%
Pharmaceuticals & Biotechnology	1.89%
Cipla Limited	1.05%
Mankind Pharma Limited	0.84%
Automobiles	1.86%
Mahindra & Mahindra Limited	0.93%
Tata Motors Limited	0.93%
Insurance	1.77%
Life Insurance Corporation of India	0.86%
SBI Life Insurance Company Limited	0.64%
Max Financial Services Limited	0.27%
Consumer Durables	1.70%
Century Plyboards (India) Limited	0.87%
La Opala RG Limited	0.43%
Symphony Limited	0.20%
Indigo Paints Limited	0.20%
Diversified FMCG	1.59%
Hindustan Unilever Limited	1.15%
ITC Limited	0.44%
Construction	1.54%
Larsen & Toubro Limited	0.87%
Engineers India Limited	0.67%
Power	1.11%
NTPC Limited	1.11%
Chemicals & Petrochemicals	1.09%
Navin Fluorine International Limited	0.68%
Gujarat Fluorochemicals Limited	0.41%
Petroleum Products	0.90%
Bharat Petroleum Corporation Limited	0.90%
Industrial Products	0.88%
Kirloskar Oil Engines Limited	0.88%
Consumable Fuels	0.78%
Coal India Limited	0.78%
Beverages	0.70%
Radico Khaitan Limited	0.70%
Minerals & Mining	0.69%
NMDC Limited	0.69%
Gas	0.65%
GAIL (India) Limited	0.65%
Auto Components	0.64%
Samvardhana Motherson International Limited	0.64%
Personal Products	0.61%
Emami Limited	0.61%
Cement & Cement Products	0.61%
JK Cement Limited	0.61%
Food Products	0.57%
Mrs. Bectors Food Specialities Limited	0.57%
Industrial Manufacturing	0.43%
JNK India Limited	0.43%
Textiles & Apparels	0.21%
Welspun Living Limited	0.21%
Leisure Services	0.01%
ITC Hotels Limited	0.01%
<b>Total</b>	<b>31.18%</b>
Arbitrage (Cash Long)	
Stock Futures	-35.76%
<b>Total</b>	<b>35.61%</b>

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Bajaj Finance Limited	CRISIL AAA	2.52%
✓ REC Limited	CRISIL AAA	2.50%
✓ Small Industries Development Bank of India	CRISIL AAA	1.92%
✓ Muthoot Finance Limited	CRISIL AA+	1.64%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.63%
HDB Financial Services Limited	CRISIL AAA	0.84%
National Bank for Financing Infrastructure and Development	CRISIL AAA	0.83%
National Housing Bank	CRISIL AAA	0.83%
LIC Housing Finance Limited	CRISIL AAA	0.81%
Power Finance Corporation Limited	CRISIL AAA	0.81%
Bharti Telecom Limited	CRISIL AA+	0.80%

Name of Instrument	Rating	% to Net Assets
Titan Company Limited	CRISIL AAA	0.80%
Small Industries Development Bank of India	ICRA AAA	0.16%
<b>Total</b>		<b>16.09%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.32% GOI 2030	SOV	3.45%
✓ 7.06% GOI 2028	SOV	1.95%
✓ 7.17% GOI 2030	SOV	1.64%
7.38% GOI 2027	SOV	1.61%
6.79% GOI 2034	SOV	1.13%
7.10% GOI 2029	SOV	0.81%
<b>Total</b>		<b>10.59%</b>
<b>Securitized Debt</b>		
India Universal Trust	IND AAA(SO)	0.99%
<b>Total</b>		<b>0.99%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Treasury Bill		
✓ 364 DAYS T-BILL 2025	SOV	3.06%
182 DAYS T-BILL 2025	SOV	0.77%
<b>Total</b>		<b>3.83%</b>
<b>TREPS / Reverse Repo Investments</b>		1.75%
<b>Total</b>		<b>1.75%</b>
Cash & Cash Equivalent		
Cash Margin		0.36%
Net Receivables/Payables		-0.43%
<b>Total</b>		<b>-0.07%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

\*\*Computed on the invested amount for debt portfolio

Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.

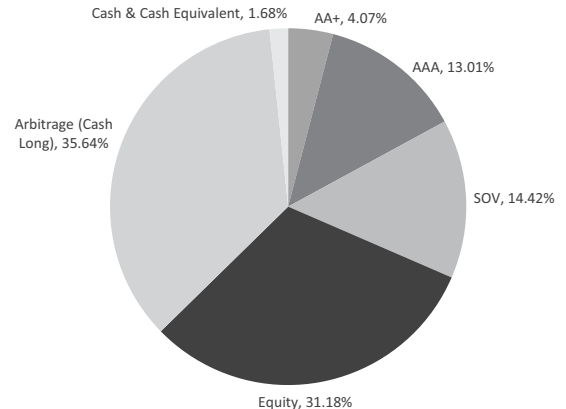
### Weighted Average Maturity of PTC

Security Name	Rating	Weighted Average Maturity (Years)
India Universal Trust AL1 Sr A3 20SEP30	IND AAA(SO)	3.008

Classification of % of holdings based on Market Capitalisation: Large-Cap 50.31%, Mid Cap 6.97%, Small-Cap 9.53%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

## Rating Profile of the Portfolio of the Scheme





# DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund)

An open ended hybrid scheme investing predominantly in equity and equity related instruments

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>18.78%</b>
✓ HDFC Bank Limited	7.16%
✓ ICICI Bank Limited	4.56%
✓ Axis Bank Limited	2.65%
Kotak Mahindra Bank Limited	2.38%
AU Small Finance Bank Limited	1.04%
State Bank of India	0.99%
<b>Finance</b>	<b>8.53%</b>
✓ Bajaj Finance Limited	4.03%
Bajaj Finserv Limited	1.82%
Power Finance Corporation Limited	1.71%
SBI Cards and Payment Services Limited	0.97%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.63%</b>
✓ Cipla Limited	3.15%
Suven Pharmaceuticals Limited	1.35%
Alkem Laboratories Limited	0.72%
Alembic Pharmaceuticals Limited	0.72%
IPCA Laboratories Limited	0.69%
<b>Automobiles</b>	<b>4.82%</b>
✓ Mahindra & Mahindra Limited	3.60%
Tata Motors Limited	1.22%
<b>IT - Software</b>	<b>3.43%</b>
Infosys Limited	1.64%
HCL Technologies Limited	1.09%
Coforge Limited	0.70%
<b>Auto Components</b>	<b>3.29%</b>
Samvardhana Motherson International Limited	2.03%
UNO Minda Limited	0.98%
Balkrishna Industries Limited	0.28%
<b>Insurance</b>	<b>3.15%</b>
✓ SBI Life Insurance Company Limited	2.69%
ICICI Lombard General Insurance Company Limited	0.46%
<b>Industrial Products</b>	<b>2.57%</b>
APL Apollo Tubes Limited	1.13%
Polycab India Limited	0.81%
AIA Engineering Limited	0.63%
<b>Diversified FMCG</b>	<b>2.40%</b>
✓ ITC Limited	2.40%
<b>Gas</b>	<b>1.99%</b>
GAIL (India) Limited	1.24%
Petronet LNG Limited	0.75%
<b>Telecom - Services</b>	<b>1.50%</b>
Indus Towers Limited	1.50%
<b>Beverages</b>	<b>1.49%</b>
Radico Khaitan Limited	1.49%
<b>Consumer Durables</b>	<b>1.45%</b>
Century Plyboards (India) Limited	1.45%
<b>Personal Products</b>	<b>1.44%</b>
Emami Limited	1.44%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.38%</b>
Gujarat Fluorochemicals Limited	0.96%
Atul Limited	0.42%
<b>Textiles &amp; Apparels</b>	<b>1.28%</b>
Ganesh Ecosphere Limited	1.28%
<b>Healthcare Services</b>	<b>1.14%</b>
Rainbow Childrens Medicare Limited	1.14%
<b>Retailing</b>	<b>1.07%</b>
Avenue Supermarts Limited	1.07%
<b>IT - Services</b>	<b>0.81%</b>
Cyient Limited	0.81%
<b>Capital Markets</b>	<b>0.81%</b>
Prudent Corporate Advisory Services Limited	0.81%
<b>Cement &amp; Cement Products</b>	<b>0.76%</b>
JK Lakshmi Cement Limited	0.76%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.64%</b>
PI Industries Limited	0.64%
<b>Diversified</b>	<b>0.52%</b>
Godrej Industries Limited	0.52%
<b>Leisure Services</b>	<b>0.09%</b>
ITC Hotels Limited	0.09%
<b>Total</b>	<b>69.97%</b>
<b>Unlisted</b>	
IT - Software	*
*SIP Technologies & Export Limited	*
<b>Total</b>	*

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
REC Limited	CRISIL AAA	1.71%
National Bank for Financing Infrastructure and Development	CRISIL AAA	1.55%
National Bank for Agriculture and Rural Development	ICRA AAA	1.51%
HDFC Bank Limited	CRISIL AAA	1.46%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.99%
Muthoot Finance Limited	CRISIL AA+	0.78%
Power Finance Corporation Limited	CRISIL AAA	0.75%
HDB Financial Services Limited	CRISIL AAA	0.51%
Canara Bank	CRISIL AAA	0.51%
Bajaj Finance Limited	ICRA AA+	0.51%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.51%
State Bank of India	CRISIL AAA	0.51%
Small Industries Development Bank of India	CRISIL AAA	0.51%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	0.51%
Bank of India	IND AA+	0.50%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.26%
State Bank of India	CRISIL AAA	0.26%
Kotak Mahindra Prime Limited	CRISIL AAA	0.26%

Name of Instrument	Rating	% to Net Assets
Titan Company Limited	CRISIL AAA	0.25%
Small Industries Development Bank of India	ICRA AAA	0.25%
<b>Total</b>		<b>14.10%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.34% GOI 2064	SOV	3.08%
✓ 7.14% Madhya Pradesh SDL 2043	SOV	2.54%
8.17% GOI 2044	SOV	1.70%
8.51% GOI FRB 2033	SOV	1.30%
7.09% GOI 2054	SOV	1.29%
7.11% Maharashtra SDL 2038	SOV	0.99%
7.30% GOI 2053	SOV	0.77%
7.12% Maharashtra SDL 2043	SOV	0.76%
7.26% Maharashtra SDL 2049	SOV	0.26%
<b>Total</b>		<b>12.69%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
Bharti Telecom Limited	CRISIL A1+	1.44%
<b>Total</b>		<b>1.44%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>1.83%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		0.10%
Net Receivables/Payables		-0.13%
<b>Total</b>		<b>-0.03%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

\*Less than 0.01%

\*\* Non Traded / Thinly Traded and illiquid securities in accordance with SEBI Regulations

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

2. \*\*Computed on the invested amount for debt portfolio

Classification of % of holdings based on Market Capitalisation: Large-Cap 47.74%, Mid Cap 10.47%, Small-Cap 11.67%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

3. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/POD-1/P/CIR/2024/90 Dtd June 27th 2024, Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

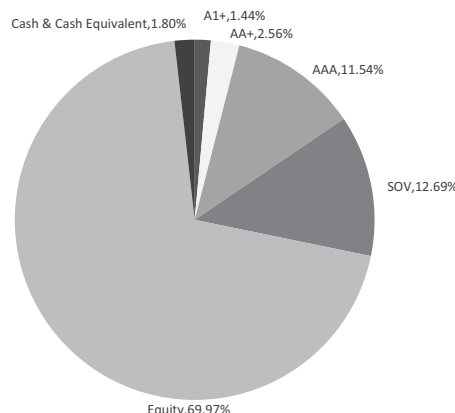
Pursuant to the application filed by the Board of IL&FS with the Hon'ble NCLAT to effect the interim distribution process, DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) has received Interim distribution from IL&FS Transportation Networks Limited as stated below. It has been recognized as realized income passed on to the investors through NAV.

Security Name	ISIN	value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) (Rs.in lakhs)	total amount (including principal and interest) that is due to the scheme on that investment (Rs.in lakhs)	Interim Distribution received (Rs. in lakhs)	Date of passing Interim Distribution recognized in NAV
0% IL&FS Transportation Networks Limited Ncd Series A 23032019	IN-E975G08140	0.00	0.00%	5,965.03	372.15
					19/10/2023

Yield to call as per AMFI Best Practices Guidelines Circular No. 88 / 2020 -21

Issuer	ISIN	YTC
CANARA BANK BASEL III TIER 1**	INE476A08241	8.12%

## Rating Profile of the Portfolio of the Scheme



Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024

## INCEPTION DATE

May 27, 1999

## BENCHMARK

CRISIL Hybrid 35+65-Aggressive Index

## NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 335.027

Direct Plan  
Growth: ₹ 374.873

## TOTAL AUM

10,137 Cr.

## MONTHLY AVERAGE AUM

10,177 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.95

## Portfolio Turnover Ratio (Directional Equity):

0.32

## 3 Year Risk Statistics:

Standard Deviation : 10.93%

Bet : 1.10

R-Squared : 85.07%

Sharpe Ratio : 0.56

## Month End Expense Ratio

Regular Plan : 1.76%  
Direct Plan : 0.71%

## AVERAGE MATURITY@

16.36 years

## MODIFIED DURATION@

6.36 years

## PORTFOLIO YTM@

7.36%

## PORTFOLIO YTM (ANNUALISED)#

7.42%

## PORTFOLIO MACAULAY DURATION@

6.67 years

# Yields are annualized for all the securities.

**INCEPTION DATE**  
Mar 28, 2016

**BENCHMARK**  
Nifty Equity Savings Index TRI

**NAV AS ON**  
**JANUARY 31, 2025**

**Regular Plan**  
Growth: ₹ 20.955

**Direct Plan**  
Growth: ₹ 23.398

**TOTAL AUM**  
2,417 Cr.

**MONTHLY AVERAGE AUM**  
2,384 Cr.

**Portfolio Turnover Ratio (Last 12 months):**  
5.37

**Portfolio Turnover Ratio (Directional Equity):**  
0.13

**3 Year Risk Statistics:**  
Standard Deviation : 4.21%

Beta : 0.86

R-Squared : 86.82%

Sharpe Ratio : 0.56

**Month End Expense Ratio**

Regular Plan : 1.31%  
Direct Plan : 0.43%

**AVERAGE MATURITY<sup>@@</sup>**  
8.45 years

**MODIFIED DURATION<sup>@@</sup>**  
3.51 years

**PORTFOLIO YTM<sup>@@</sup>**  
7.08%

**PORTFOLIO YTM (ANNUALISED)<sup>@@@</sup>**  
7.14%

**PORTFOLIO MACAULAY DURATION<sup>@@</sup>**  
3.64 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>10.26%</b>
✓ HDFC Bank Limited	3.51%
✓ ICICI Bank Limited	3.09%
✓ Kotak Mahindra Bank Limited	1.96%
✓ Axis Bank Limited	1.70%
<b>Automobiles</b>	<b>2.99%</b>
✓ Mahindra & Mahindra Limited	1.95%
Hero MotoCorp Limited	1.04%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.98%</b>
✓ Cipla Limited	1.86%
Suven Pharmaceuticals Limited	0.60%
Alembic Pharmaceuticals Limited	0.37%
IPCA Laboratories Limited	0.15%
<b>Finance</b>	<b>2.44%</b>
Bajaj Finance Limited	1.50%
Power Finance Corporation Limited	0.55%
SBI Cards and Payment Services Limited	0.39%
<b>Diversified FMCG</b>	<b>1.95%</b>
✓ ITC Limited	1.95%
<b>Insurance</b>	<b>1.66%</b>
SBI Life Insurance Company Limited	1.48%
ICICI Lombard General Insurance Company Limited	0.18%
<b>Power</b>	<b>1.61%</b>
NTPC Limited	1.61%
<b>Gas</b>	<b>1.43%</b>
GAIL (India) Limited	0.90%
Petronet LNG Limited	0.53%
<b>Auto Components</b>	<b>1.27%</b>
Samvardhana Motherson International Limited	1.27%
<b>Oil</b>	<b>1.04%</b>
Oil & Natural Gas Corporation Limited	1.04%
<b>Consumer Durables</b>	<b>0.93%</b>
Indigo Paints Limited	0.49%
La Opala RG Limited	0.44%
<b>IT - Software</b>	<b>0.83%</b>
HCL Technologies Limited	0.43%
Infosys Limited	0.40%
<b>Telecom - Services</b>	<b>0.73%</b>
Indus Towers Limited	0.73%
<b>IT - Services</b>	<b>0.67%</b>
Cyient Limited	0.67%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.62%</b>
Jubilant Ingrevia Limited	0.62%
<b>Commercial Services &amp; Supplies</b>	<b>0.42%</b>
Teamlease Services Limited	0.42%
<b>Diversified</b>	<b>0.34%</b>
Godrej Industries Limited	0.34%
<b>Leisure Services</b>	<b>0.05%</b>
ITC Hotels Limited	0.05%
<b>Total</b>	<b>32.22%</b>
<b>Arbitrage</b>	
Index Options	0.40%
<b>Total</b>	<b>0.40%</b>
<b>Arbitrage (Cash Long)</b>	
Stock Futures	-38.43%
<b>Total</b>	<b>38.32%</b>
<b>Units issued by REITs &amp; InvTs</b>	
Listed / awaiting listing on the stock exchanges	
<b>Realty</b>	<b>1.57%</b>
Brookfield India Real Estate	1.57%
Transport Infrastructure	1.50%
Indus Infra Trust	1.50%
<b>Total</b>	<b>3.07%</b>

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
HDFC Bank Limited	CRISIL AAA	1.09%
HDB Financial Services Limited	CRISIL AAA	1.08%
Power Finance Corporation Limited	CRISIL AAA	1.06%
<b>Total</b>		<b>3.23%</b>
<b>Government Securities (Central/State)</b>		
✓ 8.51% GOI FRB 2033	SOV	4.80%
✓ 7.38% GOI 2027	SOV	2.76%
✓ 7.11% Maharashtra SDL 2038	SOV	2.49%
7.09% GOI 2054	SOV	1.51%
7.34% GOI 2064	SOV	1.31%
7.44% Telangana SDL 2046	SOV	1.10%
5.74% GOI 2026	SOV	1.03%
7.37% GOI 2028	SOV	0.86%
7.02% GOI 2031	SOV	0.85%
7.10% GOI 2034	SOV	0.43%
7.18% GOI 2033	SOV	0.22%
7.10% GOI 2029	SOV	0.21%
<b>Total</b>		<b>17.57%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Axis Bank Limited	CRISIL A1+	1.00%
<b>Total</b>		<b>1.00%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>3.55%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		1.05%
Net Receivables/Payables		-0.41%
<b>Total</b>		<b>0.64%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

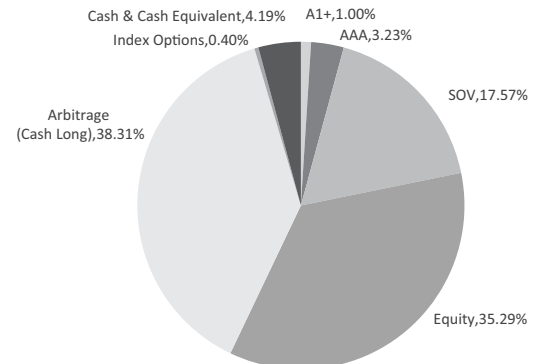
Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

@@Computed on the invested amount for debt portfolio

Classification of % of holdings based on Market Capitalisation: Large-Cap 57.23%, Mid Cap 8.16%, Small-Cap 5.10%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

## Rating Profile of the Portfolio of the Scheme



# DSP Nifty 50 Equal Weight Index Fund

(erstwhile known as DSP Equal Nifty 50 Fund)

An open ended scheme replicating NIFTY 50 Equal Weight Index

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Automobiles</b>	<b>12.38%</b>
✓ Maruti Suzuki India Limited	2.26%
✓ Eicher Motors Limited	2.16%
Hero MotoCorp Limited	2.03%
Mahindra & Mahindra Limited	2.01%
Bajaj Auto Limited	1.99%
Tata Motors Limited	1.93%
<b>Banks</b>	<b>11.84%</b>
✓ Kotak Mahindra Bank Limited	2.17%
✓ IndusInd Bank Limited	2.12%
ICICI Bank Limited	1.93%
State Bank of India	1.90%
HDFC Bank Limited	1.89%
Axis Bank Limited	1.83%
IT - Software	9.76%
Wipro Limited	2.04%
Tata Consultancy Services Limited	1.97%
Tech Mahindra Limited	1.97%
Infosys Limited	1.97%
HCL Technologies Limited	1.81%
<b>Finance</b>	<b>6.38%</b>
✓ Bajaj Finance Limited	2.31%
✓ Bajaj Finserv Limited	2.22%
Shriram Finance Limited	1.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.66%</b>
Cipla Limited	1.98%
Sun Pharmaceutical Industries Limited	1.89%
Dr. Reddy's Laboratories Limited	1.79%
<b>Food Products</b>	<b>4.30%</b>
✓ Britannia Industries Limited	2.15%
✓ Nestle India Limited	2.15%
<b>Insurance</b>	<b>4.13%</b>
SBI Life Insurance Company Limited	2.10%
HDFC Life Insurance Company Limited	2.03%
<b>Consumer Durables</b>	<b>4.13%</b>
Titan Company Limited	2.10%
Asian Paints Limited	2.03%
<b>Cement &amp; Cement Products</b>	<b>4.02%</b>
Grasim Industries Limited	2.02%
UltraTech Cement Limited	2.00%
<b>Diversified FMCG</b>	<b>3.98%</b>
Hindustan Unilever Limited	2.11%
ITC Limited	1.87%
<b>Ferrous Metals</b>	<b>3.97%</b>
JSW Steel Limited	2.06%
Tata Steel Limited	1.91%
<b>Power</b>	<b>3.87%</b>
Power Grid Corporation of India Limited	1.94%
NTPC Limited	1.93%
<b>Petroleum Products</b>	<b>3.84%</b>
Reliance Industries Limited	2.08%
Bharat Petroleum Corporation Limited	1.76%
<b>Agricultural Food &amp; other Products</b>	<b>2.27%</b>
✓ Tata Consumer Products Limited	2.27%
<b>Oil</b>	<b>2.18%</b>
✓ Oil & Natural Gas Corporation Limited	2.18%
<b>Consumable Fuels</b>	<b>2.04%</b>
Coal India Limited	2.04%
<b>Telecom - Services</b>	<b>2.03%</b>
Bharti Airtel Limited	2.03%
<b>Aerospace &amp; Defense</b>	<b>1.98%</b>
Bharat Electronics Limited	1.98%
<b>Construction</b>	<b>1.96%</b>
Larsen & Toubro Limited	1.96%
<b>Metals &amp; Minerals Trading</b>	<b>1.90%</b>
Adani Enterprises Limited	1.90%
<b>Non - Ferrous Metals</b>	<b>1.89%</b>
Hindalco Industries Limited	1.89%
<b>Healthcare Services</b>	<b>1.87%</b>
Apollo Hospitals Enterprise Limited	1.87%
<b>Transport Infrastructure</b>	<b>1.76%</b>
Adani Ports and Special Economic Zone Limited	1.76%
<b>Retailing</b>	<b>1.63%</b>
Trent Limited	1.63%
<b>Leisure Services</b>	<b>0.07%</b>

Name of Instrument	% to Net Assets
ITC Hotels Limited	0.07%
<b>Total</b>	<b>99.84%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.11%
<b>Total</b>	<b>0.11%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.05%
<b>Total</b>	<b>0.05%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

Classification of % of holdings based on Market Capitalisation: Large-Cap 95.78%, Mid Cap 3.99%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

## INCEPTION DATE

October 23, 2017

## BENCHMARK

NIFTY 50 Equal Weight TRI

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 23.5158

Direct Plan

Growth: ₹ 24.3628

## TOTAL AUM

1,946 Cr.

## MONTHLY AVERAGE AUM

1,909 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.27

## 3 Year Risk Statistics:

Standard Deviation : 14.28%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.58

## Tracking Error :

Regular Plan : 0.06%

Direct Plan : 0.05%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Month End Expense Ratio

Regular Plan : 0.92%

Direct Plan : 0.39%

## INCEPTION DATE

November 08, 2021

## BENCHMARK

NIFTY 50 Equal Weight TRI

## BSE & NSE SCRIP CODE

543388 | EQUAL50ADD

## NAV AS ON

**JANUARY 31, 2025**

₹ 302.9141

## TOTAL AUM

215 Cr.

## MONTHLY AVERAGE AUM

209 Cr.

## Month End Expense Ratio

0.30%

## Portfolio Turnover Ratio (Last 12 months):

0.74

## 3 Year Risk Statistics:

Standard Deviation : 14.29%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.64

## Tracking Error :

Regular Plan : 0.03%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Automobiles</b>	<b>12.32%</b>
✓ Maruti Suzuki India Limited	2.25%
✓ Eicher Motors Limited	2.15%
Hero MotoCorp Limited	2.02%
Mahindra & Mahindra Limited	2.00%
Bajaj Auto Limited	1.98%
Tata Motors Limited	1.92%
<b>Banks</b>	<b>11.81%</b>
✓ Kotak Mahindra Bank Limited	2.16%
IndusInd Bank Limited	2.12%
ICICI Bank Limited	1.92%
State Bank of India	1.90%
HDFC Bank Limited	1.89%
Axis Bank Limited	1.82%
IT - Software	<b>9.93%</b>
✓ Tata Consultancy Services Limited	2.16%
Wipro Limited	2.04%
Tech Mahindra Limited	1.96%
Infosys Limited	1.96%
HCL Technologies Limited	1.81%
<b>Finance</b>	<b>6.39%</b>
✓ Bajaj Finance Limited	2.33%
✓ Bajaj Finserv Limited	2.21%
Shriram Finance Limited	1.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.66%</b>
Cipla Limited	1.98%
Sun Pharmaceutical Industries Limited	1.89%
Dr. Reddy's Laboratories Limited	1.79%
<b>Food Products</b>	<b>4.29%</b>
✓ Britannia Industries Limited	2.15%
✓ Nestle India Limited	2.14%
<b>Insurance</b>	<b>4.13%</b>
SBI Life Insurance Company Limited	2.10%
HDFC Life Insurance Company Limited	2.03%
<b>Consumer Durables</b>	<b>4.12%</b>
Titan Company Limited	2.09%
Asian Paints Limited	2.03%
<b>Cement &amp; Cement Products</b>	<b>4.01%</b>
Grasim Industries Limited	2.01%
UltraTech Cement Limited	2.00%
<b>Diversified FMCG</b>	<b>3.97%</b>
Hindustan Unilever Limited	2.11%
ITC Limited	1.86%
<b>Ferrous Metals</b>	<b>3.96%</b>
JSW Steel Limited	2.06%
Tata Steel Limited	1.90%
<b>Power</b>	<b>3.87%</b>
Power Grid Corporation of India Limited	1.94%
NTPC Limited	1.93%
<b>Petroleum Products</b>	<b>3.82%</b>
Reliance Industries Limited	2.07%
Bharat Petroleum Corporation Limited	1.75%
<b>Agricultural Food &amp; other Products</b>	<b>2.26%</b>
✓ Tata Consumer Products Limited	2.26%
<b>Oil</b>	<b>2.18%</b>
✓ Oil & Natural Gas Corporation Limited	2.18%
<b>Telecom - Services</b>	<b>2.06%</b>
Bharti Airtel Limited	2.06%
<b>Consumable Fuels</b>	<b>2.04%</b>
Coal India Limited	2.04%
<b>Aerospace &amp; Defense</b>	<b>1.97%</b>
Bharat Electronics Limited	1.97%
<b>Construction</b>	<b>1.96%</b>
Larsen & Toubro Limited	1.96%
<b>Metals &amp; Minerals Trading</b>	<b>1.90%</b>
Adani Enterprises Limited	1.90%
<b>Non - Ferrous Metals</b>	<b>1.88%</b>
Hindalco Industries Limited	1.88%
<b>Healthcare Services</b>	<b>1.87%</b>
Apollo Hospitals Enterprise Limited	1.87%
<b>Transport Infrastructure</b>	<b>1.76%</b>
Adani Ports and Special Economic Zone Limited	1.76%
<b>Retailing</b>	<b>1.62%</b>
Trent Limited	1.62%
<b>Leisure Services</b>	<b>0.07%</b>

Name of Instrument	% to Net Assets
ITC Hotels Limited	0.07%
<b>Total</b>	<b>99.85%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.12%
<b>Total</b>	<b>0.12%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	0.03%
<b>Total</b>	<b>0.03%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 95.79%, Mid Cap 3.99%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

# DSP NIFTY 50 ETF

An open ended scheme replicating / tracking Nifty 50 Index

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>29.31%</b>
✓ HDFC Bank Limited	12.22%
✓ ICICI Bank Limited	8.36%
✓ State Bank of India	2.81%
✓ Axis Bank Limited	2.66%
Kotak Mahindra Bank Limited	2.64%
IndusInd Bank Limited	0.62%
<b>IT - Software</b>	<b>13.97%</b>
✓ Infosys Limited	6.41%
✓ Tata Consultancy Services Limited	3.98%
HCL Technologies Limited	1.73%
Tech Mahindra Limited	1.01%
Wipro Limited	0.84%
<b>Petroleum Products</b>	<b>8.61%</b>
✓ Reliance Industries Limited	8.13%
Bharat Petroleum Corporation Limited	0.48%
<b>Automobiles</b>	<b>7.59%</b>
Mahindra & Mahindra Limited	2.50%
Maruti Suzuki India Limited	1.53%
Tata Motors Limited	1.42%
Bajaj Auto Limited	0.93%
Eicher Motors Limited	0.68%
Hero MotoCorp Limited	0.53%
<b>Diversified FMCG</b>	<b>6.01%</b>
✓ ITC Limited	3.94%
Hindustan Unilever Limited	2.07%
<b>Telecom - Services</b>	<b>4.13%</b>
✓ Bharti Airtel Limited	4.13%
<b>Construction</b>	<b>3.97%</b>
✓ Larsen & Toubro Limited	3.97%
<b>Finance</b>	<b>3.71%</b>
Bajaj Finance Limited	2.09%
Bajaj Finserv Limited	0.90%
Shriram Finance Limited	0.72%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.25%</b>
Sun Pharmaceutical Industries Limited	1.78%
Cipla Limited	0.77%
Dr. Reddy's Laboratories Limited	0.70%
<b>Power</b>	<b>2.74%</b>
NTPC Limited	1.45%
Power Grid Corporation of India Limited	1.29%
<b>Consumer Durables</b>	<b>2.35%</b>
Titan Company Limited	1.37%
Asian Paints Limited	0.98%
<b>Cement &amp; Cement Products</b>	<b>2.12%</b>
UltraTech Cement Limited	1.24%
Grasim Industries Limited	0.88%
<b>Ferrous Metals</b>	<b>1.92%</b>
Tata Steel Limited	1.06%
JSW Steel Limited	0.86%
<b>Food Products</b>	<b>1.35%</b>
Nestle India Limited	0.78%
Britannia Industries Limited	0.57%
<b>Insurance</b>	<b>1.28%</b>
HDFC Life Insurance Company Limited	0.65%
SBI Life Insurance Company Limited	0.63%
<b>Retailing</b>	<b>1.21%</b>
Trent Limited	1.21%
<b>Aerospace &amp; Defense</b>	<b>0.99%</b>
Bharat Electronics Limited	0.99%
<b>Oil</b>	<b>0.96%</b>
Oil & Natural Gas Corporation Limited	0.96%
<b>Consumable Fuels</b>	<b>0.85%</b>
Coal India Limited	0.85%
<b>Non - Ferrous Metals</b>	<b>0.82%</b>
Hindalco Industries Limited	0.82%
<b>Transport Infrastructure</b>	<b>0.77%</b>
Adani Ports and Special Economic Zone Limited	0.77%
<b>Healthcare Services</b>	<b>0.65%</b>
Apollo Hospitals Enterprise Limited	0.65%
<b>Agricultural Food &amp; other Products</b>	<b>0.63%</b>
Tata Consumer Products Limited	0.63%
<b>Metals &amp; Minerals Trading</b>	<b>0.54%</b>
Adani Enterprises Limited	0.54%
<b>Leisure Services</b>	<b>0.14%</b>

Name of Instrument	% to Net Assets
ITC Hotels Limited	0.14%
<b>Total</b>	<b>99.87%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.04%
<b>Total</b>	<b>0.04%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.09%
<b>Total</b>	<b>0.09%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 98.46%, Mid Cap 1.27%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

### INCEPTION DATE

December 23, 2021

### BENCHMARK

Nifty 50 TRI

### BSE & NSE SCRIP CODE

543440 | NIFTY50ADD

### NAV AS ON

**JANUARY 31, 2025**

₹ 243.0774

### TOTAL AUM

315 Cr.

### MONTHLY AVERAGE AUM

312 Cr.

### Month End Expense Ratio

0.07%

### Portfolio Turnover Ratio (Last 12 months):

0.44

### 3 Year Risk Statistics:

Standard Deviation : 12.70%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.42

### Tracking Error :

Regular Plan : 0.03%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## INCEPTION DATE

December 23, 2021

## BENCHMARK

Nifty Midcap 150 Quality 50 TRI

## BSE & NSE SCRIP CODE

543438 | MIDQ50ADD

## NAV AS ON

**JANUARY 31, 2025**

₹ 235.4281

## TOTAL AUM

93 Cr.

## MONTHLY AVERAGE AUM

95 Cr.

## Month End Expense Ratio

0.30%

## Portfolio Turnover Ratio (Last 12 months):

0.48

## 3 Year Risk Statistics:

Standard Deviation : 14.07%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.30

## Tracking Error :

Regular Plan : 0.09%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Industrial Products</b>	17.73%
✓ Cummins India Limited	2.62%
Polycab India Limited	2.30%
APL Apollo Tubes Limited	2.00%
KEI Industries Limited	1.98%
Supreme Industries Limited	1.91%
Astral Limited	1.60%
AIA Engineering Limited	1.55%
SKF India Limited	1.28%
Grindwell Norton Limited	1.26%
Carborundum Universal Limited	1.23%
<b>IT - Software</b>	14.92%
✓ Persistent Systems Limited	3.35%
✓ CoForge Limited	2.91%
✓ Tata Elxsi Limited	2.41%
KPIT Technologies Limited	2.33%
Oracle Financial Services Software Limited	1.96%
Mphasis Limited	1.96%
<b>Personal Products</b>	10.87%
✓ Colgate Palmolive (India) Limited	5.47%
✓ Procter & Gamble Hygiene and Health Care Limited	3.64%
Emami Limited	1.76%
<b>Auto Components</b>	5.22%
Tube Investments of India Limited	2.07%
Balkrishna Industries Limited	1.61%
Schaeffler India Limited	1.54%
<b>Fertilizers &amp; Agrochemicals</b>	5.18%
PI Industries Limited	2.19%
Coromandel International Limited	1.84%
Bayer Cropscience Limited	1.15%
<b>Pharmaceuticals &amp; Biotechnology</b>	5.08%
Abbott India Limited	1.93%
GlaxoSmithKline Pharmaceuticals Limited	1.65%
Ajanta Pharma Limited	1.50%
<b>Gas</b>	4.47%
Petronet LNG Limited	1.90%
Indraprastha Gas Limited	1.55%
Gujarat Gas Limited	1.02%
<b>Capital Markets</b>	4.42%
✓ HDFC Asset Management Company Limited	3.00%
Nippon Life India Asset Management Limited	1.42%
<b>Consumer Durables</b>	4.41%
✓ Dixon Technologies (India) Limited	2.81%
Berger Paints (I) Limited	1.60%
<b>Textiles &amp; Apparels</b>	4.01%
✓ Page Industries Limited	2.92%
K.P.R. Mill Limited	1.09%
<b>Finance</b>	3.75%
CRISIL Limited	1.94%
Muthoot Finance Limited	1.81%
<b>Agricultural Food &amp; other Products</b>	3.37%
✓ Marico Limited	3.37%
<b>Industrial Manufacturing</b>	2.94%
Mazagon Dock Shipbuilders Limited	1.87%
Honeywell Automation India Limited	1.07%
<b>Chemicals &amp; Petrochemicals</b>	2.37%
Solar Industries India Limited	2.37%
<b>Non - Ferrous Metals</b>	2.36%
Hindustan Zinc Limited	2.36%
<b>Minerals &amp; Mining</b>	2.04%
NMDC Limited	2.04%
<b>IT - Services</b>	1.91%
L&T Technology Services Limited	1.91%
<b>Diversified</b>	1.44%
3M India Limited	1.44%
<b>Aerospace &amp; Defense</b>	1.42%
Bharat Dynamics Limited	1.42%
<b>Healthcare Services</b>	1.16%
Syngene International Limited	1.16%

Name of Instrument	% to Net Assets
<b>Entertainment</b>	0.90%
Sun TV Network Limited	0.90%
<b>Total</b>	99.97%
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.05%
<b>Total</b>	0.05%
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.02%
<b>Total</b>	-0.02%
<b>GRAND TOTAL</b>	100.00%

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 7.28%, Mid Cap 84.02%, Small-Cap 8.67%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

# DSP Silver ETF

An open ended exchange traded fund replicating/tracking domestic prices of silver

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.02%
Total	0.02%
<b>OTHERS</b>	
Commodity	
SILVER	97.61%
Total	97.61%
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	2.37%
Total	2.37%
<b>GRAND TOTAL</b>	<b>100.00%</b>

As on January 31, 2025, the aggregate investments by the schemes of DSP Mutual Fund in DSP Silver ETF is ₹ 7,014.46 Lakhs.

### INCEPTION DATE

August 19, 2022

### BENCHMARK

Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.)

### BSE & NSE SCRIP CODE

543572 | SILVERADD

### NAV AS ON

**JANUARY 31, 2025**

₹ 91.1011

### TOTAL AUM

322 Cr.

### MONTHLY AVERAGE AUM

309 Cr.

### Month End Expense Ratio

0.50%

### Tracking Error :

Regular Plan : 0.59%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

# DSP Gold ETF

An open ended exchange traded fund replicating/tracking domestic prices of Gold

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.09%
Total	0.09%
<b>OTHERS</b>	
Commodity	
GOLD	97.62%
Total	97.62%
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	2.29%
Total	2.29%
<b>GRAND TOTAL</b>	<b>100.00%</b>

As on January 31, 2025, the aggregate investments by the schemes of DSP Mutual Fund in DSP Gold ETF is ₹ 36,037.83 Lakhs.

### INCEPTION DATE

April 28, 2023

### BENCHMARK

Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)

### BSE & NSE SCRIP CODE

543903 | GOLDETFADD

### NAV AS ON

**JANUARY 31, 2025**

₹ 80.5415

### TOTAL AUM

722 Cr.

### MONTHLY AVERAGE AUM

690 Cr.

### Month End Expense Ratio

0.48%

### Tracking Error :

Regular Plan : 0.32%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year

## INCEPTION DATE

January 3, 2023

## BENCHMARK

Nifty Bank TRI

## BSE & NSE SCRIP CODE

543738 | BANKETFADD

## NAV AS ON

**JANUARY 31, 2025**

₹ 50.2638

## TOTAL AUM

484 Cr.

## MONTHLY AVERAGE AUM

479 Cr.

## Month End Expense Ratio

0.16%

## Portfolio Turnover Ratio (Last 12 months):

0.53

## Tracking Error :

Regular Plan : 0.06%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>100.00%</b>
✓ HDFC Bank Limited	27.62%
✓ ICICI Bank Limited	25.05%
✓ Kotak Mahindra Bank Limited	9.61%
✓ State Bank of India	8.43%
✓ Axis Bank Limited	8.12%
✓ IndusInd Bank Limited	4.78%
✓ The Federal Bank Limited	3.34%
✓ Bank of Baroda	2.90%
✓ IDFC First Bank Limited	2.86%
✓ Punjab National Bank	2.54%
AU Small Finance Bank Limited	2.46%
Canara Bank	2.29%
<b>Total</b>	<b>100.00%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.01%
<b>Total</b>	<b>0.01%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.01%
<b>Total</b>	<b>-0.01%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 84.27%, Mid Cap 15.73%.  
Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.



# DSP Nifty IT ETF

An open ended scheme replicating / tracking Nifty IT Index

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
IT - Software	98.01%
✓ Infosys Limited	28.15%
✓ Tata Consultancy Services Limited	23.19%
✓ HCL Technologies Limited	10.08%
✓ Tech Mahindra Limited	9.72%
✓ Wipro Limited	8.07%
✓ Persistent Systems Limited	5.81%
✓ Coforge Limited	5.03%
✓ LTIWindtree Limited	5.00%
✓ Mphasis Limited	2.96%
IT - Services	1.37%
✓ L&T Technology Services Limited	1.37%
<b>Total</b>	<b>99.38%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.15%
<b>Total</b>	<b>0.15%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.47%
<b>Total</b>	<b>0.47%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 84.21%, Mid Cap 15.17%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

July 07, 2023

### BENCHMARK

Nifty IT TRI

### BSE & NSE SCRIP CODE

543935 | ITETFADD

### NAV AS ON

JANUARY 31, 2025

₹ 43.8602

### TOTAL AUM

42 Cr.

### MONTHLY AVERAGE AUM

42 Cr.

### Month End Expense Ratio

0.20%

### Portfolio Turnover Ratio (Last 12 months):

0.43

### Tracking Error :

Regular Plan : 0.13%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year

## INCEPTION DATE

July 27, 2023

## BENCHMARK

Nifty PSU Bank TRI

## BSE & NSE SCRIP CODE

543948 | PSUBANKADD

## NAV AS ON

**JANUARY 31, 2025**

₹ 63.2068

## TOTAL AUM

58 Cr.

## MONTHLY AVERAGE AUM

56 Cr.

## Month End Expense Ratio

0.15%

## Portfolio Turnover Ratio (Last 12 months):

1.30

## Tracking Error :

Regular Plan : 0.11%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>100.01%</b>
✓ State Bank of India	32.94%
✓ Bank of Baroda	14.87%
✓ Punjab National Bank	13.04%
✓ Canara Bank	11.75%
✓ Union Bank of India	8.34%
✓ Indian Bank	7.34%
✓ Bank of India	5.11%
✓ Bank of Maharashtra	3.02%
✓ Indian Overseas Bank	1.31%
✓ Central Bank of India	1.17%
UCO Bank	0.90%
Punjab & Sind Bank	0.22%
<b>Total</b>	<b>100.01%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.02%
<b>Total</b>	<b>0.02%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.03%
<b>Total</b>	<b>-0.03%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

As on January 31, 2025, the aggregate investments by the schemes of DSP Mutual Fund in DSP Nifty PSU Bank ETF is ₹ 3,681.06 Lakhs.

Classification of % of holdings based on Market Capitalisation: Large-Cap 62.16%, Mid Cap 37.85%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Nifty Private Bank ETF

An open ended scheme replicating/ tracking Nifty Private Bank Index

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	99.94%
✓ Kotak Mahindra Bank Limited	22.19%
✓ ICICI Bank Limited	20.54%
✓ HDFC Bank Limited	20.13%
✓ Axis Bank Limited	18.77%
✓ IndusInd Bank Limited	6.48%
✓ The Federal Bank Limited	4.52%
✓ IDFC First Bank Limited	3.86%
✓ Bandhan Bank Limited	1.24%
✓ City Union Bank Limited	1.24%
✓ RBL Bank Limited	0.97%
<b>Total</b>	<b>99.94%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.01%
<b>Total</b>	<b>0.01%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.05%
<b>Total</b>	<b>0.05%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 81.63%, Mid Cap 14.86%, Small-Cap 3.45%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

### INCEPTION DATE

July 27, 2023

### BENCHMARK

Nifty Private Bank TRI

### BSE & NSE SCRIP CODE

543949 | PVTBANKADD

### NAV AS ON

JANUARY 31, 2025

₹ 24.5777

### TOTAL AUM

266 Cr.

### MONTHLY AVERAGE AUM

228 Cr.

### Month End Expense Ratio

0.16%

### Portfolio Turnover Ratio (Last 12 months):

0.97

### Tracking Error :

Regular Plan : 0.06%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year

## INCEPTION DATE

July 27, 2023

## BENCHMARK

BSE Sensex TRI

## BSE & NSE SCRIP CODE

543947 | SENSEXADD

## NAV AS ON JANUARY 31, 2025

₹ 78.4754

## TOTAL AUM

8 Cr.

## MONTHLY AVERAGE AUM

8 Cr.

## Month End Expense Ratio

0.22%

## Portfolio Turnover Ratio (Last 12 months):

0.18

## Tracking Error :

Regular Plan : 0.03%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>34.30%</b>
✓ HDFC Bank Limited	14.26%
✓ ICICI Bank Limited	9.80%
✓ State Bank of India	3.29%
✓ Axis Bank Limited	3.11%
Kotak Mahindra Bank Limited	3.11%
IndusInd Bank Limited	0.73%
<b>IT - Software</b>	<b>15.35%</b>
✓ Infosys Limited	7.53%
✓ Tata Consultancy Services Limited	4.62%
HCL Technologies Limited	2.02%
Tech Mahindra Limited	1.18%
<b>Petroleum Products</b>	<b>9.49%</b>
✓ Reliance Industries Limited	9.49%
<b>Diversified FMCG</b>	<b>7.05%</b>
✓ ITC Limited	4.60%
Hindustan Unilever Limited	2.45%
<b>Automobiles</b>	<b>6.41%</b>
Mahindra & Mahindra Limited	2.93%
Maruti Suzuki India Limited	1.81%
Tata Motors Limited	1.67%
<b>Telecom - Services</b>	<b>4.83%</b>
✓ Bharti Airtel Limited	4.83%
<b>Construction</b>	<b>4.62%</b>
✓ Larsen & Toubro Limited	4.62%
<b>Finance</b>	<b>3.48%</b>
Bajaj Finance Limited	2.43%
Bajaj Finserv Limited	1.05%
<b>Power</b>	<b>3.24%</b>
NTPC Limited	1.71%
Power Grid Corporation of India Limited	1.53%
<b>Consumer Durables</b>	<b>2.77%</b>
Titan Company Limited	1.62%
Asian Paints Limited	1.15%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.09%</b>
Sun Pharmaceutical Industries Limited	2.09%
<b>Retailing</b>	<b>1.66%</b>
Zomato Limited	1.66%
<b>Cement &amp; Cement Products</b>	<b>1.44%</b>
UltraTech Cement Limited	1.44%
<b>Ferrous Metals</b>	<b>1.23%</b>
Tata Steel Limited	1.23%
<b>Food Products</b>	<b>0.92%</b>
Nestle India Limited	0.92%
<b>Transport Infrastructure</b>	<b>0.90%</b>
Adani Ports and Special Economic Zone Limited	0.90%
<b>Leisure Services</b>	<b>0.17%</b>
ITC Hotels Limited	0.17%
<b>Total</b>	<b>99.95%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.04%
<b>Total</b>	<b>0.04%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.01%
<b>Total</b>	<b>0.01%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 99.05%, Mid Cap 0.73%.  
Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Nifty Healthcare ETF

An open ended scheme replicating/ tracking Nifty Healthcare Index

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Pharmaceuticals & Biotechnology	79.31%
✓ Sun Pharmaceutical Industries Limited	21.90%
✓ Cipla Limited	9.46%
✓ Dr. Reddy's Laboratories Limited	8.41%
✓ Divi's Laboratories Limited	8.24%
✓ Lupin Limited	5.83%
✓ Aurobindo Pharma Limited	3.81%
✓ Torrent Pharmaceuticals Limited	3.57%
✓ Alkem Laboratories Limited	3.13%
Zydus Lifesciences Limited	2.82%
Glenmark Pharmaceuticals Limited	2.76%
Laurus Labs Limited	2.67%
IPCA Laboratories Limited	2.28%
Biocon Limited	1.90%
Abbott India Limited	1.59%
Granules India Limited	0.94%
<b>Healthcare Services</b>	<b>20.63%</b>
✓ Max Healthcare Institute Limited	9.16%
✓ Apollo Hospitals Enterprise Limited	8.02%
Syngene International Limited	1.57%
Dr. Lal Path Labs Ltd.	1.34%
Metropolis Healthcare Limited	0.54%
<b>Total</b>	<b>99.94%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.02%
<b>Total</b>	<b>0.02%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.04%
<b>Total</b>	<b>0.04%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 54.40%, Mid Cap 40.05%, Small-Cap 5.49%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

February 01, 2024

### BENCHMARK

Nifty Healthcare TRI

### BSE & NSE SCRIP CODE

544109 | HEALTHADD

### NAV AS ON

**JANUARY 31, 2025**

₹ 138.2807

### TOTAL AUM

12 Cr.

### MONTHLY AVERAGE AUM

13 Cr.

### Month End Expense Ratio

0.21%

### Portfolio Turnover Ratio (Last 11 months):

0.05

### Tracking Error :

Regular Plan : 0.03%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

## INCEPTION DATE

March 14, 2018

## BENCHMARK

NIFTY 1D Rate Index

## BSE & NSE SCRIP CODE

541097 | LIQUIDETF

## NAV AS ON

**JANUARY 31, 2025**

Regular plan

Daily IDCW\*: ₹ 1,000.0000

## TOTAL AUM

649 Cr.

## MONTHLY AVERAGE AUM

682 Cr.

## Month End Expense Ratio

Direct Plan : 0.30%

## Tracking Error :

Regular Plan : 0.03%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

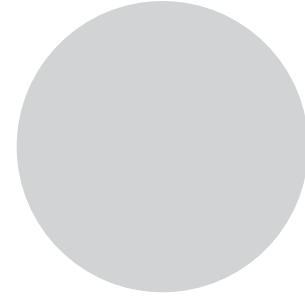
\*Income Distribution cum Capital Withdrawal

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		99.58%
<b>Total</b>		<b>99.58%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.42%
<b>Total</b>		<b>0.42%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



Cash & Cash  
Equivalent,100.00%

# DSP BSE Liquid Rate ETF

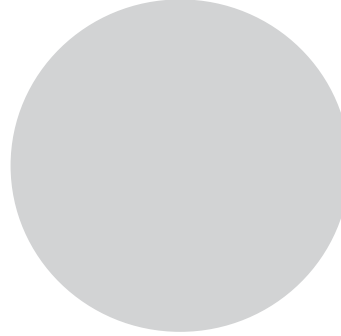
An open ended scheme replicating/ tracking BSE Liquid Rate Index. A relatively low interest rate risk and relatively low credit risk.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		99.47%
<b>Total</b>		<b>99.47%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.53%
<b>Total</b>		<b>0.53%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



Cash & Cash Equivalent,100.00%

### INCEPTION DATE

March 27, 2024

### BENCHMARK

BSE Liquid Rate Index

### BSE & NSE SCRIP CODE

544159 | LIQUIDADD

### NAV AS ON JANUARY 31, 2025

₹ 1,054.847

### TOTAL AUM

2,266 Cr.

### MONTHLY AVERAGE AUM

2,310 Cr.

### Month End Expense Ratio

0.30%

### Tracking Error :

Regular Plan : 0.4%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

## INCEPTION DATE

September 05, 2024

## BENCHMARK

Nifty Top 10 Equal Weight TRI

## BSE & NSE SCRIP CODE

544247 | TOP10ADD

## NAV AS ON

**JANUARY 31, 2025**

₹ 92.7495

## TOTAL AUM

351 Cr.

## MONTHLY AVERAGE AUM

293 Cr.

## Month End Expense Ratio

Direct Plan : 0.15

## Portfolio Turnover Ratio (Last 4 months):

0.11

## Tracking Error :

Regular Plan : 0.08%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>39.49%</b>
✓ Kotak Mahindra Bank Limited	10.94%
✓ ICICI Bank Limited	9.74%
✓ HDFC Bank Limited	9.57%
✓ Axis Bank Limited	9.24%
<b>IT - Software</b>	<b>19.89%</b>
✓ Tata Consultancy Services Limited	9.95%
✓ Infosys Limited	9.94%
<b>Petroleum Products</b>	<b>10.49%</b>
✓ Reliance Industries Limited	10.49%
<b>Telecom - Services</b>	<b>10.25%</b>
✓ Bharti Airtel Limited	10.25%
<b>Construction</b>	<b>9.91%</b>
✓ Larsen & Toubro Limited	9.91%
<b>Diversified FMCG</b>	<b>9.46%</b>
✓ ITC Limited	9.46%
<b>Leisure Services</b>	<b>0.34%</b>
ITC Hotels Limited	0.34%
<b>Total</b>	<b>99.83%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.08%
<b>Total</b>	<b>0.08%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.09%
<b>Total</b>	<b>0.09%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 99.49%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.



## INCEPTION DATE

January 30, 2025

## BENCHMARK

BSE SENSEX Next 30 TRI

## BSE & NSE SCRIP CODE

544352 | NEXT30ADD

## NAV AS ON

**JANUARY 31, 2025**

₹ 35.4253

## TOTAL AUM

6 Cr.

## MONTHLY AVERAGE AUM

6 Cr.

## Month End Expense Ratio

Direct Plan : 0.15

## Tracking Error :

Regular Plan : --

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Finance	11.63%
Jio Financial Services Limited	3.41%
Shriram Finance Limited	3.23%
Power Finance Corporation Limited	2.62%
REC Limited	2.37%
Automobiles	9.67%
✓ Bajaj Auto Limited	4.22%
Eicher Motors Limited	3.04%
Hero MotoCorp Limited	2.41%
Retailing	7.75%
✓ Trent Limited	5.41%
Avenue Supermarts Limited	2.34%
Aerospace & Defense	7.62%
✓ Bharat Electronics Limited	4.47%
Hindustan Aeronautics Limited	3.15%
Pharmaceuticals & Biotechnology	6.67%
Cipla Limited	3.51%
Dr. Reddy's Laboratories Limited	3.16%
Insurance	5.78%
HDFC Life Insurance Company Limited	2.93%
SBI Life Insurance Company Limited	2.85%
Oil	4.37%
✓ Oil & Natural Gas Corporation Limited	4.37%
Cement & Cement Products	4.08%
✓ Grasim Industries Limited	4.08%
Consumable Fuels	3.85%
✓ Coal India Limited	3.85%
Ferrous Metals	3.84%
✓ JSW Steel Limited	3.84%
IT - Software	3.76%
✓ Wipro Limited	3.76%
Non - Ferrous Metals	3.70%
✓ Hindalco Industries Limited	3.70%
Transport Services	3.64%
✓ Interglobe Aviation Limited	3.64%
Diversified Metals	3.17%
Vedanta Limited	3.17%
Healthcare Services	2.93%
Apollo Hospitals Enterprise Limited	2.93%
Agricultural Food & other Products	2.81%
Tata Consumer Products Limited	2.81%
Beverages	2.75%
Varun Beverages Limited	2.75%
Power	2.63%
Tata Power Company Limited	2.63%
Food Products	2.58%
Britannia Industries Limited	2.58%
Metals & Minerals Trading	2.48%
Adani Enterprises Limited	2.48%
Petroleum Products	2.17%
Bharat Petroleum Corporation Limited	2.17%
<b>Total</b>	<b>97.88%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	1.96%
<b>Total</b>	<b>1.96%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	0.16%
<b>Total</b>	<b>0.16%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 94.95%, Mid Cap 2.93%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Nifty Top 10 Equal Weight Index Fund

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

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	39.63%
✓ Kotak Mahindra Bank Limited	10.98%
✓ ICICI Bank Limited	9.78%
✓ HDFC Bank Limited	9.60%
✓ Axis Bank Limited	9.27%
<b>IT - Software</b>	19.97%
✓ Tata Consultancy Services Limited	9.99%
✓ Infosys Limited	9.98%
<b>Petroleum Products</b>	10.53%
✓ Reliance Industries Limited	10.53%
<b>Telecom - Services</b>	10.29%
✓ Bharti Airtel Limited	10.29%
<b>Construction</b>	9.95%
✓ Larsen & Toubro Limited	9.95%
<b>Diversified FMCG</b>	9.50%
✓ ITC Limited	9.50%
<b>Leisure Services</b>	0.35%
ITC Hotels Limited	0.35%
<b>Total</b>	<b>100.22%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.24%
<b>Total</b>	<b>0.24%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.46%
<b>Total</b>	<b>-0.46%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 99.87%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th

company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

September 05, 2024

### BENCHMARK

Nifty Top 10 Equal Weight TRI

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 9.5123

Direct Plan

Growth: ₹ 9.5404

### TOTAL AUM

1,331 Cr.

### MONTHLY AVERAGE AUM

1,264 Cr.

### Portfolio Turnover Ratio (Last 4 months):

0.12

### Tracking Error :

Regular Plan : 0.15%

Direct Plan :0.15%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

### Month End Expense Ratio

Regular Plan : 0.94%

Direct Plan : 0.25%

## INCEPTION DATE

August 4, 2022

## BENCHMARK

Nifty Midcap 150 Quality 50 TRI

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 13.7631

Direct Plan

Growth: ₹ 13.9936

## TOTAL AUM

368 Cr.

## MONTHLY AVERAGE AUM

366 Cr.

## Month End Expense Ratio

Regular Plan : 0.86%

Direct Plan : 0.29%

## Portfolio Turnover Ratio (Last 12 months)

0.61

## Tracking Error :

Regular Plan : 0.11%

Direct Plan : 0.11%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Industrial Products	17.73%
✓ Cummins India Limited	2.62%
Polycab India Limited	2.30%
APL Apollo Tubes Limited	2.00%
KEI Industries Limited	1.98%
Supreme Industries Limited	1.91%
Astral Limited	1.60%
AIA Engineering Limited	1.55%
SKF India Limited	1.28%
Grindwell Norton Limited	1.26%
Carborundum Universal Limited	1.23%
IT - Software	14.92%
✓ Persistent Systems Limited	3.35%
✓ CoForge Limited	2.91%
✓ Tata Elxsi Limited	2.41%
KPIT Technologies Limited	2.33%
Oracle Financial Services Software Limited	1.96%
Mphasis Limited	1.96%
Personal Products	10.87%
✓ Colgate Palmolive (India) Limited	5.47%
✓ Procter & Gamble Hygiene and Health Care Limited	3.64%
Emami Limited	1.76%
Auto Components	5.22%
Tube Investments of India Limited	2.07%
Balkrishna Industries Limited	1.61%
Schaeffler India Limited	1.54%
Fertilizers & Agrochemicals	5.18%
PI Industries Limited	2.19%
Coromandel International Limited	1.84%
Bayer Cropscience Limited	1.15%
Pharmaceuticals & Biotechnology	5.08%
Abbott India Limited	1.93%
GlaxoSmithKline Pharmaceuticals Limited	1.65%
Ajanta Pharma Limited	1.50%
Gas	4.47%
Petronet LNG Limited	1.90%
Indraprastha Gas Limited	1.55%
Gujarat Gas Limited	1.02%
Capital Markets	4.42%
✓ HDFC Asset Management Company Limited	3.00%
Nippon Life India Asset Management Limited	1.42%
Consumer Durables	4.41%
✓ Dixon Technologies (India) Limited	2.81%
Berger Paints (I) Limited	1.60%
Textiles & Apparels	4.01%
✓ Page Industries Limited	2.92%
K.P.R. Mill Limited	1.09%
Finance	3.75%
CRISIL Limited	1.94%
Muthoot Finance Limited	1.81%
Agricultural Food & other Products	3.37%
✓ Marico Limited	3.37%
Industrial Manufacturing	2.94%
Mazagon Dock Shipbuilders Limited	1.87%
Honeywell Automation India Limited	1.07%
Chemicals & Petrochemicals	2.37%
Solar Industries India Limited	2.37%
Non - Ferrous Metals	2.36%
Hindustan Zinc Limited	2.36%
Minerals & Mining	2.04%
NNDC Limited	2.04%
IT - Services	1.91%
L&T Technology Services Limited	1.91%
Diversified	1.45%
3M India Limited	1.45%
Aerospace & Defense	1.42%
Bharat Dynamics Limited	1.42%
Healthcare Services	1.16%
Syngene International Limited	1.16%
Entertainment	0.90%
Sun TV Network Limited	0.90%
<b>Total</b>	<b>99.98%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.21%
<b>Total</b>	<b>0.21%</b>

Name of Instrument	% to Net Assets
Cash & Cash Equivalent	
Net Receivables/Payables	-0.19%
<b>Total</b>	<b>-0.19%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

Classification of % of holdings based on Market Capitalisation: Large-Cap 7.28%, Mid Cap 84.03%, Small-Cap 8.67%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Nifty Next 50 Index Fund

An open ended scheme replicating / tracking NIFTY NEXT 50 Index

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Finance	14.46%
✓ Jio Financial Services Limited	3.50%
✓ Power Finance Corporation Limited	2.71%
REC Limited	2.48%
Cholamandam Investment and Finance Company Limited	2.37%
Bajaj Holdings & Investment Limited	2.21%
Indian Railway Finance Corporation Limited	1.19%
Retailing	11.81%
✓ Zomato Limited	6.75%
✓ Info Edge (India) Limited	2.67%
Avenue Supermarts Limited	2.39%
Power	9.36%
✓ Tata Power Company Limited	2.72%
Adani Power Limited	1.78%
Adani Green Energy Limited	1.35%
JSW Energy Limited	1.20%
Adani Energy Solutions Limited	1.19%
NHPC Limited	1.12%
Banks	5.67%
Bank of Baroda	1.76%
Punjab National Bank	1.54%
Canara Bank	1.39%
Union Bank of India	0.98%
Pharmaceuticals & Biotechnology	5.56%
✓ Divi's Laboratories Limited	3.13%
Torrent Pharmaceuticals Limited	1.36%
Zydus Lifesciences Limited	1.07%
Beverages	5.03%
✓ Varun Beverages Limited	3.18%
United Spirits Limited	1.85%
Electrical Equipment	4.91%
Siemens Limited	2.37%
ABB India Limited	1.36%
Bharat Heavy Electricals Limited	1.18%
Insurance	3.85%
ICICI Lombard General Insurance Company Limited	1.96%
ICICI Prudential Life Insurance Company Limited	1.06%
Life Insurance Corporation of India	0.83%
Transport Services	3.75%
✓ Interglobe Aviation Limited	3.75%
Realty	3.59%
DLF Limited	2.11%
Macrotech Developers Limited	1.48%
Diversified Metals	3.30%
✓ Vedanta Limited	3.30%
Aerospace & Defense	3.30%
✓ Hindustan Aeronautics Limited	3.30%
Personal Products	3.24%
Godrej Consumer Products Limited	1.86%
Dabur India Limited	1.38%
Cement & Cement Products	3.17%
Shree Cement Limited	1.65%
Ambuja Cements Limited	1.52%
Auto Components	2.94%
Samvardhana Motherson International Limited	1.84%
Bosch Limited	1.10%
Gas	2.90%
GAIL (India) Limited	2.11%
Adani Total Gas Limited	0.79%
Automobiles	2.55%
TVS Motor Company Limited	2.55%
IT - Software	2.42%
LTI Windtree Limited	2.42%
Petroleum Products	2.13%
Indian Oil Corporation Limited	2.13%
Chemicals & Petrochemicals	1.95%
Pidilite Industries Limited	1.95%
Consumer Durables	1.75%
Havells India Limited	1.75%
Ferrous Metals	1.33%
Jindal Steel & Power Limited	1.33%
Leisure Services	1.09%
Indian Railway Catering And Tourism Corporation Limited	1.09%
<b>Total</b>	<b>100.06%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.26%
<b>Total</b>	<b>0.26%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.32%
<b>Total</b>	<b>-0.32%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

Classification of % of holdings based on Market Capitalisation: Large-Cap 88.57%, Mid Cap 11.49%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### INCEPTION DATE

February 21, 2019

### BENCHMARK

Nifty Next 50 TRI

### NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 24.2954

Direct Plan

Growth: ₹ 24.7513

### TOTAL AUM

859 Cr.

### MONTHLY AVERAGE AUM

877 Cr.

### Portfolio Turnover Ratio (Last 12 months):

0.74

### 3 Year Risk Statistics:

Standard Deviation : 18.76%

Beta : 1.00

R-Squared : 99.99%

Sharpe Ratio :0.47

### Tracking Error :

Regular Plan : 0.22%

Direct Plan :0.22%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

### Month End Expense Ratio

Regular Plan : 0.61%

Direct Plan : 0.26%

## INCEPTION DATE

February 21, 2019

## BENCHMARK

NIFTY 50 (TRI)

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 22.5490

Direct Plan

Growth: ₹ 22.8169

## TOTAL AUM

649 Cr.

## MONTHLY AVERAGE AUM

649 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.08

## 3 Year Risk Statistics:

Standard Deviation :12.72%

Beta : 1.00

R-Squared : 100.00%

Sharpe Ratio : 0.38

## Tracking Error :

Regular Plan : 0.05%

Direct Plan : 0.05%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Month End Expense Ratio

Regular Plan : 0.33%

Direct Plan : 0.18%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>29.31%</b>
✓ HDFC Bank Limited	12.22%
✓ ICICI Bank Limited	8.36%
✓ State Bank of India	2.81%
✓ Axis Bank Limited	2.66%
Kotak Mahindra Bank Limited	2.64%
IndusInd Bank Limited	0.62%
<b>IT - Software</b>	<b>13.96%</b>
✓ Infosys Limited	6.40%
✓ Tata Consultancy Services Limited	3.98%
HCL Technologies Limited	1.73%
Tech Mahindra Limited	1.01%
Wipro Limited	0.84%
<b>Petroleum Products</b>	<b>8.60%</b>
✓ Reliance Industries Limited	8.12%
Bharat Petroleum Corporation Limited	0.48%
<b>Automobiles</b>	<b>7.59%</b>
Mahindra & Mahindra Limited	2.50%
Maruti Suzuki India Limited	1.53%
Tata Motors Limited	1.42%
Bajaj Auto Limited	0.93%
Eicher Motors Limited	0.68%
Hero MotoCorp Limited	0.53%
<b>Diversified FMCG</b>	<b>6.01%</b>
✓ ITC Limited	3.94%
Hindustan Unilever Limited	2.07%
<b>Telecom - Services</b>	<b>4.13%</b>
✓ Bharti Airtel Limited	4.13%
<b>Construction</b>	<b>3.97%</b>
✓ Larsen & Toubro Limited	3.97%
<b>Finance</b>	<b>3.71%</b>
Bajaj Finance Limited	2.09%
Bajaj Finserv Limited	0.90%
Shriram Finance Limited	0.72%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.25%</b>
Sun Pharmaceutical Industries Limited	1.78%
Cipla Limited	0.77%
Dr. Reddy's Laboratories Limited	0.70%
<b>Power</b>	<b>2.74%</b>
NTPC Limited	1.45%
Power Grid Corporation of India Limited	1.29%
<b>Consumer Durables</b>	<b>2.35%</b>
Titan Company Limited	1.37%
Asian Paints Limited	0.98%
<b>Cement &amp; Cement Products</b>	<b>2.12%</b>
UltraTech Cement Limited	1.24%
Grasim Industries Limited	0.88%
<b>Ferrous Metals</b>	<b>1.92%</b>
Tata Steel Limited	1.06%
JSW Steel Limited	0.86%
<b>Food Products</b>	<b>1.35%</b>
Nestle India Limited	0.78%
Britannia Industries Limited	0.57%
<b>Insurance</b>	<b>1.28%</b>
HDFC Life Insurance Company Limited	0.65%
SBI Life Insurance Company Limited	0.63%
<b>Retailing</b>	<b>1.21%</b>
Trent Limited	1.21%
<b>Aerospace &amp; Defense</b>	<b>0.99%</b>
Bharat Electronics Limited	0.99%
<b>Oil</b>	<b>0.96%</b>
Oil & Natural Gas Corporation Limited	0.96%
<b>Consumable Fuels</b>	<b>0.85%</b>
Coal India Limited	0.85%
<b>Non - Ferrous Metals</b>	<b>0.82%</b>
Hindalco Industries Limited	0.82%
<b>Transport Infrastructure</b>	<b>0.77%</b>
Adani Ports and Special Economic Zone Limited	0.77%
<b>Healthcare Services</b>	<b>0.65%</b>
Apollo Hospitals Enterprise Limited	0.65%
<b>Agricultural Food &amp; other Products</b>	<b>0.63%</b>
Tata Consumer Products Limited	0.63%
<b>Metals &amp; Minerals Trading</b>	<b>0.54%</b>
Adani Enterprises Limited	0.54%
<b>Leisure Services</b>	<b>0.14%</b>
ITC Hotels Limited	0.14%
<b>Total</b>	<b>99.85%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.17%
<b>Total</b>	<b>0.17%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.02%
<b>Total</b>	<b>-0.02%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 98.44%, Mid Cap 1.27%. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

# DSP Nifty Bank Index Fund

An open ended scheme replicating/ tracking Nifty Bank Index

DSP

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	99.85%
✓ HDFC Bank Limited	27.58%
✓ ICICI Bank Limited	25.01%
✓ Kotak Mahindra Bank Limited	9.60%
✓ State Bank of India	8.42%
✓ Axis Bank Limited	8.10%
✓ IndusInd Bank Limited	4.77%
✓ The Federal Bank Limited	3.34%
✓ Bank of Baroda	2.90%
✓ IDFC First Bank Limited	2.85%
✓ Punjab National Bank	2.54%
AU Small Finance Bank Limited	2.45%
Canara Bank	2.29%
<b>Total</b>	<b>99.85%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.15%
<b>Total</b>	<b>0.15%</b>
Cash & Cash Equivalent	
Net Receivables/Payables	*
<b>Total</b>	*
<b>GRAND TOTAL</b>	<b>100.00%</b>

✓ Top Ten Holdings

\*Less than 0.01%

Classification of % of holdings based on Market Capitalisation: Large-Cap 84.15%, 15.70%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

## INCEPTION DATE

May 31, 2024

## BENCHMARK

Nifty Bank TRI

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 10.0799

Direct Plan

Growth: ₹ 10.1267

## TOTAL AUM

44 Cr.

## MONTHLY AVERAGE AUM

43 Cr.

## Portfolio Turnover Ratio (Last 8 months):

0.36

## Tracking Error :

Regular Plan : 0.12%

Direct Plan : 0.12%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

## Month End Expense Ratio

Regular Plan : 0.85%

Direct Plan : 0.20%

## INCEPTION DATE

January 30, 2025

## BENCHMARK

BSE SENSEX Next 30 TRI

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 10.1960

Direct Plan

Growth: ₹ 10.1964

## TOTAL AUM

7 Cr.

## MONTHLY AVERAGE AUM

7 Cr.

## Tracking Error :

Regular Plan : --

Direct Plan : --

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Month End Expense Ratio

Regular Plan : 0.95%

Direct Plan : 0.25%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Finance	11.81%
Jio Financial Services Limited	3.46%
Shriram Finance Limited	3.28%
Power Finance Corporation Limited	2.66%
REC Limited	2.41%
<b>Automobiles</b>	9.82%
✓ Bajaj Auto Limited	4.29%
Eicher Motors Limited	3.08%
Hero MotoCorp Limited	2.45%
<b>Retailing</b>	7.87%
✓ Trent Limited	5.49%
Avenue Supermarts Limited	2.38%
<b>Aerospace &amp; Defense</b>	7.74%
✓ Bharat Electronics Limited	4.54%
Hindustan Aeronautics Limited	3.20%
<b>Pharmaceuticals &amp; Biotechnology</b>	6.78%
Cipla Limited	3.57%
Dr. Reddy's Laboratories Limited	3.21%
<b>Insurance</b>	5.87%
HDFC Life Insurance Company Limited	2.97%
SBI Life Insurance Company Limited	2.90%
<b>Oil</b>	4.43%
✓ Oil & Natural Gas Corporation Limited	4.43%
<b>Cement &amp; Cement Products</b>	4.14%
✓ Grasim Industries Limited	4.14%
<b>Consumable Fuels</b>	3.91%
✓ Coal India Limited	3.91%
<b>Ferrous Metals</b>	3.90%
✓ JSW Steel Limited	3.90%
<b>IT - Software</b>	3.82%
✓ Wipro Limited	3.82%
<b>Non - Ferrous Metals</b>	3.76%
✓ Hindalco Industries Limited	3.76%
<b>Transport Services</b>	3.69%
✓ Interglobe Aviation Limited	3.69%
<b>Diversified Metals</b>	3.22%
Vedanta Limited	3.22%
<b>Healthcare Services</b>	2.97%
Apollo Hospitals Enterprise Limited	2.97%
<b>Agricultural Food &amp; other Products</b>	2.85%
Tata Consumer Products Limited	2.85%
<b>Beverages</b>	2.79%
Varun Beverages Limited	2.79%
<b>Power</b>	2.67%
Tata Power Company Limited	2.67%
<b>Food Products</b>	2.62%
Britannia Industries Limited	2.62%
<b>Metals &amp; Minerals Trading</b>	2.52%
Adani Enterprises Limited	2.52%
<b>Petroleum Products</b>	2.21%
Bharat Petroleum Corporation Limited	2.21%
<b>Total</b>	<b>99.39%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.41%
<b>Total</b>	<b>0.41%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	0.20%
<b>Total</b>	<b>0.20%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 96.42%, Mid-Cap 2.97%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

# DSP Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

## Portfolio

Name of Instrument	% to Net Assets	Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>		<b>Fertilizers &amp; Agrochemicals</b>	<b>0.73%</b>
Listed / awaiting listing on the stock exchanges		UPL Limited	0.41%
Banks	15.92%	Chambal Fertilizers & Chemicals Limited	0.27%
Kotak Mahindra Bank Limited	2.15%	Coromandel International Limited	0.15%
Including Bank Limited	4.00%	Auto Components	0.66%
Bank of Baroda	1.70%	MRF Limited	0.25%
(ICICI) Bank Limited	1.69%	Exide Industries Limited	0.21%
Axis Bank Limited	1.89%	Samvardhana Motherson International Limited	0.10%
State Bank of India	1.62%	Sona BLW Precision Forgings Limited	0.13%
Punjab National Bank	1.46%	Tube Investments of India Limited	0.03%
HDFC Bank Limited	1.14%	Bosch Limited	0.01%
Canara Bank	1.06%	Balkrishna Industries Limited	0.01%
Bandhan Bank Limited	0.43%	Bharat Forge Limited	0.01%
City Union Bank Limited	0.34%	Realty	0.64%
Bank of India	0.24%	DLF Limited	0.48%
Yes Bank Limited	0.19%	United Spirits Limited	0.08%
RBL Bank Limited	0.10%	Macrotech Developers Limited	0.08%
The Federal Bank Limited	0.09%	Godrej Properties Limited	0.08%
IDFC First Bank Limited	0.07%	Diversified FMCG	0.61%
Finance	6.24%	Hindustan Unilever Limited	0.24%
Bajaj Finance Limited	1.42%	ITC Limited	0.24%
RECL Limited	0.92%	Beverages	0.60%
LIC Housing Finance Limited	0.83%	Varun Beverages Limited	0.58%
Jio Financial Services Limited	0.82%	United Breweries Limited	0.02%
Manappuram Finance Limited	0.75%	Insurance	0.52%
Shriram Finance Limited	0.46%	HDFC Life Insurance Company Limited	0.20%
Cholamandlam Investment and Finance Company Limited	0.31%	Prudential Life Insurance Company Limited	0.13%
Power Finance Corporation Limited	0.31%	SBI Life Insurance Company Limited	0.13%
Bajaj Finserv Limited	0.17%	Life Insurance Corporation of India	0.04%
Aditya Birla Capital Limited	0.13%	OIL	0.45%
Muthoot Finance Limited	0.13%	Oil & Natural Gas Corporation Limited	0.25%
Can Fin Homes Limited	0.12%	Healthcare Services	0.38%
Housing & Urban Development Corporation Limited	0.11%	Max Healthcare Institute Limited	0.14%
Piramal Enterprises Limited	0.08%	Apollo Hospitals Enterprise Limited	0.12%
Petroleum Products	4.04%	Syngene International Limited	0.07%
Reliance Industries Limited	3.90%	Dr. Lal Path Labs Ltd.	0.06%
Indian Oil Corporation Limited	0.72%	Heteropolis Healthcare Limited	0.01%
Hindustan Petroleum Corporation Limited	0.03%	Gas	0.37%
IT - Software	3.23%	Mahanagar Gas Limited	0.19%
Infosys Limited	1.67%	Petronet LNG Limited	0.08%
Tata Consultancy Services Limited	1.27%	GAIL India Limited	0.08%
Wipro Limited	0.63%	Gujarat Gas Limited	0.02%
Coloarge Limited	0.29%	Agricultural Food & other Products	0.35%
ICICI Technologies Limited	0.10%	Mircico Limited	0.15%
RPTI Technologies Limited	0.10%	Minerals & Mining	0.30%
Birlasoft Limited	0.02%	NMDC Limited	0.30%
Oracle Financial Services Software Limited	0.01%	Personal Products	0.27%
LTI Mindtree Limited	0.01%	Dabur India Limited	0.48%
Pharmaceuticals & Biotechnology	3.23%	Godrej Consumer Products Limited	0.09%
Aurobindo Pharma Limited	0.77%	Consumable Fuels	0.26%
Sun Pharmaceutical Industries Limited	0.49%	Coal India Limited	0.26%
Granules India Limited	0.40%	Entertainment	0.20%
Biocon Limited	0.37%	PVR INOX Limited	0.20%
Lupin Limited	0.34%	IT - Services	0.01%
Cipla Limited	0.28%	L&T Technology Services Limited	0.01%
Laurus Labs Limited	0.06%	Food Products	*
Torrent Pharmaceuticals Limited	0.12%	Nestle India Limited	*
Zyqus Lifesciences Limited	0.10%	Total	68.71%
Abbott India Limited	0.08%		
Dr. Reddy's Laboratories Limited	0.05%	<b>DEBT INSTRUMENTS</b>	
Glenmark Pharmaceuticals Limited	0.02%	<b>BOND &amp; NCDs</b>	
Divs Laboratories Limited	*	Listed / awaiting listing on the stock exchanges	
Alkem Laboratories Limited	*	National Bank for Agriculture and Rural Development	CRISIL AAA
Automobiles	3.01%	Power Finance Corporation Limited	CRISIL AAA
Tata Motors Limited	1.42%	State Capital Limited	CRISIL AAA
Mahindra & Mahindra Limited	1.24%	Small Industries Development Bank of India	ICRA AAA
Eicher Motors Limited	0.53%	LIC Housing Finance Limited	CRISIL AAA
Bajaj Auto Limited	0.40%	Bajaj Finance Limited	CRISIL AAA
TVS Motor Company Limited	0.22%	Total	6.50%
Maruti Suzuki India Limited	0.08%		
Telecom - Services	2.98%	<b>MONEY MARKET INSTRUMENTS</b>	
Vodafone Idea Limited	1.29%	Certificate of Deposit	
Tata Communications Limited	0.64%	Bank of Baroda	IND A1+
Bharti Airtel Limited	0.36%	Axis Bank Limited	CRISIL A1+
Indus Towers Limited	0.01%	HDFC Bank Limited	CRISIL A1+
HFCL Limited	0.01%	Canara Bank	CRISIL A1+
Power	2.33%	Small Industries Development Bank of India	CRISIL A1+
Tata Power Company Limited	2.20%	Total	8.61%
NTPC Limited	0.52%		
Power Grid Corporation of India Limited	0.20%	<b>Commercial Papers</b>	
CECIL Limited	0.13%	Listed / awaiting listing on the stock exchanges	
Adani Energy Solutions Limited	0.13%	ICICI Securities Limited	CRISIL A1+
JSW Energy Limited	0.02%	Total	1.23%
Diversified Metals	1.92%	1.23%	
Vedanta Limited	1.82%	<b>Treasury Bill</b>	
Aditya Birla Fashion and Retail Limited	1.09%	364 DAYS T-BILL 2025	SOV
Zomato Limited	0.17%	182 DAYS T-BILL 2025	SOV
Trent Limited	0.12%	Total	0.49%
Info Edge (India) Limited	0.09%	<b>TREPS / Reverse Repo Investments</b>	
Ferrous Metals	1.50%	Total	4.32%
JSW Steel Limited	1.49%		
Jindal Steel & Power Limited	0.28%	<b>Mutual Funds</b>	
Steel Authority of India Limited	0.28%	DSP Savings Fund - Direct Plan - Growth	11.50%
Tata Steel Limited	0.15%	Total	11.50%
Jindal Stainless Limited	0.05%		
Non - Ferrous Metals	1.46%	<b>Cash &amp; Cash Equivalent</b>	
Hindustan Copper Limited	0.80%	Net Receivables/Payables	-1.36%
Hindalco Industries Limited	0.51%	Total	-1.36%
National Aluminium Company Limited	0.22%	GRAND TOTAL	100.00%
Construction	1.43%		
Larsen & Toubro Limited	0.05%		
IRB Infrastructure Developers Limited	0.02%		
NCC Limited	0.02%		
Transport Infrastructure	1.43%		
GMR Airports Limited	0.76%		
Adani Ports and Special Economic Zone Limited	0.75%		
Cement & Cement Products	1.35%		
Ambuja Cements Limited	0.38%		
Ganesh Industries Limited	0.28%		
UltraTech Cement Limited	0.25%		
The Ramco Cements Limited	0.25%		
ACC Limited	0.13%		
Aerospace & Defense	1.33%		
Bharat Electronics Limited	0.70%		
Hindustan Aeronautics Limited	0.63%		
Electrical Equipment	1.21%		
Bharat Heavy Electricals Limited	0.76%		
ABB India Limited	0.20%		
Siemens Limited	0.10%		
CG Power and Industrial Solutions Limited	0.07%		
Capital Markets	1.16%		
Central Depository Services (India) Limited	0.40%		
Indian Energy Exchange Limited	0.25%		
HDFC Asset Management Company Limited	0.25%		
BSE Limited	0.21%		
Computer Age Management Services Limited	0.02%		
Metals & Minerals Trading	1.52%		
Adani Enterprises Limited	1.15%		
Consumer Durables	0.99%		
Havells India Limited	0.39%		
Titan Company Limited	0.38%		
Crompton Greaves Consumer Electricals Limited	0.12%		
Dixon Technologies (India) Limited	0.07%		
Asian Paints Limited	0.07%		
Industrial Products	1.00%		
Polycab India Limited	0.34%		
APC Apollo Tubes Limited	0.25%		
Astral Limited	0.25%		
Supreme Industries Limited	0.07%		
Cummins India Limited	0.04%		
Leisure Services	0.96%		
Indian Railway Catering and Tourism Corporation Limited	0.66%		
The Indian Hotels Company Limited	0.20%		
Jubilant Foodworks Limited	0.17%		
Transport Services	0.86%		
Container Corporation of India Limited	0.69%		
Interglobe Aviation Limited	0.19%		
Chemicals & Petrochemicals	0.85%		
Atul Limited	0.40%		
Gujarat Narmada Valley Fertilizers and Chemicals Limited	0.21%		
Aarti Industries Limited	0.16%		
Navin Fluorine International Limited	0.05%		
Pidilite Industries Limited	0.02%		
Tata Chemicals Limited	0.01%		
Financial Technology (Fintech)	0.74%		
One 97 Communications Limited	0.42%		
PB Fintech Limited	0.36%		

**INCEPTION DATE**  
January 25, 2018

**BENCHMARK**  
NIFTY 50 Arbitrage Index

**NAV AS ON**  
**JANUARY 31, 2025**  
Regular Plan  
Growth: ₹ 14,554  
Direct Plan  
Growth: ₹ 15,196

**TOTAL AUM**  
6,030 Cr.

**MONTHLY AVERAGE AUM**  
6,086 Cr.

**Portfolio Turnover Ratio (Last 12 months):**  
12.75

**3 Year Risk Statistics:**  
Standard Deviation : 0.60%  
Beta : 0.71  
R-Squared : 68.31%  
Sharpe Ratio : -0.56

**Month End Expense Ratio**  
Regular Plan : 1.00%  
Direct Plan : 0.35%

**AVERAGE MATURITY<sup>®</sup>**  
0.22 years

**MODIFIED DURATION<sup>®</sup>**  
0.4 years

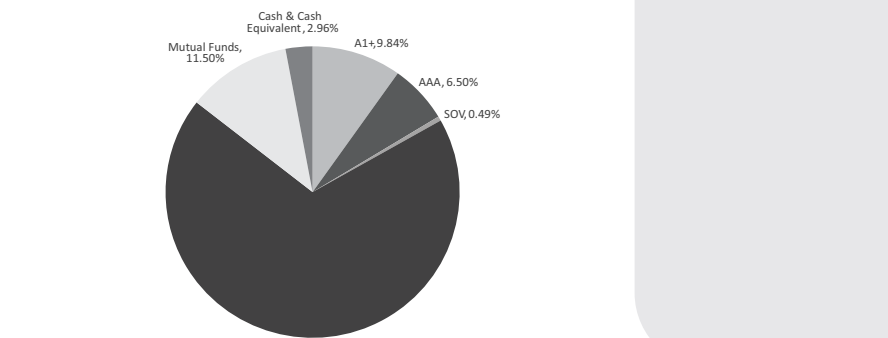
**PORTFOLIO YTM<sup>®</sup>**  
7.55%

**PORTFOLIO YTM (ANNUALISED)<sup>®</sup>**  
7.55%

**PORTFOLIO MACAULAY DURATION<sup>®</sup>**  
0.43 years

# Yields are annualized for all the securities.

## Rating Profile of the Portfolio of the Scheme





## INCEPTION DATE

Jun 11, 2004

## BENCHMARK

CRISIL Hybrid 85+15-Conservative Index

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 55.9412

Direct Plan

Growth: ₹ 62.7980

## TOTAL AUM

164 Cr.

## MONTHLY AVERAGE AUM

170 Cr.

## 3 Year Risk Statistics:

Standard Deviation :3.65%

Beta : 0.99

R-Squared : 78.21%

Sharpe Ratio : 0.45

## Month End Expense Ratio

Regular Plan : 1.11%

Direct Plan : 0.50%

## AVERAGE MATURITY<sup>@@</sup>

2.66 years

## MODIFIED DURATION<sup>@@</sup>

2.16 years

## PORTFOLIO YTM<sup>@@</sup>

7.06%

## PORTFOLIO YTM (ANNUALISED)<sup>#</sup>

7.12%

## PORTFOLIO MACAULAY DURATION<sup>@@</sup>

2.24 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>7.59%</b>
HDFC Bank Limited	2.88%
ICICI Bank Limited	2.06%
Kotak Mahindra Bank Limited	1.59%
Axis Bank Limited	1.06%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.50%</b>
Cipla Limited	1.27%
Alembic Pharmaceuticals Limited	0.64%
Suven Pharmaceuticals Limited	0.41%
IPCA Laboratories Limited	0.18%
<b>Automobiles</b>	<b>2.11%</b>
Mahindra & Mahindra Limited	1.26%
Hero MotoCorp Limited	0.85%
<b>Finance</b>	<b>1.87%</b>
Bajaj Finance Limited	1.09%
Power Finance Corporation Limited	0.46%
SBI Cards and Payment Services Limited	0.32%
<b>Insurance</b>	<b>1.29%</b>
SBI Life Insurance Company Limited	1.12%
ICICI Lombard General Insurance Company Limited	0.17%
<b>Diversified FMCG</b>	<b>1.24%</b>
ITC Limited	1.24%
<b>Power</b>	<b>1.04%</b>
NTPC Limited	1.04%
<b>Auto Components</b>	<b>0.99%</b>
Samvardhana Motherson International Limited	0.99%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.97%</b>
Jubilant Ingrevia Limited	0.97%
<b>IT - Software</b>	<b>0.89%</b>
HCL Technologies Limited	0.46%
Infosys Limited	0.43%
<b>Consumer Durables</b>	<b>0.88%</b>
La Opala RG Limited	0.45%
Indigo Paints Limited	0.43%
<b>Oil</b>	<b>0.67%</b>
Oil & Natural Gas Corporation Limited	0.67%
<b>Gas</b>	<b>0.64%</b>
GAIL (India) Limited	0.40%
Petronet LNG Limited	0.24%
<b>Telecom - Services</b>	<b>0.60%</b>
Indus Towers Limited	0.60%
<b>IT - Services</b>	<b>0.42%</b>
Cyient Limited	0.42%
<b>Commercial Services &amp; Supplies</b>	<b>0.41%</b>
Teamlease Services Limited	0.41%
<b>Diversified</b>	<b>0.27%</b>
Godrej Industries Limited	0.27%
<b>Leisure Services</b>	<b>0.05%</b>
ITC Hotels Limited	0.05%
<b>Total</b>	<b>24.43%</b>

✓ Top Ten Holdings

<sup>@@</sup>Computed on the invested amount for debt portfolio

**Notes:** 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

2. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 Dtd June 27th 2024, Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

Pursuant to the application filed by the Board of IL&FS with the Hon'ble NCLAT to effect the interim distribution process, DSP Regular Savings Fund has received Interim distribution from IL&FS Transportation Networks Limited as stated below. It has been recognized as realized income passed on to the investors through NAV.

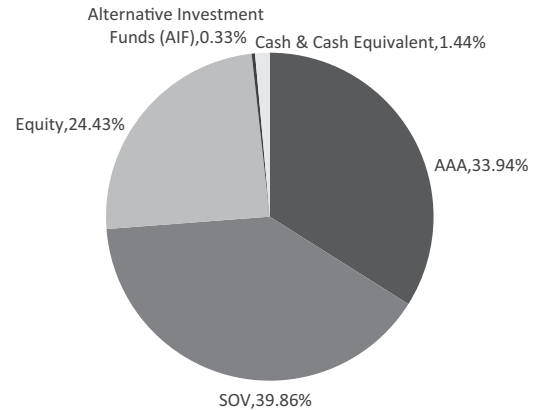
Security Name	ISIN	value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) (Rs.in lakhs)	total amount (including principal and interest) that is due to the scheme on that investment (Rs.in lakhs)	Interim Distribution received (Rs. in lakhs)	Date of passing Interim Distribution recognized in NAV	
0% IL&FS Transportation Networks Limited Ncd Series A 23032019	INE975G08140	0.00	0.00%	1,855.79	115.78	19/10/2023

Classification of % of holdings based on Market Capitalisation: Large-Cap 19.47%, Mid Cap 1.18%, Small-Cap 3.73%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ REC Limited	CRISIL AAA	6.47%
✓ Indian Oil Corporation Limited	CRISIL AAA	6.43%
✓ Power Grid Corporation of India Limited	CRISIL AAA	6.17%
✓ Power Finance Corporation Limited	CRISIL AAA	4.71%
✓ Export-Import Bank of India	CRISIL AAA	3.29%
✓ HDFC Bank Limited	CRISIL AAA	3.26%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	3.04%
NTPC Limited	CRISIL AAA	0.57%
<b>Total</b>		<b>33.94%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.32% GOI 2030	SOV	12.74%
✓ 7.10% GOI 2029	SOV	6.31%
✓ 7.06% GOI 2028	SOV	6.29%
✓ 7.10% GOI 2034	SOV	3.18%
7.37% GOI 2028	SOV	3.18%
7.02% GOI 2031	SOV	3.12%
5.74% GOI 2026	SOV	3.04%
5.63% GOI 2026	SOV	1.81%
7.83% Gujarat SDL 2026	SOV	0.19%
<b>Total</b>		<b>39.86%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>TREPS / Reverse Repo Investments</b>		<b>1.27%</b>
<b>Total</b>		<b>1.27%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.33%
<b>Total</b>		<b>0.33%</b>
<b>Cash &amp; Cash Equivalent</b>		
<b>Net Receivables/Payables</b>		<b>0.17%</b>
<b>Total</b>		<b>0.17%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

## Rating Profile of the Portfolio of the Scheme



# DSP Liquidity Fund

An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.

**DSP**

MUTUAL FUND

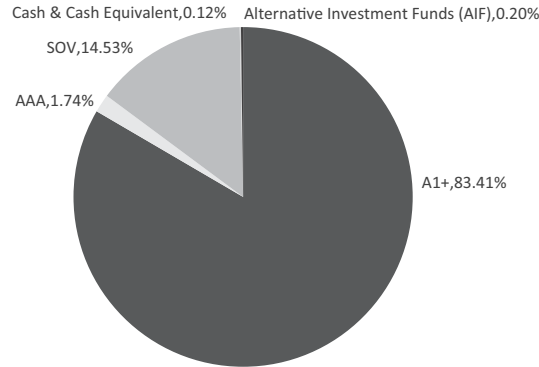
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
HDFC Bank Limited	CRISIL AAA	0.59%
Power Finance Corporation Limited	CRISIL AAA	0.41%
REC Limited	CRISIL AAA	0.36%
Small Industries Development Bank of India	CARE AAA	0.24%
LIC Housing Finance Limited	CRISIL AAA	0.14%
<b>Total</b>		<b>1.74%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Punjab National Bank	CRISIL A1+	6.89%
✓ HDFC Bank Limited	CRISIL A1+	6.68%
✓ Indian Bank	CRISIL A1+	5.86%
✓ Union Bank of India	ICRA A1+	5.45%
✓ Bank of Baroda	IND A1+	5.09%
✓ Axis Bank Limited	CRISIL A1+	3.37%
National Bank for Agriculture and Rural Development	CRISIL A1+	2.50%
Canara Bank	CRISIL A1+	2.49%
Kotak Mahindra Bank Limited	CRISIL A1+	2.04%
IndusInd Bank Limited	CRISIL A1+	2.05%
ICICI Bank Limited	ICRA A1+	2.03%
Small Industries Development Bank of India	CRISIL A1+	1.92%
Bank of India	CRISIL A1+	0.68%
The Federal Bank Limited	CRISIL A1+	0.56%
Export-Import Bank of India	CRISIL A1+	0.34%
<b>Total</b>		<b>47.95%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ ICICI Securities Limited	CRISIL A1+	5.29%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	3.37%
✓ HDFC Securities Limited	CRISIL A1+	3.17%
Kotak Securities Limited	CRISIL A1+	3.17%
Reliance Retail Ventures Limited	CRISIL A1+	2.26%
Small Industries Development Bank of India	CRISIL A1+	2.14%
Julius Baer Capital (India) Private Limited	CRISIL A1+	1.82%
Motilal Oswal Financial Services Limited	CRISIL A1+	1.47%
Tata Steel Limited	ICRA A1+	1.36%
SBICAP Securities Limited	CRISIL A1+	1.13%
Tata Motors Finance Limited	CRISIL A1+	1.12%
Godrej Properties Limited	CRISIL A1+	1.11%
Godrej Industries Limited	CRISIL A1+	1.02%
Reliance Industries Limited	CRISIL A1+	0.91%
Axis Securities Limited	CRISIL A1+	0.91%
Motilal Oswal Finvest Limited	CRISIL A1+	0.91%
LIC Housing Finance Limited	CRISIL A1+	0.91%
Bajaj Finance Limited	CRISIL A1+	0.90%
Sikka Ports & Terminals Limited	CRISIL A1+	0.68%
Redington Limited	CRISIL A1+	0.68%
Birla Group Holdings Private Limited	CRISIL A1+	0.45%
Aditya Birla Money Limited	CRISIL A1+	0.45%
Export-Import Bank of India	CRISIL A1+	0.23%
<b>Total</b>		<b>35.46%</b>
<b>Treasury Bill</b>		
✓ 91 DAYS T-BILL 2025	SOV	12.02%
182 DAYS T-BILL 2025	SOV	2.03%
364 DAYS T-BILL 2025	SOV	0.48%
<b>Total</b>		<b>14.53%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>0.15%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.20%
<b>Total</b>		<b>0.20%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.03%
<b>Total</b>		<b>-0.03%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

As on January 31, 2025, the aggregate investments by the schemes of DSP Mutual Fund in DSP Liquidity Fund is ₹ 1,852.49 Lakhs.

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Mar 11, 1998

### BENCHMARK

CRISIL Liquid Debt A-I Index

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 3,623.3626

Direct Plan

Growth: ₹ 3,663.2983

### TOTAL AUM

21,927 Cr.

### MONTHLY AVERAGE AUM

21,722 Cr.

### Month End Expense Ratio

Regular Plan : 0.20%

Direct Plan : 0.10%

### AVERAGE MATURITY

0.11 years

### MODIFIED DURATION

0.1 years

### PORTFOLIO YTM

7.29%

### PORTFOLIO YTM (ANNUALISED)#

7.29%

### PORTFOLIO MACAULAY DURATION

0.11 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Jul 31, 2006

## BENCHMARK

CRISIL Ultra Short Duration Debt A-I Index

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 3,300.2653

Direct Plan

Growth: ₹ 3,577.5827

## TOTAL AUM

3,050 Cr.

## MONTHLY AVERAGE AUM

3,174 Cr.

## Month End Expense Ratio

Regular Plan : 1.02%

Direct Plan : 0.30%

## AVERAGE MATURITY

0.48 years

## MODIFIED DURATION

0.44 years

## PORTFOLIO YTM

7.64%

## PORTFOLIO YTM (ANNUALISED)#

7.65%

## PORTFOLIO MACAULAY DURATION

0.48 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ LIC Housing Finance Limited	CRISIL AAA	8.47%
✓ Small Industries Development Bank of India	ICRA AAA	6.82%
✓ Power Finance Corporation Limited	CRISIL AAA	4.90%
Sundaram Finance Limited	ICRA AAA	2.53%
Tata Power Company Limited	IND AA+	1.78%
National Housing Bank	CRISIL AAA	1.75%
Tata Capital Limited	CRISIL AAA	1.73%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.70%
HDFC Bank Limited	CRISIL AAA	1.66%
Muthoot Finance Limited	CRISIL AA+	1.02%
Mahindra & Mahindra Financial Services Limited	CRISIL AAA	0.88%
REC Limited	CRISIL AAA	0.87%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	0.87%
Export-Import Bank of India	CRISIL AAA	0.86%
Aditya Birla Renewables Limited	CRISIL AA	0.85%
National Bank for Agriculture and Rural Development	ICRA AAA	0.84%
<b>Total</b>		<b>37.53%</b>
<b>Government Securities (Central/State)</b>		
0% GOI 2026	SOV	1.32%
7.71% Gujarat SDL 2027	SOV	0.34%
<b>Total</b>		<b>1.66%</b>
<b>Securitized Debt</b>		
India Universal Trust	IND AAA(SO)	1.19%
<b>Total</b>		<b>1.19%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Bank of Baroda	IND A1+	8.01%
✓ Axis Bank Limited	CRISIL A1+	7.08%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	3.17%
✓ Canara Bank	CRISIL A1+	3.15%
✓ Small Industries Development Bank of India	CRISIL A1+	3.11%
AU Small Finance Bank Limited	CRISIL A1+	3.09%
IDFC First Bank Limited	CRISIL A1+	3.09%
Punjab National Bank	CRISIL A1+	2.31%
Indian Bank	CRISIL A1+	1.60%
National Bank for Agriculture and Rural Development	CRISIL A1+	1.59%
The Federal Bank Limited	CRISIL A1+	1.58%
HDFC Bank Limited	CRISIL A1+	0.77%
<b>Total</b>		<b>38.55%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
Motilal Oswal Financial Services Limited	CRISIL A1+	2.44%
Export-Import Bank of India	CRISIL A1+	1.60%
Bharti Telecom Limited	CRISIL A1+	1.55%
Hero FinCorp Limited	CRISIL A1+	1.54%
Nexus Select Trust	IND A1+	0.82%
Indostar Capital Finance Limited	CRISIL A1+	0.82%
Nuvama Wealth Management Limited	CRISIL A1+	0.81%
Fedbank Financial Services Limited	CRISIL A1+	0.80%
<b>Total</b>		<b>10.38%</b>
<b>Treasury Bill</b>		
✓ 182 DAYS T-BILL 2025	SOV	5.28%
✓ 91 DAYS T-BILL 2025	SOV	3.24%
<b>Total</b>		<b>8.52%</b>
<b>TREPS / Reverse Repo Investments</b>		
		2.71%
<b>Total</b>		<b>2.71%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.26%
<b>Total</b>		<b>0.26%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.80%
<b>Total</b>		<b>-0.80%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

2. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 Dtd June 27th 2024, Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

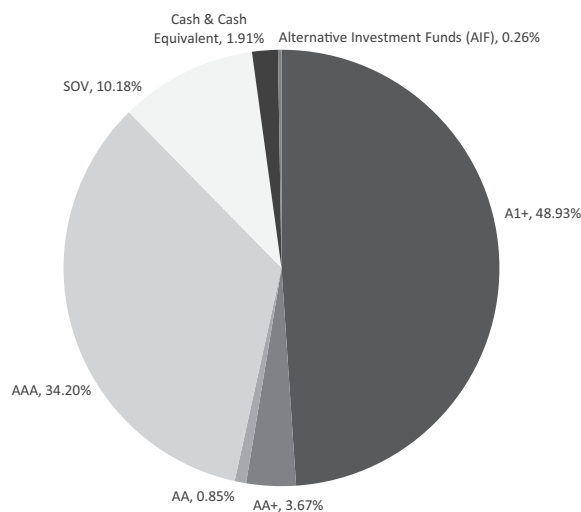
Pursuant to the application filed by the Board of IL&FS with the Hon'ble NCLAT to effect the interim distribution process, DSP Ultra Short Fund has received Interim distribution from IL&FS Transportation Networks Limited as stated below. It has been recognized as realized income passed on to the investors through NAV.

Security Name	ISIN	value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) (Rs.in lakhs)	total amount (including principal and interest) that is due to the scheme on that investment (Rs.in lakhs)	Interim Distribution received (Rs.in lakhs)	Date of passing Interim Distribution recognized in NAV	
0% IL&FS Transportation Networks Limited NCD Series A 23032019	INE975G08140	0.00	0.00%	6,627.81	413.50	19/10/2023

## Weighted Average Maturity of PTC

Security Name	Rating	Weighted Average Maturity (Years)
India Universal Trust AL1 Sr A1 20SEP26	IND AAA(SO)	0.819

## Rating Profile of the Portfolio of the Scheme



# DSP FLOATER FUND

An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). A relatively high interest rate risk and relatively low credit risk.

**DSP**

MUTUAL FUND

## Portfolio

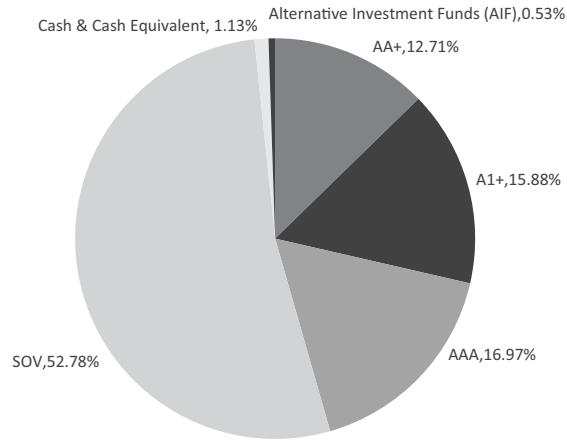
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ National Bank for Financing Infrastructure and Development	CRISIL AAA	8.62%
✓ REC Limited	CRISIL AAA	8.35%
✓ Cholamandalam Investment and Finance Company Limited	ICRA AA+	4.31%
✓ Muthoot Finance Limited	CRISIL AA+	4.23%
✓ Bharti Telecom Limited	CRISIL AA+	4.17%
<b>Total</b>		<b>29.68%</b>
<b>Government Securities (Central/State)</b>		
✓ 8.51% GOI FRB 2033	SOV	34.33%
✓ 7.12% Maharashtra SDL 2043	SOV	5.84%
✓ 7.14% Madhya Pradesh SDL 2043	SOV	4.19%
7.45% Madhya Pradesh SDL 2044	SOV	3.49%
7.38% GOI 2027	SOV	3.34%
<b>Total</b>		<b>51.19%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ HDFC Bank Limited	CRISIL A1+	8.09%
✓ Canara Bank	CRISIL A1+	7.79%
<b>Total</b>		<b>15.88%</b>
<b>Treasury Bill</b>		
182 DAYS T-BILL 2025	SOV	1.59%
<b>Total</b>		<b>1.59%</b>
<b>TREPS / Reverse Repo Investments</b>		
		0.82%
<b>Total</b>		<b>0.82%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.53%
<b>Total</b>		<b>0.53%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.31%
<b>Total</b>		<b>0.31%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.  
2. This scheme has exposure to interest rate derivatives. The duration of these instruments is linked to the interest rate reset period. The interest rate risk in a floating rate instrument or in a fixed rate instrument hedged with derivatives is likely to be lesser than that in an equivalent maturity fixed rate instrument. Under some market circumstances the volatility may be of an order greater than what may ordinarily be expected considering only its duration. Hence investors are recommended to consider the unadjusted portfolio maturity of the scheme as well and exercise adequate due diligence when deciding to make their investments.

Disclosure in Derivatives	Industry	Notional Value	% To net assets
Interest Rate Swaps Pay Fixed and Receive Floating	Others	500,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	500,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	500,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	500,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	250,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	1,500,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	500,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	750,000,000.00	0.00%
Interest Rate Swaps Pay Fixed and Receive Floating	Others	500,000,000.00	0.00%

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Mar 19, 2021

## BENCHMARK

CRISIL Short Duration Debt A-II Index

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 12.7252

Direct Plan

Growth: ₹ 12.8619

## TOTAL AUM

614 Cr.

## MONTHLY AVERAGE AUM

614 Cr.

## Month End Expense Ratio

Regular Plan : 0.52%

Direct Plan : 0.24%

## AVERAGE MATURITY

7.57 years

## MODIFIED DURATION

3.85 years

## PORTFOLIO YTM

7.56%

## PORTFOLIO YTM (ANNUALISED)#

7.58%

## PORTFOLIO MACAULAY DURATION

4.03 years

# Yields are annualized for all the securities.

# DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund

An open ended target maturity index fund investing in the constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index. A relatively high interest rate risk and relatively low credit risk.

**DSP**

MUTUAL FUND

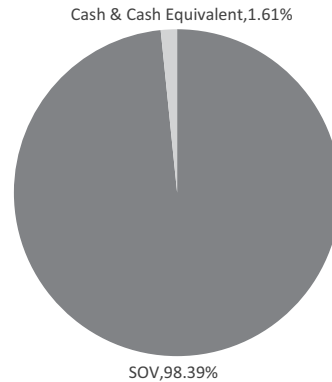
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
✓ 8.28% GOI 2027	SOV	22.86%
✓ 7.17% GOI 2028	SOV	17.46%
✓ 8.60% GOI 2028	SOV	11.94%
✓ 8.26% GOI 2027	SOV	10.61%
✓ 7.06% GOI 2028	SOV	6.61%
✓ 8.25% Gujarat SDL 2028	SOV	5.32%
✓ 8.15% Tamil Nadu SDL 2028	SOV	3.47%
✓ 8.05% Gujarat SDL 2028	SOV	3.26%
✓ 6.98% Maharashtra SDL 2028	SOV	2.40%
✓ 8.19% Gujarat SDL 2028	SOV	1.98%
8.26% Gujarat SDL 2028	SOV	1.46%
8.14% Haryana SDL 2028	SOV	1.07%
8.16% Gujarat SDL 2028	SOV	0.96%
8.33% Madhya Pradesh SDL 2028	SOV	0.77%
8.35% Gujarat SDL 2028	SOV	0.74%
8.06% Tamil Nadu SDL 2028	SOV	0.72%
7.36% Maharashtra SDL 2028	SOV	0.71%
7.49% Gujarat SDL 2028	SOV	0.69%
6.99% Telangana SDL 2028	SOV	0.60%
8.39% Gujarat SDL 2028	SOV	0.60%
8.34% Uttar Pradesh SDL 2028	SOV	0.49%
8.05% Madhya Pradesh SDL 2028	SOV	0.48%
7.22% Gujarat SDL 2028	SOV	0.46%
6.98% Telangana SDL 2028	SOV	0.43%
8.15% Chattisgarh SDL 2028	SOV	0.31%
8.23% Gujarat SDL 2028	SOV	0.31%
8.39% Uttar Pradesh SDL 2028	SOV	0.31%
7.98% Uttar Pradesh SDL 2028	SOV	0.29%
6.97% Karnataka SDL 2028	SOV	0.29%
8.00% Karnataka SDL 2028	SOV	0.24%
8.28% Chattisgarh SDL 2028	SOV	0.19%
8.11% Chattisgarh SDL 2028	SOV	0.15%
8.28% Tamil Nadu SDL 2028	SOV	0.09%
7.92% Uttar Pradesh SDL 2028	SOV	0.05%
7.75% Gujarat SDL 2028	SOV	0.05%
8.14% Uttar Pradesh SDL 2028	SOV	0.02%
<b>Total</b>		<b>98.39%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		1.60%
<b>Total</b>		<b>1.60%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.01%
<b>Total</b>		<b>0.01%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Mar 21, 2022

## BENCHMARK

Nifty SDL Plus G-Sec Jun 2028 30:70 Index

## NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 11.9669

Direct Plan  
Growth: ₹ 12.0195

## TOTAL AUM

2,192 Cr.

## MONTHLY AVERAGE AUM

2,197 Cr.

## Tracking Error :

Regular Plan : 0.37%

Direct Plan : 0.37%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Month End Expense Ratio

Regular Plan : 0.29%

Direct Plan : 0.15%

## AVERAGE MATURITY

2.9 years

## MODIFIED DURATION

2.51 years

## PORTFOLIO YTM

6.71%

## PORTFOLIO YTM (ANNUALISED)#

6.83%

## PORTFOLIO MACAULAY DURATION

2.6 years

# Yields are annualized for all the securities.

# DSP CRISIL SDL Plus G-Sec Apr 2033 50:50 Index Fund

An open ended target maturity index fund investing in the constituents of CRISIL SDL Plus G-Sec Apr 2033 50:50 Index. A relatively high interest rate risk and relatively low credit risk.

**DSP**

MUTUAL FUND

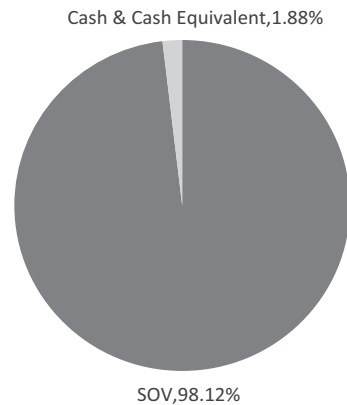
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
✓ 7.26% GOI 2032	SOV	42.43%
✓ 7.74% Maharashtra SDL 2033	SOV	9.27%
✓ 7.64% Maharashtra SDL 2033	SOV	8.90%
✓ 7.70% Maharashtra SDL 2033	SOV	7.66%
✓ 7.81% Gujarat SDL 2032	SOV	6.97%
✓ 7.26% GOI 2033	SOV	3.63%
✓ 8.32% GOI 2032	SOV	3.17%
✓ 7.65% Gujarat SDL 2033	SOV	2.80%
✓ 7.68% Gujarat SDL 2033	SOV	2.79%
✓ 7.71% Gujarat SDL 2033	SOV	2.53%
7.64% Telangana SDL 2033	SOV	2.23%
7.60% Karnataka SDL 2033	SOV	2.07%
7.60% Karnataka SDL 2032	SOV	1.87%
7.48% Karnataka SDL 2033	SOV	1.80%
<b>Total</b>		<b>98.12%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		1.86%
<b>Total</b>		<b>1.86%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.02%
<b>Total</b>		<b>0.02%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

Jan 25, 2023

## BENCHMARK

CRISIL SDL Plus G-Sec Apr 2033 50:50 Index

## NAV AS ON JANUARY 31, 2025

Regular Plan  
Growth: ₹ 11.8582

Direct Plan  
Growth: ₹ 11.9199

## TOTAL AUM

382 Cr.

## MONTHLY AVERAGE AUM

380 Cr.

## Tracking Error :

Regular Plan : 0.56%  
Direct Plan : 0.56%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Month End Expense Ratio

Regular Plan : 0.42%  
Direct Plan : 0.16%

## AVERAGE MATURITY

7.65 years

## MODIFIED DURATION

5.61 years

## PORTFOLIO YTM

6.91%

## PORTFOLIO YTM (ANNUALISED)#

7.03%

## PORTFOLIO MACAULAY DURATION

5.8 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Feb 14, 2023

## BENCHMARK

Nifty SDL Plus G-Sec Sep 2027 50:50 Index

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 11.6219

Direct Plan

Growth: ₹ 11.6628

## TOTAL AUM

96 Cr.

## MONTHLY AVERAGE AUM

95 Cr.

## Tracking Error :

Regular Plan : 0.44%

Direct Plan : 0.44%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark in past one year.

## Month End Expense Ratio

Regular Plan : 0.51%

Direct Plan : 0.16%

## AVERAGE MATURITY

2.39 years

## MODIFIED DURATION

2.12 years

## PORTFOLIO YTM

6.73%

## PORTFOLIO YTM (ANNUALISED)<sup>#</sup>

6.84%

## PORTFOLIO MACAULAY DURATION

2.19 years

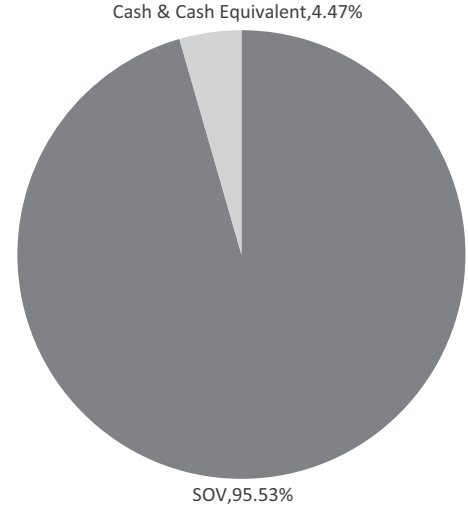
<sup>#</sup> Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>Government Securities (Central/State)</b>		
7.38% GOI 2027	SOV	25.76%
8.28% GOI 2027	SOV	19.22%
7.18% Tamil Nadu SDL 2027	SOV	19.21%
7.20% Maharashtra SDL 2027	SOV	16.95%
7.33% Maharashtra SDL 2027	SOV	6.73%
8.26% GOI 2027	SOV	4.50%
7.23% Tamil Nadu SDL 2027	SOV	1.06%
7.27% Tamil Nadu SDL 2027	SOV	1.06%
7.29% Uttar Pradesh SDL 2027	SOV	1.04%
<b>Total</b>		<b>95.53%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		4.31%
<b>Total</b>		<b>4.31%</b>
Cash & Cash Equivalent		
Net Receivables/Payables		0.16%
<b>Total</b>		<b>0.16%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



# DSP Nifty Smallcap250 Quality 50 Index Fund

An open ended scheme replicating/ tracking Nifty Smallcap250 Quality 50 Index

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Capital Markets</b>	<b>26.22%</b>
✓ Indian Energy Exchange Limited	4.36%
✓ Angel One Limited	4.31%
✓ Computer Age Management Services Limited	4.09%
✓ ICICI Securities Limited	3.80%
✓ Central Depository Services (India) Limited	3.72%
✓ 360 One Wam Limited	2.68%
Motilal Oswal Financial Services Limited	2.01%
UTI Asset Management Company Limited	1.25%
<b>IT - Software</b>	<b>10.67%</b>
✓ Zensar Technologies Limited	2.50%
Sonata Software Limited	2.23%
Birlasoft Limited	1.98%
Happiest Minds Technologies Limited	1.54%
Newgen Software Technologies Limited	1.51%
Mastek Limited	0.91%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.43%</b>
JB Chemicals & Pharmaceuticals Limited	2.48%
AstraZeneca Pharma India Limited	1.76%
Pfizer Limited	1.68%
Caplin Point Laboratories Limited	1.51%
<b>Finance</b>	<b>5.60%</b>
Manappuram Finance Limited	2.29%
Creditaccess Grameen Limited	1.74%
Can Fin Homes Limited	1.57%
Electrical Equipment	4.62%
Triveni Turbine Limited	2.32%
Apar Industries Limited	2.30%
<b>Gas</b>	<b>4.63%</b>
✓ Mahanagar Gas Limited	2.56%
Gujarat State Petronet Limited	2.07%
<b>IT - Services</b>	<b>3.60%</b>
Cyient Limited	1.87%
Affle (India) Limited	1.73%
<b>Industrial Products</b>	<b>3.54%</b>
Finolex Cables Limited	1.48%
Maharashtra Seamless Limited	1.03%
Godawari Power and Ispat Limited	1.03%
<b>Healthcare Services</b>	<b>3.36%</b>
Dr. Lal Path Labs Ltd.	2.30%
Metropolis Healthcare Limited	1.06%
<b>Petroleum Products</b>	<b>3.21%</b>
✓ Castrol India Limited	3.21%
<b>Consumer Durables</b>	<b>3.15%</b>
Kajaria Ceramics Limited	1.86%
Cera Sanitaryware Limited	1.29%
<b>Personal Products</b>	<b>2.99%</b>
✓ Gillette India Limited	2.99%
<b>Leisure Services</b>	<b>2.68%</b>
BLS International Services Limited	1.81%
Easy Trip Planners Limited	0.87%
<b>Auto Components</b>	<b>2.10%</b>
Amara Raja Energy & Mobility Limited	2.10%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.98%</b>
Action Construction Equipment Limited	1.98%
<b>Commercial Services &amp; Supplies</b>	<b>1.80%</b>
eClerx Services Limited	1.80%
<b>Industrial Manufacturing</b>	<b>1.79%</b>
Praj Industries Limited	1.79%
<b>Household Products</b>	<b>1.77%</b>
Jyothy Labs Limited	1.77%
<b>Retailing</b>	<b>1.68%</b>
Indiamart Intermesh Limited	1.68%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.62%</b>
Sumitomo Chemical India Limited	1.62%
<b>Construction</b>	<b>1.39%</b>
KNR Constructions Limited	1.39%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.34%</b>
Fine Organic Industries Limited	1.34%
<b>Food Products</b>	<b>1.18%</b>
Avanti Feeds Limited	1.18%
<b>Transport Infrastructure</b>	<b>1.15%</b>
Gujarat Pipavav Port Limited	1.15%
<b>Agricultural Food &amp; other Products</b>	<b>0.63%</b>
Gujarat Ambuja Exports Limited	0.63%
<b>Total</b>	<b>100.13%</b>

Name of Instrument	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	0.35%
<b>Total</b>	<b>0.35%</b>
<b>Cash &amp; Cash Equivalent</b>	
Net Receivables/Payables	-0.48%
<b>Total</b>	<b>-0.48%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Subject to SEBI (MF) Regulations and the applicable guidelines issued by SEBI, Scheme has entered into securities lending in accordance with the framework specified in this regard.

Classification of % of holdings based on Market Capitalisation: Large-Cap 0%, Mid-Cap 6.99% and Small-Cap 93.14%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

## INCEPTION DATE

December 26, 2023

## BENCHMARK

Nifty Smallcap250 Quality 50 TRI

## NAV AS ON JANUARY 31, 2025

### Regular Plan

Growth: ₹ 11.0543

### Direct Plan

Growth: ₹ 11.1403

## TOTAL AUM

184 Cr.

## MONTHLY AVERAGE AUM

180 Cr.

## Portfolio Turnover Ratio (Last 12 months)

1.17

## Tracking Error :

Regular Plan : 0.23%

Direct Plan : 0.22%

Annualised tracking error has been calculated using daily excess returns of the fund over its benchmark based on the available data, since inception.

## Month End Expense Ratio

Regular Plan : 0.99%

Direct Plan : 0.30%



## INCEPTION DATE

Sep 30, 1999

## BENCHMARK

CRISIL Money Market A-I Index

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 51.0218

Direct Plan

Growth: ₹ 52.5297

## TOTAL AUM

4,030 Cr.

## MONTHLY AVERAGE AUM

4,361 Cr.

## Month End Expense Ratio

Regular Plan : 0.50%

Direct Plan : 0.25%

## AVERAGE MATURITY

0.58 years

## MODIFIED DURATION

0.54 years

## PORTFOLIO YTM

7.62%

## PORTFOLIO YTM (ANNUALISED)#

7.63%

## PORTFOLIO MACAULAY DURATION

0.58 years

# Yields are annualized for all the securities.

## Portfolio

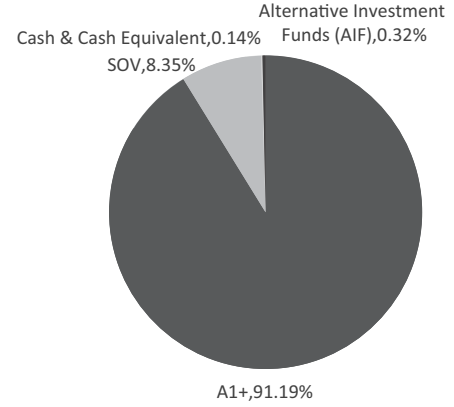
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/State)		
8.25% Madhya Pradesh SDL 2025	SOV	0.90%
<b>Total</b>		<b>0.90%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Small Industries Development Bank of India	CRISIL A1+	9.43%
✓ Canara Bank	CRISIL A1+	8.86%
✓ Axis Bank Limited	CRISIL A1+	8.86%
✓ HDFC Bank Limited	CRISIL A1+	8.29%
✓ Union Bank of India	ICRA A1+	5.83%
✓ Indian Bank	CRISIL A1+	5.43%
✓ IDFC First Bank Limited	CRISIL A1+	4.76%
✓ ICICI Bank Limited	ICRA A1+	4.18%
IndusInd Bank Limited	CRISIL A1+	4.17%
The Federal Bank Limited	CRISIL A1+	2.92%
National Bank for Agriculture and Rural Development	CRISIL A1+	2.47%
Bank of Baroda	IND A1+	2.42%
Punjab National Bank	CRISIL A1+	1.77%
Kotak Mahindra Bank Limited	CRISIL A1+	1.75%
Export-Import Bank of India	CRISIL A1+	0.58%
<b>Total</b>		<b>71.72%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
✓ Bharti Telecom Limited	CRISIL A1+	4.69%
Tata Capital Housing Finance Limited	CRISIL A1+	2.36%
Standard Chartered Capital Limited	CRISIL A1+	2.32%
Muthoot Finance Limited	CRISIL A1+	2.30%
Fedbank Financial Services Limited	CRISIL A1+	1.81%
HSBC Investdirect Financial Services (India) Limited	CRISIL A1+	1.23%
Deutsche Investments India Private Limited	CRISIL A1+	1.21%
Hero Housing Finance Limited	CRISIL A1+	1.19%
Hero Fincorp Limited	CRISIL A1+	1.16%
ICICI Securities Limited	CRISIL A1+	0.61%
Aditya Birla Finance Limited	CRISIL A1+	0.59%
<b>Total</b>		<b>19.47%</b>
<b>Treasury Bill</b>		
✓ 364 DAYS T-BILL 2025	SOV	5.02%
182 DAYS T-BILL 2025	SOV	2.43%
<b>Total</b>		<b>7.45%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>5.13%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.32%
<b>Total</b>		<b>0.32%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-4.99%
<b>Total</b>		<b>-4.99%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

2. As on January 31, 2025, the aggregate investments by the schemes of DSP Mutual Fund in DSP Savings Fund is ₹ 69,349.83 Lakhs.

## Rating Profile of the Portfolio of the Scheme



# DSP Gilt Fund (Erstwhile DSP Government Securities Fund)

An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.

**DSP**

MUTUAL FUND

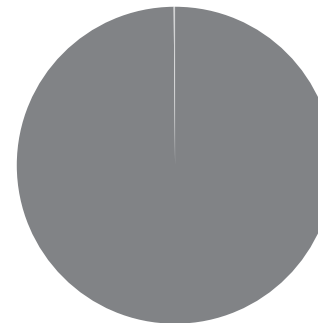
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/State)		
7.34% GOI 2064	SOV	45.04%
6.79% GOI 2034	SOV	23.97%
7.30% GOI 2053	SOV	13.37%
7.26% Maharashtra SDL 2050	SOV	6.09%
7.14% Madhya Pradesh SDL 2043	SOV	6.00%
8.13% GOI 2045	SOV	1.99%
7.77% Madhya Pradesh SDL 2047	SOV	1.60%
7.22% Maharashtra SDL 2049	SOV	0.91%
7.09% GOI 2074	SOV	0.89%
<b>Total</b>		<b>99.86%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		
		1.69%
<b>Total</b>		<b>1.69%</b>
Cash & Cash Equivalent		
Net Receivables/Payables		-1.55%
<b>Total</b>		<b>-1.55%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme

Cash & Cash Equivalent, 0.14%



SOV, 99.86%

### INCEPTION DATE

Sep 30, 1999

### BENCHMARK

Crisil Dynamic Gilt Index

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 92.7497

Direct Plan

Growth: ₹ 98.5895

### TOTAL AUM

1,716 Cr.

### MONTHLY AVERAGE AUM

1,739 Cr.

### Month End Expense Ratio

Regular Plan : 1.14%

Direct Plan : 0.57%

### AVERAGE MATURITY

27.9 years

### MODIFIED DURATION

10.98 years

### PORTFOLIO YTM

6.97%

### PORTFOLIO YTM (ANNUALISED)#

7.09%

### PORTFOLIO MACAULAY DURATION

11.36 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Sep 9, 2002

## BENCHMARK

CRISIL Short Duration Debt A-II Index

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 44.8938

Direct Plan

Growth: ₹ 48.6554

## TOTAL AUM

2,770 Cr.

## MONTHLY AVERAGE AUM

2,760 Cr.

## Month End Expense Ratio

Regular Plan : 0.95%

Direct Plan : 0.34%

## AVERAGE MATURITY

3.6 years

## MODIFIED DURATION

2.77 years

## PORTFOLIO YTM

7.43%

## PORTFOLIO YTM (ANNUALISED)#

7.46%

## PORTFOLIO MACAULAY DURATION

2.91 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	9.02%
✓ REC Limited	CRISIL AAA	5.99%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	4.74%
✓ Muthoot Finance Limited	CRISIL AA+	4.20%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	3.88%
✓ Bajaj Housing Finance Limited	CRISIL AAA	3.69%
✓ Titan Company Limited	CRISIL AAA	3.68%
✓ Bajaj Finance Limited	CRISIL AAA	3.64%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.83%
Sikka Ports & Terminals Limited	CRISIL AAA	2.82%
REC Limited	ICRA AAA	2.80%
India Infrastructure Finance Company Limited	IND AAA	2.75%
Cholamandalam Investment and Finance Company Limited	ICRA AA+	1.91%
Bharti Telecom Limited	CRISIL AA+	1.85%
ICICI Home Finance Company Limited	ICRA AAA	1.83%
LIC Housing Finance Limited	CRISIL AAA	1.82%
National Housing Bank	IND AAA	1.81%
Tata Capital Housing Finance Limited	CRISIL AAA	0.94%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.93%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.18%
<b>Total</b>		<b>61.31%</b>
<b>Government Securities (Central/State)</b>		
✓ 6.79% GOI 2034	SOV	16.14%
6.75% GOI 2029	SOV	2.74%
7.06% GOI 2028	SOV	1.87%
7.11% Maharashtra SDL 2038	SOV	0.18%
7.26% GOI 2033	SOV	0.08%
<b>Total</b>		<b>21.01%</b>
<b>Securitized Debt</b>		
✓ India Universal Trust	IND AAA(SO)	5.51%
<b>Total</b>		<b>5.51%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
HDFC Bank Limited	CRISIL A1+	2.69%
Axis Bank Limited	CRISIL A1+	1.73%
ICICI Bank Limited	ICRA A1+	0.89%
Export-Import Bank of India	CRISIL A1+	0.84%
<b>Total</b>		<b>6.15%</b>
Treasury Bill		
364 DAYS T-BILL 2025	SOV	3.57%
<b>Total</b>		<b>3.57%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>2.14%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.30%
<b>Total</b>		<b>0.30%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.01%
<b>Total</b>		<b>0.01%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

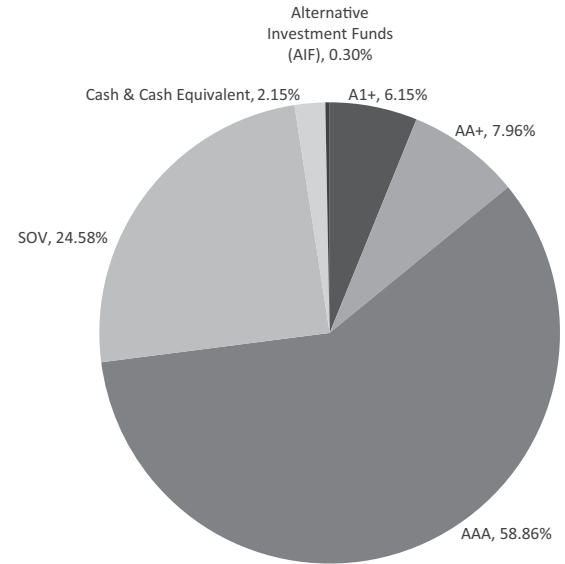
✓ Top Ten Holdings

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND & BWR.

Weighted Average Maturity of PTC

Security Name	Rating	Weighted Average Maturity (Years)
India Universal Trust AL1 Sr A3 20SEP30	IND AAA(SO)	3.008

## Rating Profile of the Portfolio of the Scheme



# DSP Banking & PSU Debt Fund

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	9.43%
✓ REC Limited	CRISIL AAA	7.97%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	7.91%
✓ Power Grid Corporation of India Limited	CRISIL AAA	7.19%
✓ Small Industries Development Bank of India	CRISIL AAA	6.90%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	6.11%
✓ HDFC Bank Limited	CRISIL AAA	3.55%
✓ State Bank of India	CRISIL AAA	3.53%
✓ GAIL (India) Limited	IND AAA	3.39%
NTPC Limited	CRISIL AAA	2.77%
National Bank for Financing Infrastructure and Development	CRISIL AAA	2.67%
Bajaj Finance Limited	CRISIL AAA	1.83%
National Housing Bank	IND AAA	1.79%
State Bank of India	ICRA AAA	1.78%
National Housing Bank	CRISIL AAA	1.75%
<b>Total</b>		<b>68.57%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.30% GOI 2053	SOV	11.37%
7.11% Maharashtra SDL 2038	SOV	2.87%
7.09% GOI 2054	SOV	1.75%
7.12% Maharashtra SDL 2043	SOV	1.72%
8.17% GOI 2044	SOV	1.35%
7.14% Madhya Pradesh SDL 2043	SOV	1.04%
7.34% GOI 2064	SOV	0.89%
7.26% Maharashtra SDL 2049	SOV	0.88%
7.26% Maharashtra SDL 2050	SOV	0.88%
8.13% GOI 2045	SOV	0.76%
<b>Total</b>		<b>23.51%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
Canara Bank	CRISIL A1+	1.61%
HDFC Bank Limited	CRISIL A1+	1.60%
Small Industries Development Bank of India	CRISIL A1+	0.82%
Axis Bank Limited	CRISIL A1+	0.81%
Union Bank of India	ICRA A1+	0.79%
Punjab National Bank	CRISIL A1+	0.79%
<b>Total</b>		<b>6.42%</b>
TREPS / Reverse Repo Investments		
		1.14%
<b>Total</b>		<b>1.14%</b>
Alternative Investment Funds (AIF)		
SBI Funds Management Pvt Ltd/Fund Parent		0.26%
<b>Total</b>		<b>0.26%</b>
Cash & Cash Equivalent		
Net Receivables/Payables		0.10%
<b>Total</b>		<b>0.10%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

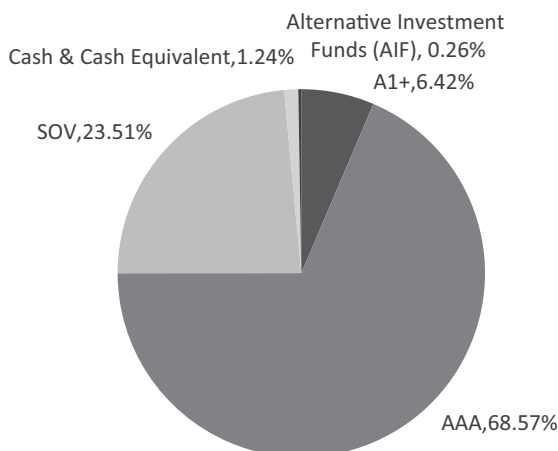
### ✓ Top Ten Holdings

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND & BWR.

2. Yield to call as per AMFI Best Practices Guidelines Circular No. 88 / 2020 -21

Issuer	ISIN	YTC
State Bank of India Basel III Tier 2**	INE062A08405	7.43%

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

Sep 14, 2013

### BENCHMARK

Nifty Banking & PSU Debt Index A-II

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 23.2166

Direct Plan

Growth: ₹ 24.0101

### TOTAL AUM

2,978 Cr.

### MONTHLY AVERAGE AUM

2,951 Cr.

### Month End Expense Ratio

Regular Plan : 0.72%

Direct Plan : 0.32%

### AVERAGE MATURITY

9.95 years

### MODIFIED DURATION

5.42 years

### PORTFOLIO YTM

7.31%

### PORTFOLIO YTM (ANNUALISED)#

7.34%

### PORTFOLIO MACAULAY DURATION

5.71 years

# Yields are annualized for all the securities.

## INCEPTION DATE

May 13, 2003

## BENCHMARK

CRISIL Credit Risk Debt B-II Index

## NAV AS ON JANUARY 31, 2025

### Regular Plan

Growth: ₹ 42.2298

### Direct Plan

Growth: ₹ 45.9479

## TOTAL AUM

190 Cr.

## MONTHLY AVERAGE AUM

189 Cr.

## Month End Expense Ratio

Regular Plan : 1.25%

Direct Plan : 0.40%

## AVERAGE MATURITY

3.06 years

## MODIFIED DURATION

2.23 years

## PORTFOLIO YTM

8.02%

## PORTFOLIO YTM (ANNUALISED)#

8.04%

## PORTFOLIO MACAULAY DURATION

2.34 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Nirma Limited	CRISIL AA	8.55%
✓ Aditya Birla Renewables Limited	CRISIL AA	8.17%
✓ Nuvocon Vistas Corporation Limited	CRISIL AA	8.15%
✓ JSW Steel Limited	IND AA	8.13%
✓ Tata Housing Development Company Limited	CARE AA	7.96%
✓ Aadhar Housing Finance Limited	ICRA AA	5.74%
✓ Aditya Birla Real Estate Limited	CRISIL AA	5.55%
✓ Tata Projects Limited	IND AA	5.50%
✓ Sikka Ports & Terminals Limited	CRISIL AAA	5.49%
Indostar Capital Finance Limited	CRISIL AA-	5.41%
Tata Projects Limited	CRISIL AA	2.78%
360 One Prime Limited	CRISIL AA	2.65%
Belstar Microfinance Limited	CRISIL AA	2.03%
<b>Total</b>		<b>76.11%</b>

### ✓ Top Ten Holdings

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND, & BWR.

2. In case of below securities, DSP Mutual Fund has ignored prices provided by valuation agencies. Disclosure vide circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019 & SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 for detailed rationale along with other details are available at the below mentioned links

Name of the securities	No of Instances	Links
IL&FS Energy Development Company Limited (Maturity Date : 28-Jun-2019)	309	<a href="https://www.dspim.com/media/pages/mandatory-disclosures/disclosures-for-deviation-in-valuation-price/9b5bdc45d-1720430633/il-amp-fs-energy-development-company-limited.pdf">https://www.dspim.com/media/pages/mandatory-disclosures/disclosures-for-deviation-in-valuation-price/9b5bdc45d-1720430633/il-amp-fs-energy-development-company-limited.pdf</a>
IL&FS Energy Development Company Limited (Maturity Date : 07-Jun-2019)	309	<a href="https://www.dspim.com/media/pages/mandatory-disclosures/disclosures-for-deviation-in-valuation-price/9b5bdc45d-1720430633/il-amp-fs-energy-development-company-limited.pdf">https://www.dspim.com/media/pages/mandatory-disclosures/disclosures-for-deviation-in-valuation-price/9b5bdc45d-1720430633/il-amp-fs-energy-development-company-limited.pdf</a>

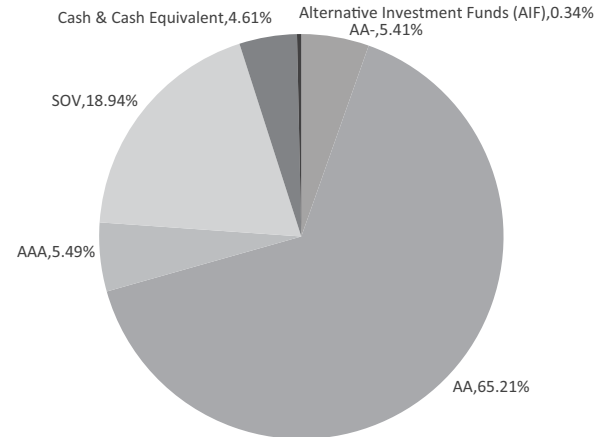
As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 Dtd June 27th 2024. Below are the details of the securities in case of which issuer has defaulted beyond its maturity date.

Pursuant to the application filed by the Board of IL&FS with the Hon'ble NCLAT to effect the interim distribution process, DSP Credit Risk Fund has received Interim distribution from IL&FS Transportation Networks Limited as stated below. It has been recognized as realized income passed on to the investors through NAV.

Security Name	ISIN	value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) (Rs.in lakhs)	total amount (including principal and interest) that is due to the scheme on that investment (Rs.in lakhs)	Interim Distribution received (Rs.in lakhs)	Date of passing Interim Distribution recognized in NAV	
0% IL&FS Transportation Networks Limited Ncd Series A 23032019	INE975G08140	0.00	0.00%	23,396.18	1,459.66	19/10/2023
0% IL&FS Energy Development Company Limited Ncd 07062019	INE938L08049	0.00	0.00%	13,861.96	12.03	06-07-2023
0% IL&FS Energy Development Company Limited Ncd 28062019	INE938L08056	0.00	0.00%	10,645.02	9.19	06-07-2023

Name of Instrument	Rating	% to Net Assets
<b>Government Securities (Central/State)</b>		
✓ 6.79% GOI 2034	SOV	13.55%
6.92% GOI 2039	SOV	5.39%
<b>Total</b>		<b>18.94%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		5.06%
<b>Total</b>		<b>5.06%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.34%
<b>Total</b>		<b>0.34%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.45%
<b>Total</b>		<b>-0.45%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

## Rating Profile of the Portfolio of the Scheme



# DSP Strategic Bond Fund

An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.

**DSP**

MUTUAL FUND

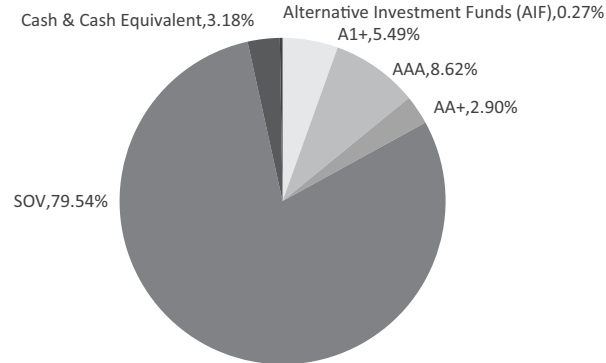
## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ State Bank of India	ICRA AAA	2.93%
✓ Bank of India	IND AA+	2.90%
✓ Power Finance Corporation Limited	CRISIL AAA	2.87%
✓ State Bank of India	IND AAA	2.82%
<b>Total</b>		<b>11.52%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.34% GOI 2064	SOV	51.94%
✓ 7.30% GOI 2053	SOV	12.93%
✓ 6.79% GOI 2034	SOV	7.09%
✓ 7.12% Maharashtra SDL 2043	SOV	1.98%
7.26% Maharashtra SDL 2050	SOV	1.73%
7.77% Madhya Pradesh SDL 2047	SOV	1.51%
8.17% GOI 2044	SOV	0.95%
7.09% GOI 2074	SOV	0.84%
7.14% Madhya Pradesh SDL 2043	SOV	0.57%
<b>Total</b>		<b>79.54%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ Small Industries Development Bank of India	CRISIL A1+	2.75%
✓ Punjab National Bank	CRISIL A1+	2.74%
<b>Total</b>		<b>5.49%</b>
TREPS / Reverse Repo Investments		
<b>Total</b>		<b>4.60%</b>
Alternative Investment Funds (AIF)		
SBI Funds Management Pvt Ltd/Fund Parent		0.27%
<b>Total</b>		<b>0.27%</b>
Cash & Cash Equivalent		
Net Receivables/Payables		-1.42%
<b>Total</b>		<b>-1.42%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

Notes: All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

May 9, 2007

### BENCHMARK

CRISIL Dynamic Bond A-III Index

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 3,264.2006

Direct Plan

Growth: ₹ 3,468.8333

### TOTAL AUM

1,814 Cr.

### MONTHLY AVERAGE AUM

1,844 Cr.

### Month End Expense Ratio

Regular Plan : 1.22%

Direct Plan : 0.53%

### AVERAGE MATURITY

28.14 years

### MODIFIED DURATION

10.51 years

### PORTFOLIO YTM

7.04%

### PORTFOLIO YTM (ANNUALISED)#

7.14%

### PORTFOLIO MACAULAY DURATION

10.92 years

# Yields are annualized for all the securities.

## INCEPTION DATE

Apr 29, 1997

## BENCHMARK

CRISIL Medium Duration Debt A-III Index

## NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 78.4338

Direct Plan

Growth: ₹ 83.1588

## TOTAL AUM

306 Cr.

## MONTHLY AVERAGE AUM

328 Cr.

## Month End Expense Ratio

Regular Plan : 0.75%

Direct Plan : 0.40%

## AVERAGE MATURITY

4.09 years

## MODIFIED DURATION

3.3 years

## PORTFOLIO YTM

7.28%

## PORTFOLIO YTM (ANNUALISED)#

7.29%

## PORTFOLIO MACAULAY DURATION

3.51 years

# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Indian Oil Corporation Limited	CRISIL AAA	8.56%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	8.52%
✓ LIC Housing Finance Limited	CRISIL AAA	8.48%
✓ Small Industries Development Bank of India	CRISIL AAA	8.44%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	8.35%
✓ REC Limited	CRISIL AAA	8.31%
✓ Power Finance Corporation Limited	CRISIL AAA	8.26%
✓ Export-Import Bank of India	CRISIL AAA	8.23%
<b>Total</b>		<b>67.15%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.17% GOI 2030	SOV	15.34%
<b>Total</b>		<b>15.34%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
✓ Axis Bank Limited	CRISIL A1+	7.90%
Canara Bank	CRISIL A1+	7.66%
<b>Total</b>		<b>15.56%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>1.49%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd /Fund Parent		0.34%
<b>Total</b>		<b>0.34%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.12%
<b>Total</b>		<b>0.12%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### ✓ Top Ten Holdings

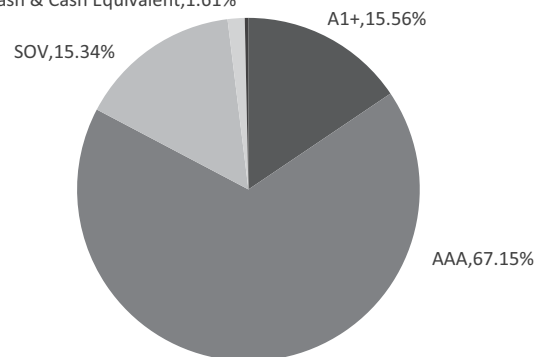
Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND, & BWR.

2. As per SEBI (MUTUAL FUNDS) REGULATIONS, 1996 and MASTER CIRCULAR SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 Dtd June 27th 2024, Below are the details of the securities in case of which issuer has defaulted beyond its maturity date. Pursuant to the application filed by the Board of IL&FS with the Hon'ble NCLAT to effect the interim distribution process, DSP Bond Fund has received Interim distribution from IL&FS Transportation Networks Limited as stated below. It has been recognized as realized income passed on to the investors through NAV.

Security Name	ISIN	value of the security considered under net receivables (i.e. value recognized in NAV in absolute terms and as % to NAV) (Rs.in lakhs)	total amount (including principal and interest) that is due to the scheme on that investment (Rs.in lakhs)	Interim Distribution received (Rs.in lakhs)	Date of passing Interim Distribution recognized in NAV	
0% IL&FS Transportation Networks Limited NCD Series A 23032019	INE975G08140	0.00	0.00%	1,325.56	82.70	19/10/2023

## Rating Profile of the Portfolio of the Scheme

Cash & Cash Equivalent, 1.61%    Alternative Investment Funds (AIF), 0.34%



# DSP Low Duration Fund

An open ended low duration debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer page no. 39 under the section "Where will the Scheme invest" in the SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Power Finance Corporation Limited	CRISIL AAA	9.12%
✓ LIC Housing Finance Limited	CRISIL AAA	8.64%
✓ REC Limited	CRISIL AAA	5.97%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	5.33%
✓ Small Industries Development Bank of India	ICRA AAA	3.99%
✓ Bajaj Housing Finance Limited	CRISIL AAA	3.55%
✓ REC Limited	ICRA AAA	3.52%
✓ Sikka Ports & Terminals Limited	CRISIL AAA	2.72%
Small Industries Development Bank of India	CRISIL AAA	2.45%
Bajaj Finance Limited	CRISIL AAA	2.07%
Sundaram Finance Limited	ICRA AAA	1.99%
National Bank for Agriculture and Rural Development	ICRA AAA	1.82%
HDB Financial Services Limited	CRISIL AAA	1.64%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.29%
Tata Capital Limited	ICRA AAA	1.04%
HDFC Bank Limited	CRISIL AAA	1.00%
Titan Company Limited	CRISIL AAA	0.99%
Export-Import Bank of India	CRISIL AAA	0.51%
Sundaram Finance Limited	CRISIL AAA	0.50%
Kotak Mahindra Prime Limited	CRISIL AAA	0.50%
Nexus Select Trust	CRISIL AAA	0.49%
Tata Capital Limited	CRISIL AAA	0.30%
<b>Total</b>		<b>59.43%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.06% GOI 2028	SOV	2.90%
6.79% GOI 2034	SOV	1.69%
7.37% GOI 2028	SOV	1.52%
6.18% Gujarat SDL 2026	SOV	1.11%
8.28% Karnataka SDL 2026	SOV	1.01%
0% GOI 2025	SOV	0.94%
8.21% Maharashtra SDL 2025	SOV	0.69%
8.3% Madhya Pradesh SDL 2026	SOV	0.49%
8.23% Maharashtra SDL 2025	SOV	0.40%
7.39% Maharashtra SDL 2026	SOV	0.20%
8.16% Maharashtra SDL 2025	SOV	0.12%
7.37% Maharashtra SDL 2026	SOV	0.08%
<b>Total</b>		<b>11.15%</b>
<b>Securitised Debt</b>		
✓ India Universal Trust	IND AAA(SO)	3.67%
<b>Total</b>		<b>3.67%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
✓ Axis Bank Limited	CRISIL A1+	7.01%
HDFC Bank Limited	CRISIL A1+	2.76%
Canara Bank	CRISIL A1+	2.34%
Small Industries Development Bank of India	CRISIL A1+	1.39%
Bank of Baroda	IND A1+	0.95%
ICICI Bank Limited	ICRA A1+	0.91%
Kotak Mahindra Bank Limited	CRISIL A1+	0.47%
Punjab National Bank	CRISIL A1+	0.45%
Union Bank of India	ICRA A1+	0.45%
Export-Import Bank of India	CRISIL A1+	0.45%
<b>Total</b>		<b>17.18%</b>
<b>Commercial Papers</b>		
Listed / awaiting listing on the stock exchanges		
Standard Chartered Capital Limited	CRISIL A1+	2.33%
Export-Import Bank of India	CRISIL A1+	0.94%
HSBC Investdirect Financial Services (India) Limited	CRISIL A1+	0.92%
Nexus Select Trust	IND A1+	0.48%
<b>Total</b>		<b>4.67%</b>
<b>Treasury Bill</b>		
182 DAYS T-BILL 2025	SOV	1.90%
<b>Total</b>		<b>1.90%</b>
<b>TREPS / Reverse Repo Investments</b>		
		2.08%
<b>Total</b>		<b>2.08%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.28%
<b>Total</b>		<b>0.28%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.36%
<b>Total</b>		<b>-0.36%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

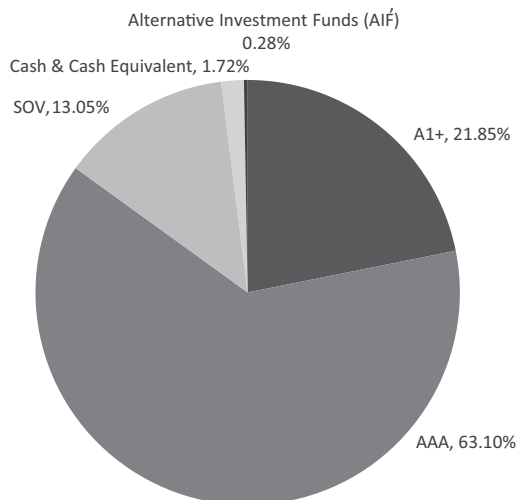
✓ Top Ten Holdings

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

### Weighted Average Maturity of PTC

Security Name	Rating	Weighted Average Maturity (Years)
India Universal Trust AL1 Sr A1 20SEP26	IND AAA(SO)	0.819
India Universal Trust AL1 Sr A2 20JUN27	IND AAA(SO)	1.742

### Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

March 10, 2015

### BENCHMARK

NIFTY Low Duration Debt Index A-I

### NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 19.1831

Direct Plan

Growth: ₹ 19.7858

### TOTAL AUM

5,167 Cr.

### MONTHLY AVERAGE AUM

5,275 Cr.

### Month End Expense Ratio

Regular Plan : 0.60%

Direct Plan : 0.30%

### AVERAGE MATURITY

1.08 years

### MODIFIED DURATION

0.93 years

### PORTFOLIO YTM

7.60%

### PORTFOLIO YTM (ANNUALISED)#

7.61%

### PORTFOLIO MACAULAY DURATION

0.99 years

# Yields are annualized for all the securities.



**INCEPTION DATE**

Sep 26, 2014

**BENCHMARK**

CRISIL 10 Year Gilt Index

**NAV AS ON  
JANUARY 31, 2025**

Regular Plan

Growth: ₹ 20.9921

Direct Plan

Growth: ₹ 21.4885

**TOTAL AUM**

57 Cr.

**MONTHLY AVERAGE AUM**

57 Cr.

**Month End Expense Ratio**

Regular Plan : 0.51%

Direct Plan : 0.31%

**AVERAGE MATURITY**

9.51 years

**MODIFIED DURATION**

6.76 years

**PORTFOLIO YTM**

6.69%

**PORTFOLIO YTM (ANNUALISED)#**

6.80%

**PORTFOLIO MACAULAY DURATION**

6.98 years

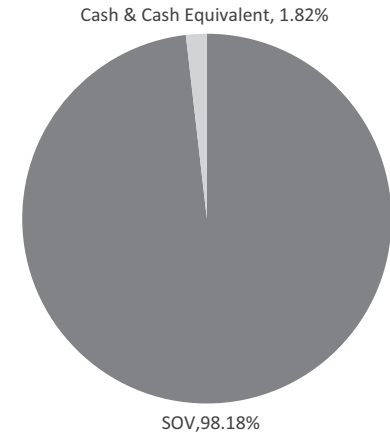
# Yields are annualized for all the securities.

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
Government Securities (Central/State)		
6.79% GOI 2034	SOV	98.18%
<b>Total</b>		<b>98.18%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		0.79%
<b>Total</b>		<b>0.79%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		1.03%
<b>Total</b>		<b>1.03%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



# DSP Corporate Bond Fund

An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.

**DSP**

MUTUAL FUND

## Portfolio

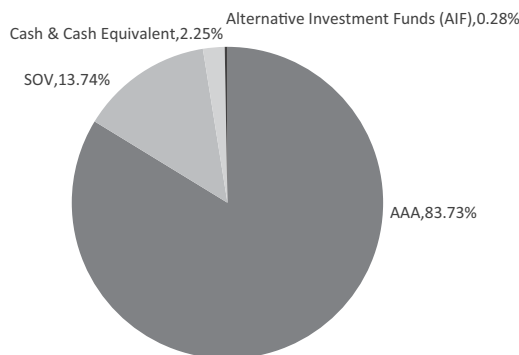
Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ National Bank for Agriculture and Rural Development	ICRA AAA	9.17%
✓ Small Industries Development Bank of India	CRISIL AAA	7.90%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	7.46%
✓ Power Finance Corporation Limited	CRISIL AAA	7.26%
✓ Indian Oil Corporation Limited	CRISIL AAA	6.95%
✓ REC Limited	CRISIL AAA	6.31%
✓ LIC Housing Finance Limited	CRISIL AAA	5.41%
✓ Bajaj Finance Limited	CRISIL AAA	4.24%
✓ Bajaj Housing Finance Limited	CRISIL AAA	4.03%
Power Grid Corporation Of India Limited	CRISIL AAA	3.78%
Sikka Ports & Terminals Limited	CRISIL AAA	3.52%
Sundaram Finance Limited	CRISIL AAA	2.94%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.88%
Nuclear Power Corporation Of India Limited	CRISIL AAA	2.36%
Tata Capital Limited	CRISIL AAA	2.03%
Export-Import Bank of India	CRISIL AAA	1.98%
NIF Infrastructure Finance Limited	ICRA AAA	1.88%
Kotak Mahindra Prime Limited	CRISIL AAA	1.03%
Grasim Industries Limited	CRISIL AAA	1.01%
HDFC Bank Limited	CRISIL AAA	0.97%
ICICI Home Finance Company Limited	CRISIL AAA	0.62%
<b>Total</b>		<b>83.73%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.38% GOI 2027	SOV	12.76%
7.02% GOI 2027	SOV	0.98%
<b>Total</b>		<b>13.74%</b>

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
TREPS / Reverse Repo Investments		2.54%
<b>Total</b>		<b>2.54%</b>
<b>Alternative Investment Funds (AIF)</b>		
SBI Funds Management Pvt Ltd/Fund Parent		0.28%
<b>Total</b>		<b>0.28%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		-0.29%
<b>Total</b>		<b>-0.29%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

✓ Top Ten Holdings

Notes: 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

## Rating Profile of the Portfolio of the Scheme



### INCEPTION DATE

September 10, 2018

### BENCHMARK

CRISIL Corporate Debt A-II Index

### NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 15.3781

Direct Plan

Growth: ₹ 15.6293

### TOTAL AUM

2,610 Cr.

### MONTHLY AVERAGE AUM

2,597 Cr.

### Month End Expense Ratio

Regular Plan : 0.54%

Direct Plan : 0.28%

### AVERAGE MATURITY

2.08 years

### MODIFIED DURATION

1.8 years

### PORTFOLIO YTM

7.41%

### PORTFOLIO YTM (ANNUALISED)#

7.43%

### PORTFOLIO MACAULAY DURATION

1.92 years

# Yields are annualized for all the securities.

# DSP Overnight Fund

An Open Ended Debt Scheme Investing in Overnight Securities. A relatively low interest rate risk and relatively low credit risk.

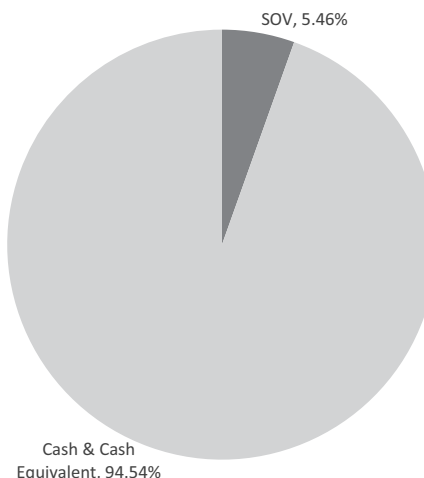
**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
Treasury Bill		
364 DAYS T-BILL 2025	SOV	2.63%
182 DAYS T-BILL 2025	SOV	2.02%
91 DAYS T-BILL 2025	SOV	0.81%
<b>Total</b>		<b>5.46%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>94.12%</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		0.42%
<b>Total</b>		<b>0.42%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

## Rating Profile of the Portfolio of the Scheme



As per the investment policy of DSP Overnight Fund, the Fund does not invest in Corporate Debt Repo

Notes : 1. All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND.

### INCEPTION DATE

Jan 9, 2019

### BENCHMARK

CRISIL Liquid Overnight Index

### NAV AS ON

**JANUARY 31, 2025**

Regular Plan

Growth: ₹ 1,347.1953

Direct Plan

Growth: ₹ 1,353.9211

### TOTAL AUM

2,459 Cr.

### MONTHLY AVERAGE AUM

2,781 Cr.

### Month End Expense Ratio

Regular Plan : 0.15%

Direct Plan : 0.08%

### AVERAGE MATURITY

0.01 years

### MODIFIED DURATION

0 years

### PORTFOLIO YTM

6.70%

### PORTFOLIO YTM (ANNUALISED)#

6.70%

### PORTFOLIO MACAULAY DURATION

0.00 year

# Yields are annualized for all the securities.

# DSP Multi Asset Allocation Fund

An open ended scheme investing in equity/equity related securities, debt/ money market instruments, commodity ETFs, exchange traded commodity derivatives and overseas securities

**DSP**

MUTUAL FUND

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
Banks	11.00%
✓ HDFC Bank Limited	5.11%
✓ ICICI Bank Limited	4.80%
Axis Bank Limited	1.09%
IT - Software	4.42%
✓ Infosys Limited	2.41%
HCL Technologies Limited	2.01%
Automobiles	3.32%
Tata Motors Limited	1.50%
Maruti Suzuki India Limited	1.01%
Hero MotoCorp Limited	0.81%
Pharmaceuticals & Biotechnology	2.83%
Sun Pharmaceutical Industries Limited	1.17%
Suven Pharmaceuticals Limited	0.67%
IPCA Laboratories Limited	0.58%
Alembic Pharmaceuticals Limited	0.41%
Finance	2.68%
Bajaj Finserv Limited	1.73%
Mahindra & Mahindra Financial Services Limited	0.95%
Non - Ferrous Metals	2.12%
Hindalco Industries Limited	1.38%
Hindustan Zinc Limited	0.74%
Power	1.54%
Power Grid Corporation of India Limited	1.54%
Auto Components	1.51%
CIE Automotive India Limited	0.66%
Samvardhana Motherson International Limited	0.47%
Craftsman Automation Limited	0.38%
Diversified FMCG	1.47%
ITC Limited	1.47%
Capital Markets	1.39%
Angel One Limited	1.39%
Telecom - Services	1.30%
Indus Towers Limited	1.30%
Gas	1.30%
GAIL (India) Limited	1.30%
Realty	1.29%
Oberoi Realty Limited	1.29%
Personal Products	1.02%
Godrej Consumer Products Limited	1.02%
Ferrous Metals	0.98%
Tata Steel Limited	0.52%
Jindal Steel & Power Limited	0.46%
Minerals & Mining	0.90%
NMDC Limited	0.90%
Petroleum Products	0.89%
Hindustan Petroleum Corporation Limited	0.89%
Leisure Services	0.68%
Sapphire Foods India Limited	0.62%
ITC Hotels Limited	0.06%
Healthcare Services	0.65%
Narayana Hrudayalaya Ltd.	0.65%
Consumer Durables	0.56%
Crompton Greaves Consumer Electricals Limited	0.56%
Industrial Manufacturing	0.42%
GMM Pfäudler Limited	0.42%
Oil	0.36%
Oil India Limited	0.36%
Chemicals & Petrochemicals	0.35%
Archean Chemical Industries Limited	0.35%
<b>Total</b>	<b>42.98%</b>
<b>Foreign Securities and/or overseas ETF(s)</b>	
Listed / awaiting listing on the stock exchanges	
Finance	2.31%
Tencent Holdings Limited	1.29%
Brookfield Corporation	1.02%
Retailing	1.37%
Alibaba Group Holding Limited	1.37%
IT - Software	1.30%
Microsoft Corp	1.30%
IT - Hardware	0.96%
Taiwan Semiconductor-Sp ADR	0.96%
Consumer Durables	0.88%
NIKE Inc	0.88%
<b>Total</b>	<b>6.82%</b>
<b>Arbitrage</b>	
Index Options	0.04%
<b>Total</b>	<b>0.04%</b>

## Month End Expense Ratio

Plan Name	TER		
	Scheme	Underlying Funds*^	Total
Direct	0.32%	0.02%	0.34%
Regular	1.61%	0.02%	1.63%

Name of Instrument	Rating	% to Net Assets
<b>DEBT INSTRUMENTS</b>		
<b>BOND &amp; NCD's</b>		
Listed / awaiting listing on the stock exchanges		
✓ Bajaj Finance Limited	CRISIL AAA	2.14%
Bharti Telecom Limited	CRISIL AA+	2.02%
Power Finance Corporation Limited	CRISIL AAA	0.99%
HDFC Bank Limited	CRISIL AAA	0.80%
<b>Total</b>		<b>5.95%</b>
<b>Government Securities (Central/State)</b>		
✓ 7.30% GOI 2053	SOV	4.11%
✓ 7.26% Maharashtra SDL 2050	SOV	2.06%
7.09% GOI 2054	SOV	1.44%
8.51% GOI FRB 2033	SOV	1.25%
7.46% Telangana SDL 2045	SOV	1.06%
6.79% GOI 2034	SOV	1.01%
7.06% GOI 2028	SOV	0.61%
7.34% GOI 2064	SOV	0.42%
<b>Total</b>		<b>11.96%</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
HDFC Bank Limited	CRISIL A1+	0.98%
Punjab National Bank	CRISIL A1+	0.93%
<b>Total</b>		<b>1.91%</b>
<b>TREPS / Reverse Repo Investments</b>		
<b>Total</b>		<b>3.09%</b>
<b>Mutual Funds</b>		
✓ DSP Gold ETF		11.96%
✓ DSP SILVER ETF		2.77%
DSP NIFTY PSU BANK ETF		1.45%
<b>Total</b>		<b>16.18%</b>
<b>OTHERS</b>		
<b>Overseas Mutual Funds</b>		
✓ The Communication Services Select Sector SPDR Fund		3.06%
✓ iShares Global Industrials ETF		2.59%
iShares S&P 500 Energy Sector UCITS ETF		1.62%
iShares Global Healthcare ETF		1.59%
The Consumer Staples Select Sector SPDR Fund		0.89%
iShares Global Comm Services ETF		0.14%
<b>Total</b>		<b>9.89%</b>
<b>Cash &amp; Cash Equivalent</b>		
Cash Margin		1.18%
Net Receivables/Payables		0.93%
<b>Total</b>		<b>1.18%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

### Top Ten Holdings

\*Less than 0.01%

\* Weighted average TER of the underlying funds.

^ Kindly refer Overseas mutual fund section of scheme portfolio for more details.

The investors are bearing the recurring expenses of the Fund, in addition to the expenses of the underlying Fund.

@@Computed on the invested amount for debt portfolio

Classification of % of holdings based on Market Capitalisation: Large-Cap 31.38%, Mid Cap 5.43%, Small-Cap 6.11%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

### Additional Disclosure of Overseas Mutual Fund Holdings

[The Consumer Staples Select Sector SPDR Fund](#)

[iShares Global Industrials ETF](#)

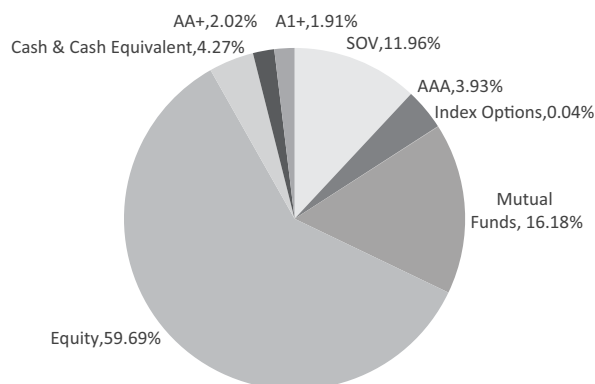
[iShares Global Healthcare ETF](#)

[iShares S&P 500 Energy Sector UCITS ETF](#)

[The Communication Services Select Sector SPDR Fund](#)

[iShares Global Comm Services ETF](#)

## Rating Profile of the Portfolio of the Scheme



## INCEPTION DATE

September 27, 2023

## BENCHMARK

40% NIFTY500 TRI + 20% NIFTY Composite Debt Index + 15% Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% iCOMDEX Composite Index + 20% MSCI World Index

## NAV AS ON

JANUARY 31, 2025

### Regular Plan

Growth: ₹ 12.4528

### Direct Plan

Growth: ₹ 12.6925

## TOTAL AUM

2,537 Cr.

## MONTHLY AVERAGE AUM

2,488 Cr.

## Portfolio Turnover Ratio

(Last 12 months): 0.50

## Portfolio Turnover Ratio

(Directional Equity): 0.11

## AVERAGE MATURITY@@

12.57 years

## MODIFIED DURATION@@

5.33 years

## PORTFOLIO YTM@@

7.21%

## PORTFOLIO YTM

(ANNUALISED)@@ 7.27%

## PORTFOLIO MACAULAY

DURATION@@ 5.54 years

# Yields are annualized for all the securities.

## INCEPTION DATE

December 8, 2023

## BENCHMARK

Nifty Financial Services TRI

## NAV AS ON JANUARY 31, 2025

Regular Plan

Growth: ₹ 11.540

Direct Plan

Growth: ₹ 11.743

## TOTAL AUM

1,012 Cr.

## MONTHLY AVERAGE AUM

1,006 Cr.

## Portfolio Turnover Ratio (Last 12 months):

0.64

## Month End Expense Ratio

Regular Plan : 2.20%

Direct Plan : 0.71%

## Portfolio

Name of Instrument	% to Net Assets
<b>EQUITY &amp; EQUITY RELATED</b>	
Listed / awaiting listing on the stock exchanges	
<b>Banks</b>	<b>37.59%</b>
✓ IICI Bank Limited	16.84%
✓ HDFC Bank Limited	7.56%
✓ State Bank of India	7.22%
✓ Axis Bank Limited	4.39%
AU Small Finance Bank Limited	0.87%
CSB Bank Limited	0.71%
<b>Finance</b>	<b>31.66%</b>
✓ Bajaj Finserv Limited	9.58%
✓ Cholamandalam Investment and Finance Company Limited	6.27%
✓ Bajaj Finance Limited	5.61%
✓ Power Finance Corporation Limited	4.14%
✓ Bajaj Housing Finance Limited	3.03%
Manappuram Finance Limited	1.55%
Shriram Finance Limited	1.48%
<b>Insurance</b>	<b>6.93%</b>
Niva Bupa Health Insurance Company Limited	2.17%
Life Insurance Corporation of India	2.03%
SBI Life Insurance Company Limited	1.73%
Max Financial Services Limited	1.00%
<b>Capital Markets</b>	<b>2.06%</b>
✓ Nippon Life India Asset Management Limited	2.85%
BSE Limited	0.52%
SPaisa Capital Limited	0.31%
Angel One Limited	-1.62%
IT - Services	1.57%
Zaggle Prepaid Ocean Services Limited	1.57%
<b>Total</b>	<b>79.81%</b>
<b>Arbitrage (Cash Long)</b>	
Stock Futures	2.18%
<b>Total</b>	<b>4.44%</b>
<b>MONEY MARKET INSTRUMENTS</b>	
TREPS / Reverse Repo Investments	14.96%
<b>Total</b>	<b>14.96%</b>
<b>Cash &amp; Cash Equivalent</b>	
Cash Margin	2.27%
Net Receivables/Payables	-1.48%
<b>Total</b>	<b>0.79%</b>
<b>GRAND TOTAL</b>	<b>100.00%</b>

### ✓ Top Ten Holdings

Classification of % of holdings based on Market Capitalisation: Large-Cap 69.88%, Mid Cap 5.88%, Small-Cap 6.31%.

Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.

FUND MANAGER - Bhavin Gandhi is managing the scheme since March 2024.

DSP Flexi Cap Fund						
Period	DSP Flexi Cap Fund	Growth of Rs 10,000	Nifty 500 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 Year	12.09%	11,213	10.03%	11,006	9.55%	10,958
3 Year	13.34%	14,564	14.24%	14,916	12.01%	14,058
5 Year	16.27%	21,265	18.16%	23,054	15.80%	20,844
Since Inception	18.77%	1,190,191	14.90%	473,297	13.20%	312,872
NAV/Index Value (as of January 31, 2025)	63.99		34,130.93		34,998.01	
Date of Allotment						Apr 29, 1997

The TRI data is not available since inception of the Scheme. The respective benchmark performance for the Scheme is calculated using composite CAGR of: Nifty 50 TR PRI values from 29 Apr, 1997 to 30 Jun, 1999 and TRI values from 30 Jun, 1999 onwards. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Abhishek Singh is managing the scheme since June 2022.

DSP Top 100 Equity Fund						
Period	DSP Top 100 Equity Fund	Growth of Rs 10,000	BSE 100 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	18.05%	11,810	10.75%	11,078	9.55%	10,958
3 years	15.53%	15,426	13.33%	14,561	12.01%	14,058
5 years	14.48%	19,678	16.84%	21,792	15.80%	20,844
Since Inception	18.88%	442,605	17.64%	351,698	17.03%	313,638
NAV/Index Value (as of January 31, 2025)	442.60		31,550.27		34,998.01	
Date of Allotment						Mar 10, 2003

The respective benchmark performance for the Scheme is calculated using composite CAGR of: BSE 100 TR PRI values from 10 Mar, 2003 to 01 Aug, 2006 and TRI values from 01 Aug, 2006 onwards. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vinit Sambre is managing the scheme since June 2010.

Resham Jain is managing the scheme since March 2018.

DSP Small Cap Fund						
Period	DSP Small Cap Fund	Growth of Rs 10,000	BSE 250 Small Cap (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	9.40%	10,943	5.63%	10,564	9.55%	10,958
3 years	16.88%	15,972	17.95%	16,415	12.01%	14,058
5 years	25.65%	31,355	25.40%	31,050	15.80%	20,844
Since Inception	17.81%	180,287	10.89%	61,924	11.60%	69,407
NAV/Index Value (as of January 31, 2025)	180.29		7,880.60		34,998.01	
Date of Allotment						Jun 14, 2007

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Abhishek Singh is managing the scheme since March 2024.

Shantanu Godambe managing this scheme since August 2024.

DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund)						
Period	DSP Aggressive Hybrid Fund	Growth of Rs 10,000	CRISIL Hybrid 35+65 - Aggressive Index^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	15.04%	11,509	10.01%	11,004	9.55%	10,958
3 years	12.77%	14,345	11.49%	13,864	12.01%	14,058
5 years	14.79%	19,942	14.34%	19,557	15.80%	20,844
Since Inception	14.64%	335,027	NA	NA	14.20%	303,130
NAV/Index Value (as of January 31, 2025)	335.03		19,515.51		34,998.01	
Date of Allotment						May 27, 1999

Since inception returns have been calculated from the date of allotment till 31 January 2025. Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024

FUND MANAGER - Rohit Singhania is managing the scheme since July 2012.

DSP Natural Resources and New Energy Fund						
Period	DSP Natural Resources & New Energy Fund	Growth of Rs 10,000	Composite Benchmark^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	6.31%	10,633	8.35%	10,838	9.55%	10,958
3 years	16.25%	15,716	18.25%	16,541	12.01%	14,058
5 years	22.44%	27,553	21.95%	26,998	15.80%	20,844
Since Inception	13.44%	82,940	8.48%	39,180	10.84%	56,244
NAV/Index Value (as of January 31, 2025)	82.94		391.81		34,998.01	
Date of Allotment						Apr 25, 2008

^Scheme Benchmark (Composite Benchmark TRI = 35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return)

#Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Vinit Sambre is managing the scheme since July 2012.  
Abhishek Ghosh is managing the scheme since September 2022.

DSP Mid Cap Fund						
Period	DSP Mid Cap Fund	Growth of Rs 10,000	Nifty Midcap 150 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	13.51%	11,355	11.57%	11,160	9.55%	10,958
3 years	14.09%	14,854	21.09%	17,763	12.01%	14,058
5 years	17.20%	22,127	25.37%	31,007	15.80%	20,844
Since Inception	15.34%	134,905	15.61%	140,754	11.75%	75,705
NAV/Index Value (as of January 31, 2025)	134.91		25,105.36		34,998.01	
Date of Allotment						Nov 14, 2006

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vinit Sambre is managing the scheme since June 2020.  
Bhavin Gandhi is managing the scheme since February 2024.

DSP Focus Fund						
Period	DSP Focus Fund	Growth of Rs 10,000	Nifty 500 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	14.16%	11,421	10.03%	11,006	9.55%	10,958
3 years	13.96%	14,806	14.24%	14,916	12.01%	14,058
5 years	14.30%	19,524	18.16%	23,054	15.80%	20,844
Since Inception	11.68%	50,441	13.02%	60,084	12.37%	55,218
NAV/Index Value (as of January 31, 2025)	50.44		34,130.93		34,998.01	
Date of Allotment						Jun 10, 2010

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Rohit Singhania is managing the scheme since June 2015.

DSP Equity Opportunities Fund						
Period	DSP Equity Opportunities Fund	Growth of Rs 10,000	Nifty Large Midcap 250 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	16.07%	11,612	11.03%	11,106	9.55%	10,958
3 years	17.35%	16,169	16.77%	15,928	12.01%	14,058
5 years	19.07%	23,960	20.74%	25,684	15.80%	20,844
Since Inception	17.80%	574,572	NA	NA	13.91%	250,658
NAV/Index Value (as of January 31, 2025)	574.58		19,424.39		34,998.01	
Date of Allotment						May 16, 2000

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Charanjit Singh is managing the scheme since January 2021.

DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund)						
Period	DSP India T.I.G.E.R. Fund	Growth of Rs 10,000	BSE India Infrastructure TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	14.02%	11,407	5.84%	10,585	9.55%	10,958
3 years	26.19%	20,109	29.30%	21,631	12.01%	14,058
5 years	25.49%	31,163	30.49%	37,893	15.80%	20,844
Since Inception	17.73%	291,317	NA	NA	15.68%	202,503
NAV/Index Value (as of January 31, 2025)	291.32		830.97		34,998.01	
Date of Allotment						Jun 11, 2004

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Rohit Singhania is managing the scheme since July 2015.

DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund) <sup>§§</sup>						
Period	DSP ELSS Tax Saver Fund <sup>§§</sup>	Growth of Rs 10,000	Nifty 500 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	16.69%	11,674	10.03%	11,006	9.55%	10,958
3 years	16.63%	15,873	14.24%	14,916	12.01%	14,058
5 years	20.06%	24,971	18.16%	23,054	15.80%	20,844
Since Inception	15.25%	129,665	12.02%	77,617	11.47%	70,988
NAV/Index Value (as of January 31, 2025)	129.66		34,130.93		34,998.01	
Date of Allotment						Jan 18, 2007

Since inception returns have been calculated from the date of allotment till 31 January 2025.

<sup>§§</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

FUND MANAGER - Rohit Singhania is managing the scheme since November 2023.  
Dhaval Gada is managing the scheme since September 2022.  
Shantanu Godambe is managing the scheme since January 2025.  
Kaivalya Nadkarni is managing the scheme since October 2024.

DSP Dynamic Asset Allocation Fund						
Period	DSP Dynamic Asset Allocation Fund	Growth of Rs 10,000	CRISIL Hybrid 50+50 - Moderate Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	11.39%	11,142	9.76%	10,979	9.55%	10,958
3 years	9.73%	13,215	10.42%	13,466	12.01%	14,058
5 years	9.84%	15,998	12.74%	18,226	15.80%	20,844
Since Inception	9.13%	26,131	12.47%	36,374	14.55%	44,521
NAV/Index Value (as of January 31, 2025)	26.13		14,682.38		34,998.01	
Date of Allotment					Feb 06, 2014	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund)						
Period	DSP Global Clean Energy Fund of Fund	Growth of Rs 10,000	MSCI ACWI IMI Clean Energy Infrastructure Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	2.49%	10,250	15.50%	11,555	9.77%	10,958
3 years	3.79%	11,180	3.62%	11,128	12.01%	14,058
5 years	6.07%	13,431	13.47%	18,822	15.80%	20,844
Since Inception	3.70%	17,543	NA	NA	12.48%	61,738
NAV/Index Value (as of January 31, 2025)	17.54		214,834.28		34,998.01	
Date of Allotment					Aug 14, 2009	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER -Abhishek Singh is managing the scheme since May 2021.  
Shantanu Godambe managing this scheme since August 2024.

DSP Regular Savings Fund						
Period	DSP Regular Savings Fund	Growth of Rs 10,000	CRISIL Hybrid 85+15 - Conservative Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	10.26%	11,029	9.08%	10,911	9.77%	10,980
3 years	8.27%	12,695	7.80%	12,528	6.62%	12,121
5 years	8.35%	14,942	8.68%	15,170	5.77%	13,244
Since Inception	8.69%	55,941	8.57%	54,637	5.82%	32,174
NAV/Index Value (as of January 31, 2025)	55.94		6,909.80		4,915.88	
Date of Allotment					Jun 11, 2004	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Karan Mundhra is managing the scheme since May 2021.  
Shalini Vasanta is managing the scheme since August 2024.

DSP Liquidity Fund						
Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Debt A-I Index <sup>^</sup>	Growth of Rs 10,000	Cril 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
Last 7 days till January 31, 2025	7.26%	10,013	7.15%	10,013	7.70%	10,014
Last 15 days till January 31, 2025	6.94%	10,028	6.92%	10,028	8.66%	10,034
Last 1 month till January 31, 2025	6.98%	10,057	6.99%	10,058	7.30%	10,060
1 year	7.34%	10,736	7.27%	10,729	7.51%	10,753
3 years	6.49%	12,077	6.56%	12,102	6.32%	12,021
5 years	5.34%	12,972	5.45%	13,039	5.60%	13,134
Since Inception	6.93%	36,234	6.81%	35,426	6.16%	31,543
NAV/Index Value (as of January 31, 2025)	3,623.36		4,206.69		7,539.63	
Date of Allotment					Nov 23, 2005	

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Karan Mundhra is managing the scheme since August 2024.  
Shantanu Godambe is managing the scheme since January 2025.

DSP Short Term Fund						
Period	DSP Short Term Fund	Growth of Rs 10,000	CRISIL Short Duration Debt A-II Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.65%	10,767	7.83%	10,785	9.77%	10,980
3 years	5.88%	11,872	6.27%	12,005	6.62%	12,121
5 years	5.84%	13,284	6.31%	13,583	5.77%	13,244
Since Inception	6.93%	44,894	7.08%	46,294	6.38%	39,971
NAV/Index Value (as of January 31, 2025)	44.89		4,827.36		4,915.88	
Date of Allotment					Sep 09, 2002	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP World Gold Fund Of Fund						
Period	DSP World Gold Fund of Fund	Growth of Rs 10,000	FTSE Gold Mine TRI (in INR terms)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	47.18%	14,734	50.63%	15,080	9.55%	10,958
3 years	12.51%	14,248	15.82%	15,544	12.01%	14,058
5 years	9.52%	15,765	11.28%	17,076	15.80%	20,844
Since Inception	4.96%	23,218	5.55%	25,583	11.24%	63,829
NAV/Index Value (as of January 31, 2025)	23.22		301,190.63		34,998.01	
Date of Allotment	Sep 14, 2007					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund)						
Period	DSP World Mining Fund of Fund	Growth of Rs 10,000	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	2.76%	10,277	4.21%	10,422	9.55%	10,958
3 years	2.94%	10,908	5.55%	11,759	12.01%	14,058
5 years	12.85%	18,311	12.97%	18,414	15.80%	20,844
Since Inception	3.07%	15,779	4.64%	19,837	11.86%	54,339
NAV/Index Value (as of January 31, 2025)	15.78		409,324.30		34,998.01	
Date of Allotment	Dec 29, 2009					

TRI - Total Return Index.

Since inception returns have been calculated from the date of allotment till 31 January 2025. Please refer note mentioned in page no. 16.

Investors are requested to note that DSP World Agriculture Fund has been merged with DSP World mining fund of Fund ( Erstwhile Known as DSP World Mining Fund), effective from close of business hours of October 4, 2024. ("Effective Date"). For performance details of DSP World Agriculture Fund, Investors may request to DSP Asset Managers Private Limited ("AMC"), Investment Manager for DSP Mutual Fund, Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400 021. Investors can also reach our call centre as well (Toll-free 18002084499/ 18002004499, Tel. No.: 91-22 66578000, Fax No.: 91-22 66578181 ) or drop an email on [service@dspim.com](mailto:service@dspim.com).

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund)						
Period	DSP US Flexible Equity Fund of Fund	Growth of Rs 10,000	Russell 1000 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	21.71%	12,178	32.17%	13,227	9.55%	10,958
3 years	14.55%	15,036	17.38%	16,181	12.01%	14,058
5 years	16.93%	21,879	19.43%	24,320	15.80%	20,844
Since Inception	15.55%	60,932	18.68%	85,078	14.16%	52,357
NAV/Index Value (as of January 31, 2025)	60.93		1,804,936.17		34,998.01	
Date of Allotment	Aug 03, 2012					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Karan Mundhra is managing the scheme since March 2022.

Shalini Vasanta is managing the scheme since June 2023.

DSP Low Duration Fund						
Period	DSP Low Duration Fund	Growth of Rs 10,000	NIFTY Low Duration Debt Index A-I ^	Growth of Rs 10,000	Crissil 1 Year T-Bill Index*	Growth of Rs 10,000
1 year	7.41%	10,743	7.65%	10,767	7.51%	10,753
3 years	6.24%	11,994	6.45%	12,063	6.32%	12,021
5 years	5.70%	13,199	5.75%	13,227	5.60%	13,134
Since Inception	6.80%	19,183	6.74%	19,076	6.32%	18,352
NAV/Index Value (as of January 31, 2025)	19.18		5,210.62		7,539.63	
Date of Allotment	Mar 10, 2015					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shalini Vasanta is managing the scheme since January 2025.

Karan Mundhra is managing the scheme since May 2021.

DSP Ultra Short Fund						
Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Duration Debt A-I Index^	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index*	Growth of Rs 10,000
1 year	6.89%	10,691	7.60%	10,762	7.51%	10,753
3 years	5.97%	11,902	6.75%	12,168	6.32%	12,021
5 years	5.06%	12,802	5.92%	13,338	5.60%	13,134
Since Inception	6.66%	33,003	7.49%	38,075	6.21%	30,520
NAV/Index Value (as of January 31, 2025)	3,300.27		7,848.28		7,539.63	
Date of Allotment	Jul 31, 2006					

Since inception returns have been calculated from the date of allotment till 31 January 2025.



FUND MANAGER - Shantanu Godambe is managing the scheme since June 2023.  
Sandeep Yadav is managing the scheme since August 2024.

DSP Banking & PSU Debt Fund						
Period	DSP Banking & PSU Debt Fund	Growth of Rs 10,000	Nifty Banking & PSU Debt Index A-II ^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>g</sup>	Growth of Rs 10,000
1 year	8.44%	10,846	7.63%	10,765	9.77%	10,980
3 years	6.26%	12,001	5.85%	11,863	6.62%	12,121
5 years	6.40%	13,640	6.16%	13,488	5.77%	13,244
Since Inception	7.68%	23,217	7.53%	22,864	6.95%	21,503
NAV/Index Value (as of January 31, 2025)	23.22		5,428.36		4,915.88	
Date of Allotment				Sep 14, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Karan Mundhra is managing the scheme since May 2021.  
Shalini Vasanta managing this Scheme since August 2024.

DSP Savings Fund						
Period	DSP Savings Fund	Growth of Rs 10,000	CRISIL Money Market A-I Index ^	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>g</sup>	Growth of Rs 10,000
Last 7 days till January 31, 2025	8.02%	10,015	7.94%	10,015	7.70%	10,014
Last 15 days till January 31, 2025	6.98%	10,028	7.19%	10,029	8.66%	10,034
Last 1 month till January 31, 2025	6.53%	10,054	6.86%	10,057	7.30%	10,060
1 year	7.31%	10,733	7.39%	10,741	7.51%	10,753
3 years	6.26%	11,999	6.69%	12,147	6.32%	12,021
5 years	5.58%	13,123	5.75%	13,229	5.60%	13,134
Since Inception	6.64%	51,021	7.13%	57,319	6.37%	47,853
NAV/Index Value (as of January 31, 2025)	51.02		9,146.95		7,539.63	
Date of Allotment				Sep 30, 1999		

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vivekanand Ramakrishnan is managing the scheme since July 2021.  
Karan Mundhra is managing the scheme since May 2021.

DSP Bond Fund						
Period	DSP Bond Fund	Growth of Rs 10,000	CRISIL Medium Duration Debt A-III Index ^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>g</sup>	Growth of Rs 10,000
1 year	7.79%	10,781	7.90%	10,793	9.77%	10,980
3 years	6.11%	11,948	5.74%	11,824	6.62%	12,121
5 years	6.15%	13,479	6.59%	13,763	5.77%	13,244
Since Inception	7.70%	78,433	NA	NA	NA	NA
NAV/Index Value (as of January 31, 2025)	78.43		4,678.38		4,915.88	
Date of Allotment				Apr 29, 1997		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Sandeep Yadav is managing the scheme since March 2022.  
Shantanu Godambe is managing the scheme since June 2023.

DSP Strategic Bond Fund						
Period	DSP Strategic Bond Fund	Growth of Rs 10,000	CRISIL Dynamic Bond A-III Index ^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>g</sup>	Growth of Rs 10,000
1 year	9.23%	10,926	8.76%	10,878	9.77%	10,980
3 years	6.56%	12,103	6.44%	12,061	6.62%	12,121
5 years	6.78%	13,885	6.87%	13,943	5.77%	13,244
Since Inception	7.56%	32,642	8.32%	36,608	6.36%	27,219
NAV/Index Value (as of January 31, 2025)	3,264.20		5,638.97		4,915.88	
Date of Allotment				May 9, 2007		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Godambe is managing the scheme since June 2023.  
Sandeep Yadav is managing the scheme since August 2024.

DSP Gilt Fund (Erstwhile DSP Government Securities Fund)						
Period	DSP Gilt Fund (Erstwhile DSP Government Securities Fund)	Growth of Rs 10,000	Crisil Dynamic Gilt Index ^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>g</sup>	Growth of Rs 10,000
1 year	9.11%	10,914	9.63%	10,966	9.77%	10,980
3 years	6.79%	12,181	7.08%	12,282	6.62%	12,121
5 years	7.16%	14,138	6.95%	14,001	5.77%	13,244
Since Inception	9.18%	92,750	8.68%	82,519	NA	NA
NAV/Index Value (as of January 31, 2025)	92.75		12,720.93		4,915.88	
Date of Allotment				Sep 30, 1999		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

The scheme name has been changed from 'DSP Government Securities Fund' to "DSP Gilt Fund" with effect from February 23, 2024.

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Vivekanand Ramakrishnan is managing the scheme since July 2021.  
Shalini Vasanta is managing the scheme since January 2025.

DSP Credit Risk Fund						
Period	DSP Credit Risk Fund	Growth of Rs 10,000	CRISIL Credit Risk Debt B-II Index ^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>2</sup>	Growth of Rs 10,000
1 year	7.83%	10,785	8.09%	10,811	9.77%	10,980
3 years	11.00%	13,681	7.19%	12,319	6.62%	12,121
5 years	7.93%	14,651	7.57%	14,410	5.77%	13,244
Since Inception	6.85%	42,230	8.46%	58,374	5.99%	35,444
NAV/Index Value (as of January 31, 2025)	42.23		6,677.91		4,915.88	
Date of Allotment				May 13, 2003		

#Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since August 2014.

DSP Global Allocation Fund of Fund (Erstwhile known as DSP Global Allocation Fund)						
Period	DSP Global Allocation Fund of Fund	Growth of Rs 10,000	MSCI ACWI Net total returns index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>2</sup>	Growth of Rs 10,000
1 year	15.37%	11,542	25.94%	12,602	9.55%	10,958
3 years	8.44%	12,754	13.94%	14,797	12.01%	14,058
5 years	9.48%	15,735	15.35%	20,437	15.80%	20,844
Since Inception	7.50%	21,308	12.70%	34,905	12.34%	33,741
NAV/Index Value (as of January 31, 2025)	21.31		40,833.70		34,998.01	
Date of Allotment				Aug 21, 2014		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

Note- The scheme benchmark has been changed from "36% S&P 500 Composite TRI; 24% FTSE World (ex-US); 24% ML US Treasury Current 5 Year; 16% Citigroup Non-USD World Government Bond Index" to "MSCI ACWI Net total returns index" with effect from December 28, 2023. The scheme name has been changed from 'DSP Global Allocation Fund' to 'DSP Global Allocation Fund of Fund' with effect from December 28, 2023.

FUND MANAGER - Abhishek Singh is managing the scheme since May 2021.  
Kaivalya Nadkarni is managing the scheme since October 2024.  
Shantanu Godambe is managing this scheme since August 2024.

DSP Equity Savings Fund						
Period	DSP Equity Savings Fund	Growth of Rs 10,000	Nifty Equity Savings Index TRI <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>2</sup>	Growth of Rs 10,000
1 year	11.64%	11,168	8.63%	10,866	9.77%	10,980
3 years	9.02%	12,959	8.70%	12,846	6.62%	12,121
5 years	9.64%	15,855	9.89%	16,034	5.77%	13,244
Since Inception	8.72%	20,955	9.68%	22,657	6.43%	17,361
NAV/Index Value (as of January 31, 2025)	20.96		5,983.33		4,915.88	
Date of Allotment				Mar 28, 2016		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Godambe is managing the scheme since July 2023.

DSP 10Y G-Sec Fund						
Period	DSP 10Y G-Sec Fund	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>2</sup>	Growth of Rs 10,000
1 year	9.16%	10,919	9.77%	10,980	9.77%	10,980
3 years	6.24%	11,992	6.62%	12,121	6.62%	12,121
5 years	5.84%	13,288	5.77%	13,244	5.77%	13,244
Since Inception	7.42%	20,992	7.10%	20,344	7.10%	20,344
NAV/Index Value (as of January 31, 2025)	20.99		4,915.88		4,915.88	
Date of Allotment				Sep 26, 2014		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.  
Diipesh Shah is managing the scheme since November 2020.

DSP Nifty 50 Equal Weight Index Fund							
Period	DSP Nifty 50 Equal Weight Index Fund	Growth of Rs 10,000	NIFTY 50 Equal Weight (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>2</sup>	Growth of Rs 10,000	Tracking Difference
1 year	8.53%	10,855	9.69%	10,972	9.55%	10,958	-1.16%
3 years	14.97%	15,204	16.13%	15,668	12.01%	14,058	-1.16%
5 years	19.34%	24,230	21.05%	26,024	15.80%	20,844	-1.72%
Since Inception	12.46%	23,516	13.91%	25,809	13.53%	25,192	-1.45%
NAV/Index Value (as of January 31, 2025)	23.52		50,057.79		34,998.01		
Date of Allotment				Oct 23, 2017			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Kaivalya Nadkarni is managing the scheme since October 2024.  
Karan Mundhra is managing this Scheme since August 2024.

DSP Arbitrage Fund						
Period	DSP Arbitrage Fund	Growth of Rs 10,000	NIFTY 50 Arbitrage Index <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>2</sup>	Growth of Rs 10,000
1 year	7.23%	10,725	7.52%	10,755	7.51%	10,753
3 years	6.30%	12,015	6.71%	12,152	6.32%	12,021
5 years	5.21%	12,894	5.28%	12,940	5.60%	13,134
Since Inception	5.49%	14,554	5.38%	14,444	6.06%	15,115
NAV/Index Value (as of January 31, 2025)	14.55		2,445.13		7,539.63	
Date of Allotment				Jan 25, 2018		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Chirag Dagli is managing the scheme since December 2020.

DSP Healthcare Fund						
Period	DSP Healthcare Fund	Growth of Rs 10,000	BSE Healthcare (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>2</sup>	Growth of Rs 10,000
1 year	25.99%	12,607	24.25%	12,433	9.55%	10,958
3 years	21.30%	17,858	20.92%	17,691	12.01%	14,058
5 years	27.21%	33,360	25.32%	30,943	15.80%	20,844
Since Inception	24.77%	39,218	19.71%	30,365	14.63%	23,240
NAV/Index Value (as of January 31, 2025)	39.22		48,235.39		34,998.01	
Date of Allotment				Nov 30, 2018		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Anil Ghelani is managing the scheme since July 2019.  
Diipesh Shah is managing the scheme since November 2020.

DSP Nifty 50 Index Fund							
Period	DSP Nifty 50 Index Fund	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>2</sup>	Growth of Rs 10,000	Tracking Difference
1 year	8.99%	10,902	9.55%	10,958	9.55%	10,958	-0.55%
3 years	11.50%	13,866	12.01%	14,058	12.01%	14,058	-0.51%
5 years	15.14%	20,250	15.80%	20,844	15.80%	20,844	-0.67%
Since Inception	14.65%	22,549	15.35%	23,379	15.35%	23,379	-0.70%
NAV/Index Value (as of January 31, 2025)	22.55		34,998.01		34,998.01		
Date of Allotment				Feb 21, 2019			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Shantanu Godambe is managing the scheme since January 2025.  
Vivekanand Ramakrishnan is managing the scheme since July 2021.

DSP Corporate Bond Fund						
Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Corporate Debt A-II Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>2</sup>	Growth of Rs 10,000
1 year	7.65%	10,767	7.73%	10,775	9.77%	10,980
3 years	5.57%	11,768	6.19%	11,975	6.62%	12,121
5 years	5.71%	13,206	6.52%	13,719	5.77%	13,244
Since Inception	6.96%	15,378	7.34%	15,728	7.40%	15,787
NAV/Index Value (as of January 31, 2025)	15.38		6,134.69		4,915.88	
Date of Allotment				Sep 10, 2018		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Karan Mundhra is managing this Scheme since August 2024.  
Shalini Vasanta managing this Scheme since August 2024.

DSP Overnight Fund						
Period	DSP Overnight Fund	Growth of Rs 10,000	CRISIL Liquid Overnight Index <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>2</sup>	Growth of Rs 10,000
Last 7 days till January 31, 2025	6.46%	10,012	6.55%	10,012	7.70%	10,014
Last 15 days till January 31, 2025	6.44%	10,026	6.53%	10,026	8.66%	10,034
Last 1 month till January 31, 2025	6.47%	10,053	6.53%	10,054	7.30%	10,060
1 year	6.61%	10,663	6.71%	10,672	7.51%	10,753
3 years	6.05%	11,929	6.17%	11,970	6.32%	12,021
5 years	4.91%	12,713	5.01%	12,773	5.60%	13,134
Since Inception	5.04%	13,472	5.13%	13,542	5.91%	14,164
NAV/Index Value (as of January 31, 2025)	1,347.20		3,420.48		7,539.63	
Date of Allotment				Jan 9, 2019		

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.  
Diipesh Shah is managing the scheme since November 2020.

DSP Nifty Next 50 Index Fund							
Period	DSP Nifty Next 50 Index Fund	Growth of Rs 10,000	Nifty Next 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	13.81%	11,385	14.96%	11,500	9.55%	10,958	-1.15%
3 years	15.51%	15,419	16.29%	15,731	12.01%	14,058	-0.77%
5 years	17.32%	22,250	18.35%	23,243	15.80%	20,844	-1.03%
Since Inception	16.10%	24,295	17.17%	25,659	15.35%	23,379	-1.07%
NAV/Index Value (as of January 31, 2025)	24.30		89,962.99		34,998.01		
Date of Allotment					Feb 21, 2019		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Aparna Karnik is managing the scheme since May 2022.

DSP Quant Fund							
Period	DSP Quant Fund	Growth of Rs 10,000	BSE 200 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	
1 year	9.02%	10,904	10.46%	11,049	9.55%	10,958	
3 years	7.68%	12,487	13.88%	14,775	12.01%	14,058	
5 years	13.16%	18,564	17.68%	22,592	15.80%	20,844	
Since Inception	13.47%	20,415	15.94%	23,061	14.13%	21,095	
NAV/Index Value (as of January 31, 2025)	20.42		13,632.35		34,998.01		
Date of Allotment					Jun 10, 2019		

Since inception returns have been calculated from the date of allotment till 31 January 2025. Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.

FUND MANAGER - Aparna Karnik is managing the scheme since May 2022.  
Kaivalya Nadkarni is managing the scheme since October 2024.

DSP Value Fund							
Period	DSP Value Fund	Growth of Rs 10,000	Nifty 500 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	
1 year	12.31%	11,231	6.68%	10,668	6.97%	10,697	
3 years	15.22%	15,284	13.10%	14,459	11.15%	13,724	
5 years	NA	NA	NA	NA	NA	NA	
Since Inception	17.94%	19,791	17.64%	19,581	15.07%	17,874	
NAV/Index Value (as of January 31, 2025)	19.79		34,130.93		34,998.01		
Date of Allotment					Dec 10, 2020		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Godambe is managing the scheme since June 2023.  
Karan Mundhra is managing this Scheme since August 2024.

DSP Floater Fund							
Period	DSP Floater Fund	Growth of Rs 10,000	CRISIL Short Duration Debt A-II Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000	
1 year	9.06%	10,908	7.83%	10,785	9.77%	10,980	
3 years	6.79%	12,182	6.27%	12,005	6.62%	12,121	
5 years	NA	NA	NA	NA	NA	NA	
Since Inception	6.42%	12,725	6.01%	12,535	5.49%	12,299	
NAV/Index Value (as of January 31, 2025)	12.73		4,827.36		4,915.88		
Date of Allotment					Mar 19, 2021		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Godambe is managing the scheme since July 2023.

DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund							
Period	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund	Growth of Rs 10,000	Nifty SDL Plus G-Sec Jun 2028 30:70 Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	8.11%	10,813	8.46%	10,849	9.77%	10,980	-0.35%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	6.46%	11,967	6.82%	12,082	6.88%	12,104	-0.36%
NAV/Index Value (as of January 31, 2025)	11.97		1,209.00		4,915.88		
Date of Allotment					Mar 21, 2022		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since November 2021.  
Diipesh Shah is managing the scheme since November 2021.

DSP Nifty 50 Equal Weight ETF							
Period	DSP Nifty 50 Equal Weight ETF	Growth of Rs 10,000	NIFTY50 Equal Weight TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	9.32%	10,934	9.69%	10,972	9.55%	10,958	-0.38%
3 year	15.74%	15,509	16.13%	15,668	12.01%	14,058	-0.39%
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	13.27%	14,959	13.66%	15,129	9.74%	13,506	-0.40%
NAV/Index Value (as of January 31, 2025)	302.91		50,057.79		34,998.01		
Date of Allotment					Nov 08, 2021		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since December 2021.  
Diipesh Shah is managing the scheme since December 2021.

DSP Nifty 50 ETF							
Period	DSP Nifty 50 ETF	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	9.44%	10,946	9.55%	10,958	9.55%	10,958	-0.11%
3 year	11.93%	14,027	12.01%	14,058	12.01%	14,058	-0.08%
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	12.03%	14,238	12.14%	14,282	12.14%	14,282	-0.11%
NAV/Index Value (as of January 31, 2025)	243.08		34,998.01		34,998.01		
Date of Allotment					Dec 23, 2021		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since December 2021.  
Diipesh Shah is managing the scheme since December 2021.

DSP Nifty Midcap 150 Quality 50 ETF							
Period	DSP Nifty Midcap 150 Quality 50 ETF	Growth of Rs 10,000	Nifty Midcap 150 Quality 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	11.24%	11,127	11.58%	11,161	9.55%	10,958	-0.34%
3 year	10.86%	13,628	11.13%	13,728	12.01%	14,058	-0.27%
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	10.32%	13,570	10.57%	13,668	12.14%	14,282	-0.25%
NAV/Index Value (as of January 31, 2025)	235.43		30,928.43		34,998.01		
Date of Allotment					Dec 23, 2021		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since August 2022.  
Diipesh Shah is managing the scheme since August 2022.

DSP Nifty Midcap 150 Quality 50 Index Fund							
Period	DSP Nifty Midcap 150 Quality 50 Index Fund	Growth of Rs 10,000	Nifty Midcap 150 Quality 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	10.51%	11,054	11.58%	11,161	9.55%	10,958	-1.06%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	13.65%	13,763	14.52%	14,027	14.08%	13,892	-0.87%
NAV/Index Value (as of January 31, 2025)	13.76		30,928.43		34,998.01		
Date of Allotment					Aug 4, 2022		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Ravi Gehani is managing the scheme since August 2022.

DSP Silver ETF							
Period	DSP Silver ETF	Growth of Rs 10,000	Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	28.96%	12,905	30.27%	13,037	9.55%	10,958	-1.31%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	22.14%	16,339	23.20%	16,690	13.25%	13,573	-1.06%
NAV/Index Value (as of January 31, 2025)	91.10		93,196.00		34,998.01		
Date of Allotment					Aug 19, 2022		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since February 2022.

DSP Global Innovation Fund of Fund							
Period	DSP Global Innovation Fund of Fund	Growth of Rs 10,000	MSCI All Country World Index (ACWI) - Net Total Return <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	24.45%	12,452	25.94%	12,602	9.55%	10,958	
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	15.83%	15,460	14.09%	14,780	13.24%	14,456	
NAV/Index Value (as of January 31, 2025)	15.46		40,833.70		34,998.01		
Date of Allotment					Feb 14, 2022		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Regular Plan

FUND MANAGER - Shantanu Godambe is managing the scheme since July 2023.

DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund							
Period	DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund	Growth of Rs 10,000	Crisil SDL Plus G-Sec Apr 2033 50:50 Index^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index*	Growth of Rs 10000	Tracking Difference
1 Year	9.73%	10,975	10.33%	11,036	9.77%	10,980	-0.60%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	8.81%	11,858	9.20%	11,946	8.96%	11,892	-0.40%
NAV/Index Value (as of January 31, 2025)	11.86		1,196.73		4,915.88		
Date of Allotment				Jan 25, 2023			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since January 2023.  
Diipesh Shah is managing the scheme since January 2023.

DSP Nifty Bank ETF							
Period	DSP Nifty Bank ETF	Growth of Rs10,000	Nifty Bank TRI^	Growth of Rs10,000	Nifty 50 TRI'	Growth of Rs 10000	Tracking Difference
1 Year	8.82%	10,884	8.74%	10,877	9.55%	10,958	0.08%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	7.43%	11,607	7.48%	11,618	14.29%	13,201	-0.05%
NAV/Index Value (as of January 31, 2025)	50.26		68,606.99		34,998.01		
Date of Allotment				Jan 03, 2023			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Pradeep Godambe is managing the scheme since July 2023.

DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund							
Period	DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund	Growth of Rs 10,000	Nifty SDL Plus G-Sec Sep 2027 50:50 Index^	Growth of Rs 10,000	CRISIL 10 Yr Gilt Index*	Growth of Rs 10000	Tracking Difference
1 year	8.00%	10,803	8.42%	10,844	9.77%	10,980	-0.41%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	7.95%	11,622	8.30%	11,695	9.08%	11,862	-0.34%
NAV/Index Value (as of January 31, 2025)	11.62		1,169.79		4,915.88		
Date of Allotment				Feb 14, 2023			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Ravi Gehani is managing the scheme since April 2023.

DSP Gold ETF							
Period	DSP Gold ETF	Growth of Rs 10,000	Domestic Price of Physical Gold^	Growth of Rs 10,000	Nifty 50 TRI'	Growth of Rs 10000	Tracking Difference
1 year	29.07%	12,916	30.59%	13,069	9.55%	10,958	-1.52%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	18.32%	13,456	19.32%	13,656	17.57%	13,306	-1.00%
NAV/Index Value (as of January 31, 2025)	80.54		8,179,800.00		34,998.01		
Date of Allotment				Apr 28, 2023			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2023.  
Diipesh Shah is managing the scheme since July 2023.

DSP NIFTY IT ETF							
Period	DSP NIFTY IT ETF	Growth of Rs 10,000	Nifty IT TRI^	Growth of Rs 10,000	Nifty 50 TRI'	Growth of Rs 10000	Tracking Difference
1 Year	18.52%	11,858	19.02%	11,908	9.55%	10,958	-0.49%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	28.52%	14,837	29.04%	14,932	14.54%	12,380	-0.52%
NAV/Index Value (as of January 31, 2025)	43.86		59,668.41		34,998.01		
Date of Allotment				July 07, 2023			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2023.  
Diipesh Shah is managing the scheme since July 2023.

DSP NIFTY PSU BANK ETF							
Period	DSP NIFTY PSU BANK ETF	Growth of Rs 10,000	Nifty PSU Bank TRI^	Growth of Rs 10,000	Nifty 50 TRI'	Growth of Rs 10000	Tracking Difference
1 Year	1.09%	10,109	1.45%	10,145	9.55%	10,958	-0.36%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	23.43%	13,764	23.97%	13,856	13.78%	12,165	-0.54%
NAV/Index Value (as of January 31, 2025)	63.21		8,551.86		34,998.01		
Date of Allotment				July 27, 2023			

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2023.  
Diipesh Shah is managing the scheme since July 2023.

DSP NIFTY PRIVATE BANK ETF							
Period	DSP NIFTY PRIVATE BANK ETF	Growth of Rs 10,000	Nifty Private Bank TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10000	Tracking Difference
1 Year	3.95%	10,396	4.17%	10,418	9.55%	10,958	-0.22%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	3.32%	10,508	3.54%	10,542	13.78%	12,165	-0.22%
NAV/Index Value (as of January 31, 2025)	24.58		28,534.93		34,998.01		
Date of Allotment					July 27, 2023		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since July 2023.  
Diipesh Shah is managing the scheme since July 2023.

DSP BSE SENSEX ETF							
Period	DSP BSE SENSEX ETF	Growth of Rs 10,000	BSE Sensex TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10000	Tracking Difference
1 Year	9.03%	10,906	9.32%	10,934	9.55%	10,958	-0.28%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	11.79%	11,842	12.11%	11,895	13.78%	12,165	-0.32%
NAV/Index Value (as of January 31, 2025)	78.48		120,220.87		34,998.01		
Date of Allotment					July 27, 2023		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Aparna Karnik is managing the scheme since September 2023.  
Shantanu Godambe managing this scheme since August 2024.  
Ravi Gehani is managing the scheme since September 2023.

DSP Multi Asset Allocation Fund						
Period	DSP Multi Asset Allocation Fund	Growth of Rs 10,000	Composite Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10000
1 Year	14.40%	11,440	14.76%	11,476	6.97%	10,697
3 Year	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	17.79%	12,453	18.89%	12,609	13.24%	11,813
NAV/Index Value (as of January 31, 2025)	12.45		1,260.89		34,998.01	
Date of Allotment					September 27, 2023	

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 40% NIFTY500 TRI + 20% NIFTY Composite Debt Index + 15% Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% iCOMDEX Composite Index + 20% MSCI World Index. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since November 2023.  
Diipesh Shah is managing the scheme since November 2023.

DSP Gold ETF Fund of Fund						
Period	DSP Gold ETF Fund of Fund	Growth of Rs 10,000	Scheme Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10000
1 Year	28.31%	12,839	30.59%	13,069	9.55%	10,958
3 Year	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	25.16%	13,115	27.61%	13,426	16.85%	12,070
NAV/Index Value (as of January 31, 2025)	13.12		8,179,800.00		34,998.01	
Date of Allotment					Nov 17, 2023	

<sup>^</sup>Scheme Benchmark = Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Dhaval Gada is managing the scheme since December 2023.

DSP Banking & Financial Services Fund						
Period	DSP Banking & Financial Services Fund	Growth of Rs 10,000	Nifty Financial Services TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10000
1 Year	13.79%	11,383	14.38%	11,443	9.55%	10,958
3 Year	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	13.26%	11,540	9.12%	11,056	11.70%	11,358
NAV/Index Value (as of January 31, 2025)	11.54		29,172.53		34,998.01	
Date of Allotment					Dec 8, 2023	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since December 2023.  
Diipesh Shah is managing the scheme since December 2023.

DSP Nifty Smallcap250 Quality 50 Index Fund							
Period	DSP Nifty Smallcap250 Quality 50 Index Fund	Growth of Rs 10,000	Nifty Smallcap250 Quality 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10000	Tracking Difference
1 Year	4.51%	10,452	6.09%	10,610	9.55%	10,958	-1.58%
3 Year	NA	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA	NA
Since Inception	9.53%	11,054	10.93%	11,211	10.01%	11,108	-1.41%
NAV/Index Value (as of January 31, 2025)	11.05		36,102.95		34,998.01		
Date of Allotment					Dec 26, 2023		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

<sup>^</sup>Income Distribution cum Capital Withdrawal

FUND MANAGER - Chirag Dagli is managing the scheme since January 2024.

DSP Multicap Fund						
Period	DSP Multicap Fund	Growth of Rs 10,000	Nifty 500 Multicap 50:25:25 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10000
1 Year	12.17%	11,221	9.62%	10,965	9.55%	10,958
3 Year	NA	NA	NA	NA	NA	NA
5 Year	NA	NA	NA	NA	NA	NA
Since Inception	12.34%	11,241	11.13%	11,119	10.55%	11,061
NAV/Index Value (as of January 31, 2025)	11.24		19,408.79		34,998.01	
Date of Allotment						Jan 30, 2024

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since February 2024.  
Diipesh Shah is managing the scheme since February 2024.

DSP Nifty Healthcare ETF							
Period	DSP Nifty Healthcare ETF	Growth of Rs 10,000	Nifty Healthcare TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10000	Tracking Difference
6 Months	0.36%	10,036	0.47%	10,047	-5.31%	9,469	-0.11%
NAV/Index Value (as of January 31, 2025)	138.28		16,284.88		34,998.01		
Date of Allotment							Feb 01, 2024

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2024.

DSP US Treasury Fund of Fund						
Period	DSP US Treasury Fund of Fund	Growth of Rs 10,000	S&P U.S. Treasury Bond Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>#</sup>	Growth of Rs 10000
6 Months	6.26%	10,311	7.16%	10,355	7.05%	10,349
NAV/Index Value (as of January 31, 2025)	10.74		38,793.86		7,539.63	
Date of Allotment						Mar 18, 2024

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since March 2024.  
Diipesh Shah is managing the scheme since March 2024.

DSP BSE Liquid Rate ETF							
Period	DSP BSE Liquid Rate ETF	Growth of Rs 10,000	BSE Liquid Rate Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>#</sup>	Growth of Rs 10000	Tracking Difference
6 Months	6.22%	10,309	6.66%	10,330	7.05%	10,349	-0.44%
NAV/Index Value (as of January 31, 2025)	1,054.85		1,626.23		7,539.63		
Date of Allotment							Mar 27, 2024

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since May 2024.  
Diipesh Shah is managing the scheme since May 2024.

DSP Nifty Bank Index Fund							
Period	DSP Nifty Bank Index Fund	Growth of Rs 10,000	Nifty Bank TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10000	Tracking Difference
6 Months	-4.09%	9,591	-3.60%	9,640	-5.31%	9,469	-0.50%
NAV/Index Value (as of January 31, 2025)	10.08		68,606.99		34,998.01		
Date of Allotment							May 31, 2024

Since inception returns have been calculated from the date of allotment till 31 January 2025.

Note: (a) TRI - Total Return Index.

(b) <sup>^</sup>Scheme Benchmark. <sup>#</sup>Standard Benchmark. Based on investment of ₹ 10,000 made at inception. All data for Regular plan Growth option. Regular plan IDCW\* option for DSP Flexi Cap Fund, assuming reinvestment of IDCW\*. Different plans shall have a different expense structure.

(c) Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

(d) Returns above 1 year are Compounded Annualized

(e) Load is not taken into consideration for computation of performance.

(f) Performance of Closed ended schemes are not provided as their performance are not strictly comparable with performance of open-ended schemes.



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FUND MANAGER - Bhavin Gandhi is managing the scheme since March 2024.

DSP Flexi Cap Fund						
Period	DSP Flexi Cap Fund	Growth of Rs 10,000	Nifty 500 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	13.25%	11,329	10.03%	11,006	9.55%	10,958
3 years	14.54%	15,033	14.24%	14,916	12.01%	14,058
5 years	17.85%	22,751	18.16%	23,054	15.80%	20,844
Since Inception	15.72%	58,448	14.53%	51,549	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	105.49		34,130.93		34,998.01	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Abhishek Singh is managing the scheme since June 2022.

DSP Top 100 Equity Fund						
Period	DSP Top 100 Equity Fund	Growth of Rs 10,000	BSE 100 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	19.03%	11,908	10.75%	11,078	9.55%	10,958
3 years	16.46%	15,801	13.33%	14,561	12.01%	14,058
5 years	15.39%	20,470	16.84%	21,792	15.80%	20,844
Since Inception	12.79%	42,835	13.87%	48,103	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	481.70		31,550.27		34,998.01	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vinit Sambre is managing the scheme since June 2010.  
Resham Jain is managing the scheme since March 2018.

DSP Small Cap Fund						
Period	DSP Small Cap Fund	Growth of Rs 10,000	BSE 250 Small Cap (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	10.36%	11,039	5.63%	10,564	9.55%	10,958
3 years	17.92%	16,403	17.95%	16,415	12.01%	14,058
5 years	26.77%	32,777	25.40%	31,050	15.80%	20,844
Since Inception	22.12%	111,971	14.85%	53,307	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	197.28		7,880.60		34,998.01	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Abhishek Singh is managing the scheme since March 2024  
Shantanu Godambe managing this scheme since August 2024.

DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund)						
Period	DSP Aggressive Hybrid Fund	Growth of Rs 10,000	CRISIL Hybrid 35+65 - Aggressive Index^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	16.24%	11,629	10.01%	11,004	9.55%	10,958
3 years	13.95%	14,800	11.49%	13,864	12.01%	14,058
5 years	15.97%	20,989	14.34%	19,557	15.80%	20,844
Since Inception	14.50%	51,383	12.49%	41,480	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	374.87		19,515.51		34,998.01	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025. Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024

FUND MANAGER - Rohit Singhania is managing the scheme since July 2015.

DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund) <sup>§§</sup>						
Period	DSP ELSS Tax Saver Fund <sup>§§</sup>	Growth of Rs 10,000	Nifty 500 (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	17.75%	11,780	10.03%	11,006	9.55%	10,958
3 years	17.73%	16,325	14.24%	14,916	12.01%	14,058
5 years	21.19%	26,174	18.16%	23,054	15.80%	20,844
Since Inception	18.14%	75,015	14.53%	51,549	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	143.38		34,130.93		34,998.01	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025.

<sup>§</sup>Income Distribution cum Capital Withdrawal

<sup>§§</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Charanjit Singh is managing the scheme since January 2021.

## DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund)

Period	DSP India T.I.G.E.R. Fund	Growth of Rs 10,000	BSE India Infrastructure TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	15.13%	11,517	5.84%	10,585	9.55%	10,958
3 years	27.32%	20,654	29.30%	21,631	12.01%	14,058
5 years	26.50%	32,441	30.49%	37,893	15.80%	20,844
Since Inception	17.09%	67,385	NA	NA	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	315.17		830.97		34,998.01	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vinit Sambre is managing the scheme since January 2013.

Abhishek Ghosh is managing the scheme since September 2022.

## DSP Mid Cap Fund

Period	DSP Mid Cap Fund	Growth of Rs 10,000	Nifty Midcap 150 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	14.57%	11,461	11.57%	11,160	9.55%	10,958
3 years	15.18%	15,287	21.09%	17,763	12.01%	14,058
5 years	18.32%	23,211	25.37%	31,007	15.80%	20,844
Since Inception	17.90%	73,197	19.13%	82,979	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	149.34		25,105.36		34,998.01	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vinit Sambre is managing the scheme since June 2020.

Bhavin Gandhi is managing the scheme since February 2024.

## DSP Focus Fund

Period	DSP Focus Fund	Growth of Rs 10,000	Nifty 500 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	15.36%	11,541	10.03%	11,006	9.55%	10,958
3 years	15.17%	15,282	14.24%	14,916	12.01%	14,058
5 years	15.52%	20,589	18.16%	23,054	15.80%	20,844
Since Inception	14.21%	49,828	14.53%	51,549	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	56.05		34,130.93		34,998.01	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Rohit Singhania is managing the scheme since June 2015.

## DSP Equity Opportunities Fund

Period	DSP Equity Opportunities Fund	Growth of Rs 10,000	Nifty Large Midcap 250 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	17.24%	11,729	11.03%	11,106	9.55%	10,958
3 years	18.50%	16,650	16.77%	15,928	12.01%	14,058
5 years	20.22%	25,143	20.74%	25,684	15.80%	20,844
Since Inception	17.43%	69,769	16.53%	63,596	13.40%	45,744
NAV/Index Value (as of January 31, 2025)	638.82		19,424.39		34,998.01	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Abhishek Singh is managing the scheme since May 2021.

Shantanu Godambe managing this scheme since August 2024.

## DSP Regular Savings Fund

Period	DSP Regular Savings Fund	Growth of Rs 10,000	CRISIL Hybrid 85+15 - Conservative Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	10.95%	11,098	9.08%	10,911	9.77%	10,980
3 years	8.96%	12,940	7.80%	12,528	6.62%	12,121
5 years	9.46%	15,720	8.68%	15,170	5.77%	13,244
Since Inception	8.69%	27,388	9.02%	28,410	6.60%	21,663
NAV/Index Value (as of January 31, 2025)	62.80		6,909.80		4,915.88	
Date of Allotment	Jan 02, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Rohit Singhania is managing the scheme since July 2012.

DSP Natural Resources and New Energy Fund						
Period	DSP Natural Resources and New Energy Fund	Growth of Rs 10,000	Composite Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	7.50%	10,752	8.35%	10,838	9.55%	10,958
3 years	17.55%	16,249	18.25%	16,541	12.01%	14,058
5 years	23.81%	29,121	21.95%	26,998	15.80%	20,844
Since Inception	17.20%	68,070	11.76%	38,334	13.32%	45,298
NAV/Index Value (as of January 31, 2025)	91.80		391.81		34,998.01	
Date of Allotment	Jan 03, 2013					

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return). <sup>#</sup>Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund)						
Period	DSP Global Clean Energy Fund of Fund	Growth of Rs 10,000	MSCI ACWI IMI Clean Energy Infrastructure Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	3.10%	10,311	15.50%	11,555	9.55%	10,958
3 years	4.42%	11,386	3.62%	11,128	12.01%	14,058
5 years	6.69%	13,830	13.47%	18,822	15.80%	20,844
Since Inception	4.07%	16,204	NA	NA	13.32%	45,298
NAV/Index Value (as of January 31, 2025)	18.42		214,834.28		34,998.01	
Date of Allotment	Jan 03, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund)						
Period	DSP US Flexible Equity Fund of Fund	Growth of Rs 10,000	Russell 1000 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	22.74%	12,281	32.17%	13,227	9.55%	10,958
3 years	15.53%	15,428	17.38%	16,181	12.01%	14,058
5 years	17.90%	22,806	19.43%	24,320	15.80%	20,844
Since Inception	16.48%	63,209	18.91%	81,066	13.32%	45,298
NAV/Index Value (as of January 31, 2025)	66.54		1,804,936.17		34,998.01	
Date of Allotment	Jan 03, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Karan Mundhra is managing the scheme since May 2021.

Shalini Vasanta is managing the scheme since August 2024.

DSP Liquidity Fund						
Period	DSP Liquidity Fund	Growth of Rs 10,000	CRISIL Liquid Debt A-I Index <sup>^</sup>	Growth of Rs 10,000	Crilil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
Last 7 days till January 31, 2025	7.36%	10,014	7.15%	10,013	7.70%	10,014
Last 15 days till January 31, 2025	7.04%	10,028	6.92%	10,028	8.66%	10,034
Last 1 month till January 31, 2025	7.08%	10,058	6.99%	10,058	7.30%	10,060
1 year	7.45%	10,747	7.27%	10,729	7.51%	10,753
3 years	6.59%	12,111	6.56%	12,102	6.32%	12,021
5 years	5.43%	13,031	5.45%	13,039	5.60%	13,134
Since Inception	6.85%	22,288	6.76%	22,051	6.50%	21,424
NAV/Index Value (as of January 31, 2025)	3,663.30		4,206.69		7,539.63	
Date of Allotment	Dec 31, 2012					

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Rohit Singhania is managing the scheme since November 2023.

Dhaval Gada is managing the scheme since September 2022.

Shantanu Godambe is managing the scheme since January 2025.

Kaivalya Nadkarni is managing the scheme since October 2024.

DSP Dynamic Asset Allocation Fund						
Period	DSP Dynamic Asset Allocation Fund	Growth of Rs 10,000	CRISIL Hybrid 50+50 - Moderate Index <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	12.73%	11,277	9.76%	10,979	9.55%	10,958
3 years	11.07%	13,704	10.42%	13,466	12.01%	14,058
5 years	11.30%	17,089	12.74%	18,226	15.80%	20,844
Since Inception	10.44%	29,774	12.47%	36,374	14.55%	44,521
NAV/Index Value (as of January 31, 2025)	29.77		14,682.38		34,998.01	
Date of Allotment	Feb 06, 2014					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Jay Kothari is managing the scheme since July 2016.

DSP World Gold Fund of Fund						
Period	DSP World Gold Fund of Fund	Growth of Rs 10,000	FTSE Gold Mine TRI (in INR terms)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	48.15%	14,831	50.63%	15,080	9.55%	10,958
3 years	13.25%	14,529	15.82%	15,544	12.01%	14,058
5 years	10.22%	16,272	11.28%	17,076	15.80%	20,844
Since Inception	2.49%	13,467	4.05%	16,167	13.34%	45,420
NAV/Index Value (as of January 31, 2025)	24.75		301,190.63		34,998.01	
Date of Allotment				Jan 02, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2013.

DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund)						
Period	DSP World Mining Fund of Fund	Growth of Rs 10,000	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	3.45%	10,346	4.21%	10,422	9.55%	10,958
3 years	3.63%	11,130	5.55%	11,759	12.01%	14,058
5 years	13.56%	18,898	12.97%	18,414	15.80%	20,844
Since Inception	3.73%	15,561	5.47%	19,025	13.32%	45,298
NAV/Index Value (as of January 31, 2025)	16.93		409,324.30		34,998.01	
Date of Allotment				Jan 03, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 2025. Please refer note mentioned in page no. 16.

Investors are requested to note that DSP World Agriculture Fund has been merged with DSP World mining fund of Fund ( Erstwhile Known as DSP World Mining Fund), effective from close of business hours of October 4, 2024. ("Effective Date"). For performance details of DSP World Agriculture Fund, Investors may request to DSP Asset Managers Private Limited ("AMC"), Investment Manager for DSP Mutual Fund, Mafatlal Centre, 10th Floor, Nariman Point, Mumbai 400 021. Investors can also reach our call centre as well (Toll-free 18002084499/ 18002004499, Tel. No.: 91-22 66578000, Fax No.: 91-22 66578181 ) or drop an email on [service@dspim.com](mailto:service@dspim.com).

FUND MANAGER - Karan Mundhra is managing the scheme since August 2024.

Shantanu Godambe is managing the scheme since January 2025.

DSP Short Term Fund						
Period	DSP Short Term Fund	Growth of Rs 10,000	CRISIL Short Duration Debt A-II Index^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index*	Growth of Rs 10,000
1 year	8.31%	10,833	7.83%	10,785	9.77%	10,980
3 years	6.53%	12,093	6.27%	12,005	6.62%	12,121
5 years	6.50%	13,703	6.31%	13,583	5.77%	13,244
Since Inception	7.82%	24,857	7.61%	24,281	6.60%	21,669
NAV/Index Value (as of January 31, 2025)	48.66		4,827.36		4,915.88	
Date of Allotment				Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Vivekanand Ramakrishnan is managing the scheme since July 2021.

Shalini Vasanta is managing the scheme since January 2025.

DSP Credit Risk Fund						
Period	DSP Credit Risk Fund	Growth of Rs 10,000	CRISIL Credit Risk Debt B-II Index ^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index*	Growth of Rs 10,000
1 year	8.65%	10,867	8.09%	10,811	9.77%	10,980
3 years	11.88%	14,010	7.19%	12,319	6.62%	12,121
5 years	8.79%	15,247	7.57%	14,410	5.77%	13,244
Since Inception	7.96%	25,230	8.61%	27,134	6.60%	21,669
NAV/Index Value (as of January 31, 2025)	45.95		6,677.91		4,915.88	
Date of Allotment				Jan 01, 2013		

#Standard Benchmark. Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shalini Vasanta is managing the scheme since January 2025.

Karan Mundhra is managing the scheme since May 2021.

DSP Ultra Short Fund						
Period	DSP Ultra Short Fund	Growth of Rs 10,000	CRISIL Ultra Short Duration Debt A-I Index^	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index*	Growth of Rs 10,000
1 year	7.66%	10,769	7.60%	10,762	7.51%	10,753
3 years	6.73%	12,161	6.75%	12,168	6.32%	12,021
5 years	5.80%	13,263	5.92%	13,338	5.60%	13,134
Since Inception	7.11%	22,942	7.23%	23,262	6.50%	21,414
NAV/Index Value (as of January 31, 2025)	3,577.58		7,848.28		7,539.63	
Date of Allotment				Jan 01, 2013		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Karan Mundhra is managing the scheme since March 2022.**  
Shalini Vasanta is managing the scheme since June 2023.

DSP Low Duration Fund						
Period	DSP Low Duration Fund	Growth of Rs 10,000	NIFTY Low Duration Debt Index A-I <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
1 year	7.75%	10,778	7.65%	10,767	7.51%	10,753
3 years	6.58%	12,107	6.45%	12,063	6.32%	12,021
5 years	6.02%	13,398	5.75%	13,227	5.60%	13,134
Since Inception	7.13%	19,786	6.74%	19,076	6.32%	18,352
NAV/Index Value (as of January 31, 2025)	19.79		5,210.62		7,539.63	
Date of Allotment						Mar 10, 2015

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Shantanu Godambe is managing the scheme since June 2023.**  
Sandeep Yadav is managing the scheme since August 2024.

DSP Banking & PSU Debt Fund						
Period	DSP Banking & PSU Debt Fund	Growth of Rs 10,000	Nifty Banking & PSU Debt Index A-II <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	8.73%	10,875	7.63%	10,765	9.77%	10,980
3 years	6.54%	12,094	5.85%	11,863	6.62%	12,121
5 years	6.67%	13,817	6.16%	13,488	5.77%	13,244
Since Inception	7.99%	24,010	7.53%	22,864	6.95%	21,503
NAV/Index Value (as of January 31, 2025)	24.01		5,428.36		4,915.88	
Date of Allotment						Sep 14, 2013

In case of allotment date is a non-business day, the Benchmark returns are computed using the latest available benchmark value on the allotment date. Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Sandeep Yadav is managing the scheme since March 2022.**  
Shantanu Godambe is managing the scheme since June 2023.

DSP Strategic Bond Fund						
Period	DSP Strategic Bond Fund	Growth of Rs 10,000	CRISIL Dynamic Bond A-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	9.96%	10,999	8.76%	10,878	9.77%	10,980
3 years	7.26%	12,341	6.44%	12,061	6.62%	12,121
5 years	7.47%	14,340	6.87%	13,943	5.77%	13,244
Since Inception	8.20%	25,920	7.92%	25,133	6.60%	21,669
NAV/Index Value (as of January 31, 2025)	3,468.83		5,638.97		4,915.88	
Date of Allotment						Jan 1, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Abhishek Singh is managing the scheme since May 2021.**  
Kaivalya Nadkarni is managing the scheme since October 2024.  
Shantanu Godambe is managing this scheme since August 2024.

DSP Equity Savings Fund						
Period	DSP Equity Savings Fund	Growth of Rs 10,000	Nifty Equity Savings Index TRI <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	12.61%	11,264	8.63%	10,866	9.77%	10,980
3 years	9.95%	13,297	8.70%	12,846	6.62%	12,121
5 years	10.87%	16,758	9.89%	16,034	5.77%	13,244
Since Inception	10.08%	23,398	9.68%	22,657	6.43%	17,361
NAV/Index Value (as of January 31, 2025)	23.40		5,983.33		4,915.88	
Date of Allotment						Mar 28, 2016

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Vivekanand Ramkrishnan is managing the scheme since July 2021.**  
Karan Mundhra is managing the scheme since May 2021.

DSP Bond Fund						
Period	DSP Bond Fund	Growth of Rs 10,000	CRISIL Medium Duration Debt A-III Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	8.17%	10,819	7.90%	10,793	9.77%	10,980
3 years	6.48%	12,074	5.74%	11,824	6.62%	12,121
5 years	6.52%	13,721	6.59%	13,763	5.77%	13,244
Since Inception	7.00%	22,666	7.97%	25,278	6.60%	21,669
NAV/Index Value (as of January 31, 2025)	83.16		4,678.38		4,915.88	
Date of Allotment						Jan 01, 2013

Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Direct Plan

**FUND MANAGER -** Karan Mundhra is managing the scheme since May 2021.  
Shalini Vasanta managing this Scheme since August 2024.

DSP Savings Fund						
Period	DSP Savings Fund	Growth of Rs 10,000	CRISIL Money Market A-I Index ^	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index*	Growth of Rs 10,000
Last 7 days till January 31, 2025	8.27%	10,015	7.94%	10,015	7.70%	10,014
Last 15 days till January 31, 2025	7.22%	10,029	7.19%	10,029	8.66%	10,034
Last 1 month till January 31, 2025	6.77%	10,056	6.86%	10,057	7.30%	10,060
1 year	7.56%	10,758	7.39%	10,741	7.51%	10,753
3 years	6.51%	12,086	6.69%	12,147	6.32%	12,021
5 years	5.83%	13,276	5.75%	13,229	5.60%	13,134
Since Inception	7.00%	22,652	7.04%	22,752	6.50%	21,414
NAV/Index Value (as of January 31, 2025)	52.53		9,146.95		7,539.63	
Date of Allotment	Jan 01, 2013					

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Jay Kothari is managing the scheme since August 2014.

DSP Global Allocation Fund of Fund (Erstwhile known as DSP Global Allocation Fund)						
Period	DSP Global Allocation Fund of Fund	Growth of Rs 10,000	MSCI ACWI Net total returns index^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000
1 year	16.09%	11,614	25.94%	12,602	9.55%	10,958
3 years	9.13%	12,999	13.94%	14,797	12.01%	14,058
5 years	10.16%	16,233	15.35%	20,437	15.80%	20,844
Since Inception	8.06%	22,488	12.70%	34,905	12.34%	33,741
NAV/Index Value (as of January 31, 2025)	22.49		40,833.70		34,998.01	
Date of Allotment	Aug 21, 2014					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

Note- The scheme benchmark has been changed from "36% S&P 500 Composite TRI; 24% FTSE World (ex-US); 24% ML US Treasury Current 5 Year; 16% Citigroup Non-USD World Government Bond Index" to "MSCI ACWI Net total returns index" with effect from December 28, 2023. The scheme name has been changed from 'DSP Global Allocation Fund' to "DSP Global Allocation Fund of Fund" with effect from December 28, 2023.

**FUND MANAGER -** Shantanu Godambe is managing the scheme since June 2023.  
Sandeep Yadav is managing the scheme since August 2024.

DSP Gilt Fund (Erstwhile DSP Government Securities Fund)						
Period	DSP Gilt Fund (Erstwhile DSP Government Securities Fund)	Growth of Rs 10,000	Crisil Dynamic Gilt Index^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index*	Growth of Rs 10,000
1 year	9.79%	10,982	9.63%	10,966	9.77%	10,980
3 years	7.40%	12,391	7.08%	12,282	6.62%	12,121
5 years	7.76%	14,536	6.95%	14,001	5.77%	13,244
Since Inception	8.30%	26,210	7.69%	24,487	6.60%	21,669
NAV/Index Value (as of January 31, 2025)	98.59		12,720.93		4,915.88	
Date of Allotment	Jan 01, 2013					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

The scheme name has been changed from 'DSP Government Securities Fund' to "DSP Gilt Fund" with effect from February 23, 2024.

**FUND MANAGER -** Shantanu Godambe is managing the scheme since July 2023.

DSP 10Y G-Sec Fund						
Period	DSP 10Y G-Sec Fund	Growth of Rs 10,000	CRISIL 10 Year Gilt Index^	Growth of Rs 10,000	CRISIL 10 Year Gilt Index*	Growth of Rs 10,000
1 year	9.39%	10,941	9.77%	10,980	9.77%	10,980
3 years	6.46%	12,067	6.62%	12,121	6.62%	12,121
5 years	6.06%	13,425	5.77%	13,244	5.77%	13,244
Since Inception	7.67%	21,489	7.10%	20,344	7.10%	20,344
NAV/Index Value (as of January 31, 2025)	21.49		4,915.88		4,915.88	
Date of Allotment	Sep 26, 2014					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Anil Ghelani is managing the scheme since July 2019.  
Diipesh Shah is managing the scheme since November 2020.

DSP Nifty 50 Equal Weight Index Fund							
Period	DSP Nifty 50 Equal Weight Index Fund	Growth of Rs 10,000	NIFTY 50 Equal Weight (TRI)^	Growth of Rs 10,000	Nifty 50 (TRI)*	Growth of Rs 10,000	Tracking Difference
1 year	9.14%	10,916	9.69%	10,972	9.55%	10,958	-0.56%
3 years	15.56%	15,440	16.13%	15,668	12.01%	14,058	-0.57%
5 years	19.91%	24,815	21.05%	26,024	15.80%	20,844	-1.14%
Since Inception	13.01%	24,363	13.91%	25,809	13.53%	25,192	-0.90%
NAV/Index Value (as of January 31, 2025)	24.36		50,057.79		34,998.01		
Date of Allotment	Oct 23, 2017						

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.**  
**Diipesh Shah is managing the scheme since November 2020.**

DSP NIFTY 1D Rate Liquid ETF							
Period	DSP NIFTY 1D Rate Liquid ETF	Growth of Rs 10,000	Nifty 1D Rate Index <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>#</sup>	Growth of Rs 10,000	Tracking Difference
Last 7 days till January 31, 2025	6.25%	10,012	6.54%	10,012	7.70%	10,014	-0.29%
Last 15 days till January 31, 2025	6.23%	10,025	6.52%	10,026	8.66%	10,034	-0.29%
Last 1 month till January 31, 2025	6.22%	10,050	6.53%	10,054	7.30%	10,060	-0.31%
1 year	6.33%	10,635	6.71%	10,673	7.51%	10,753	-0.38%
3 years	5.73%	11,820	6.17%	11,970	6.32%	12,021	-0.45%
5 years	4.57%	12,508	5.01%	12,772	5.60%	13,134	-0.44%
Since Inception	4.84%	13,849	5.26%	14,234	6.05%	14,989	-0.42%
NAV/Index Value (as of January 31, 2025)	1,000.00		2,386.30		7,539.63		
Date of Allotment							Mar 14, 2018

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Chirag Dagli is managing the scheme since December 2020.**

DSP Healthcare Fund							
Period	DSP Healthcare Fund	Growth of Rs 10,000	BSE Healthcare (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000	
1 year	27.70%	12,778	24.25%	12,433	9.55%	10,958	
3 years	22.95%	18,598	20.92%	17,691	12.01%	14,058	
5 years	29.05%	35,843	25.32%	30,943	15.80%	20,844	
Since Inception	26.65%	43,022	19.71%	30,365	14.63%	23,240	
NAV/Index Value (as of January 31, 2025)	43.02		48,235.39		34,998.01		
Date of Allotment							Nov 30, 2018

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Anil Ghelani is managing the scheme since July 2019.**  
**Diipesh Shah is managing the scheme since November 2020.**

DSP Nifty 50 Index Fund							
Period	DSP Nifty 50 Index Fund	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>#</sup>	Growth of Rs 10,000	Tracking Difference
1 year	9.26%	10,929	9.55%	10,958	9.55%	10,958	-0.29%
3 years	11.73%	13,951	12.01%	14,058	12.01%	14,058	-0.29%
5 years	15.37%	20,452	15.80%	20,844	15.80%	20,844	-0.44%
Since Inception	14.88%	22,817	15.35%	23,379	15.35%	23,379	-0.47%
NAV/Index Value (as of January 31, 2025)	22.82		34,998.01		34,998.01		
Date of Allotment							Feb 21, 2019

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Kaivalya Nadkarni is managing the scheme since October 2024.**  
**Karan Mundhra is managing this Scheme since August 2024.**

DSP Arbitrage Fund							
Period	DSP Arbitrage Fund	Growth of Rs 10,000	NIFTY 50 Arbitrage Index <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>#</sup>	Growth of Rs 10,000	
1 year	7.93%	10,795	7.52%	10,755	7.51%	10,753	
3 years	6.98%	12,246	6.71%	12,152	6.32%	12,021	
5 years	5.86%	13,297	5.28%	12,940	5.60%	13,134	
Since Inception	6.14%	15,196	5.38%	14,444	6.06%	15,115	
NAV/Index Value (as of January 31, 2025)	15.20		2,445.13		7,539.63		
Date of Allotment							Jan 25, 2018

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER - Shantanu Godambe is managing the scheme since January 2025.**  
**Vivekanand Ramakrishnan is managing the scheme since July 2021.**

DSP Corporate Bond Fund							
Period	DSP Corporate Bond Fund	Growth of Rs 10,000	CRISIL Corporate Debt A-II Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>#</sup>	Growth of Rs 10,000	
1 year	7.93%	10,795	7.73%	10,775	9.77%	10,980	
3 years	5.84%	11,858	6.19%	11,975	6.62%	12,121	
5 years	5.98%	13,375	6.52%	13,719	5.77%	13,244	
Since Inception	7.23%	15,629	7.34%	15,728	7.40%	15,787	
NAV/Index Value (as of January 31, 2025)	15.63		6,134.69		4,915.88		
Date of Allotment							Sep 10, 2018

Since inception returns have been calculated from the date of allotment till 31 January 2025.



# Comparative Performance of all schemes - Direct Plan

**FUND MANAGER -** Karan Mundhra is managing this Scheme since August 2024.  
Shalini Vasanta managing this Scheme since August 2024.

DSP Overnight Fund						
Period	DSP Overnight Fund	Growth of Rs 10,000	CRISIL Liquid Overnight Index <sup>^</sup>	Growth of Rs 10,000	Crisil 1 Year T-Bill Index <sup>^</sup>	Growth of Rs 10,000
Last 7 days till January 31, 2025	6.53%	10,012	6.55%	10,012	7.70%	10,014
Last 15 days till January 31, 2025	6.51%	10,026	6.53%	10,026	8.66%	10,034
Last 1 month till January 31, 2025	6.54%	10,054	6.53%	10,054	7.30%	10,060
1 year	6.69%	10,671	6.71%	10,672	7.51%	10,753
3 years	6.13%	11,957	6.17%	11,970	6.32%	12,021
5 years	4.99%	12,763	5.01%	12,773	5.60%	13,134
Since Inception	5.12%	13,539	5.13%	13,542	5.91%	14,164
NAV/Index Value (as of January 31, 2025)	1,353.92		3,420.48		7,539.63	
Date of Allotment					Jan 9, 2019	

Returns shown for 7 days, 15 days and 30 days are computed on simple annualised basis. Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Anil Ghelani is managing the scheme since July 2019.  
Diipesh Shah is managing the scheme since November 2020.

DSP Nifty Next 50 Index Fund							
Period	DSP Nifty Next 50 Index Fund	Growth of Rs 10,000	Nifty Next 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000	Tracking Difference
1 year	14.26%	11,430	14.96%	11,500	9.55%	10,958	-0.69%
3 years	15.89%	15,572	16.29%	15,731	12.01%	14,058	-0.39%
5 years	17.69%	22,603	18.35%	23,243	15.80%	20,844	-0.66%
Since Inception	16.46%	24,751	17.17%	25,659	15.35%	23,379	-0.71%
NAV/Index Value (as of January 31, 2025)	24.75		89,962.99		34,998.01		
Date of Allotment					Feb 21, 2019		

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Aparna Karnik is managing the scheme since May 2022.

DSP Quant Fund						
Period	DSP Quant Fund	Growth of Rs 10,000	BSE 200 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 (TRI) <sup>^</sup>	Growth of Rs 10,000
1 year	9.81%	10,984	10.46%	11,049	9.55%	10,958
3 years	8.46%	12,762	13.88%	14,775	12.01%	14,058
5 years	13.98%	19,249	17.68%	22,592	15.80%	20,844
Since Inception	14.31%	21,284	15.94%	23,061	14.13%	21,095
NAV/Index Value (as of January 31, 2025)	21.28		13,632.35		34,998.01	
Date of Allotment					Jun 10, 2019	

Since inception returns have been calculated from the date of allotment till 31 January 2025. Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.

**FUND MANAGER -** Aparna Karnik is managing the scheme since May 2022.  
Kaivalya Nadkarni is managing the scheme since October 2024.

DSP Value Fund						
Period	DSP Value Fund	Growth of Rs 10,000	Nifty 500 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>^</sup>	Growth of Rs 10,000
1 year	13.18%	11,318	6.68%	10,668	6.97%	10,697
3 years	16.10%	15,638	13.10%	14,459	11.15%	13,724
5 years	NA	NA	NA	NA	NA	NA
Since Inception	18.84%	20,426	17.64%	19,581	15.07%	17,874
NAV/Index Value (as of January 31, 2025)	20.43		34,130.93		34,998.01	
Date of Allotment					Dec 10, 2020	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**FUND MANAGER -** Shantanu Godambe is managing the scheme since June 2023.  
Karan Mundhra is managing this Scheme since August 2024.

DSP Floater Fund						
Period	DSP Floater Fund	Growth of Rs 10,000	CRISIL Short Duration Debt A-II Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>^</sup>	Growth of Rs 10,000
1 year	9.37%	10,940	7.83%	10,785	9.77%	10,980
3 years	7.09%	12,282	6.27%	12,005	6.62%	12,121
5 years	NA	NA	NA	NA	NA	NA
Since Inception	6.71%	12,862	6.01%	12,535	5.49%	12,299
NAV/Index Value (as of January 31, 2025)	12.86		4,827.36		4,915.88	
Date of Allotment					Mar 19, 2021	

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Godambe is managing the scheme since July 2023.

DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund							
Period	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund	Growth of Rs 10,000	Nifty SDL Plus G-Sec Jun 2028 30:70 Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index#	Growth of Rs 10,000	Tracking Difference
1 year	8.27%	10,829	8.46%	10,849	9.77%	10,980	-0.20%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	6.62%	12,020	6.82%	12,082	6.88%	12,104	-0.19%
NAV/Index Value (as of January 31, 2025)	12.02		1,209.00		4,915.88		
Date of Allotment							Mar 21, 2022

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since February 2022.

DSP Global Innovation Fund of Fund							
Period	DSP Global Innovation Fund of Fund	Growth of Rs 10,000	MSCI All Country World Index (ACWI) - Net Total Return <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10000	
1 year	25.55%	12,563	25.94%	12,602	9.55%	10,958	
3 year	NA	NA	NA	NA	NA	NA	
5 year	NA	NA	NA	NA	NA	NA	
Since Inception	16.90%	15,885	14.09%	14,780	13.24%	14,456	
NAV/Index Value (as of January 31, 2025)	15.89		40,833.70		34,998.01		
Date of Allotment							Feb 14, 2022

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since August 2022.  
Diipesh Shah is managing the scheme since August 2022.

DSP Nifty Midcap 150 Quality 50 Index Fund							
Period	DSP Nifty Midcap 150 Quality 50 Index Fund	Growth of Rs 10,000	Nifty Midcap 150 Quality 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10,000	Tracking Difference
1 year	11.23%	11,127	11.58%	11,161	9.55%	10,958	-0.34%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	14.41%	13,994	14.52%	14,027	14.08%	13,892	-0.11%
NAV/Index Value (as of January 31, 2025)	13.99		30,928.43		34,998.01		
Date of Allotment							Aug 4, 2022

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Shantanu Godambe is managing the scheme since July 2023.

DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund							
Period	DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund	Growth of Rs 10,000	Crisil SDL Plus G-Sec Apr 2033 50:50 Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Year Gilt Index <sup>#</sup>	Growth of Rs 10,000	Tracking Difference
1 year	10.01%	11,003	10.33%	11,036	9.77%	10,980	-0.32%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	9.09%	11,920	9.20%	11,946	8.96%	11,892	-0.12%
NAV/Index Value (as of January 31, 2025)	11.92		1,196.73		4,915.88		
Date of Allotment							Jan 25, 2023

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since November 2023.  
Diipesh Shah is managing the scheme since November 2023.

DSP Gold ETF Fund of Fund							
Period	DSP Gold ETF Fund of Fund	Growth of Rs 10,000	Scheme Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10000	
1 Year	28.79%	12,888	30.59%	13,069	9.55%	10,958	
3 Year	NA	NA	NA	NA	NA	NA	
5 Year	NA	NA	NA	NA	NA	NA	
Since Inception	25.64%	13,176	27.61%	13,426	16.85%	12,070	
NAV/Index Value (as of January 31, 2025)	13.18		8,179,800.00		34,998.01		
Date of Allotment							Nov 17, 2023

<sup>^</sup>Scheme Benchmark = Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price. Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Shantanu Pradeep Godambe is managing the scheme since July 2023.

DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund							
Period	DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund	Growth of Rs 10,000	Nifty SDL Plus G-Sec Sep 2027 50:50 Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 10 Yr Gilt Index <sup>f</sup>	Growth of Rs 10000	Tracking Difference
1 year	8.22%	10,824	8.42%	10,844	9.77%	10,980	-0.20%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	8.15%	11,663	8.30%	11,695	9.08%	11,862	-0.15%
NAV/Index Value (as of January 31, 2025)	11.66		1,169.79		4,915.88		
Date of Allotment	Feb 14, 2023						

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Aparna Karnik is managing the scheme since September 2023.  
Shantanu Godambe managing this scheme since August 2024.  
Ravi Gehani is managing the scheme since September 2023.

DSP Multi Asset Allocation Fund						
Period	DSP Multi Asset Allocation Fund	Growth of Rs 10,000	Composite Benchmark <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>f</sup>	Growth of Rs 10000
1 year	16.00%	11,600	14.76%	11,476	6.97%	10,697
3 year	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA
Since Inception	19.48%	12,693	18.89%	12,609	13.24%	11,813
NAV/Index Value (as of January 31, 2025)	12.69		1,260.89		34,998.01	
Date of Allotment	September 27, 2023					

<sup>^</sup>Scheme Benchmark (Composite Benchmark = 40% NIFTY500 TRI + 20% NIFTY Composite Debt Index + 15% Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% iCOMDEX Composite Index + 20% MSCI World Index

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Dhaval Gada is managing the scheme since December 2023.

DSP Banking & Financial Services Fund						
Period	DSP Banking & Financial Services Fund	Growth of Rs 10,000	Nifty Financial Services TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>f</sup>	Growth of Rs 10000
1 year	15.50%	11,555	14.38%	11,443	9.55%	10,958
3 year	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA
Since Inception	14.99%	11,743	9.12%	11,056	11.70%	11,358
NAV/Index Value (as of January 31, 2025)	11.74		29,172.53		34,998.01	
Date of Allotment	Dec 8, 2023					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Anil Ghelani is managing the scheme since December 2023.  
Diipesh Shah is managing the scheme since December 2023.

DSP Nifty Smallcap250 Quality 50 Index Fund							
Period	DSP Nifty Smallcap250 Quality 50 Index Fund	Growth of Rs 10,000	Nifty Smallcap250 Quality 50 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>f</sup>	Growth of Rs 10000	Tracking Difference
1 year	5.24%	10,526	6.09%	10,610	9.55%	10,958	-0.84%
3 year	NA	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA	NA
Since Inception	10.30%	11,140	10.93%	11,211	10.01%	11,108	-0.63%
NAV/Index Value (as of January 31, 2025)	11.14		36,102.95		34,998.01		
Date of Allotment	Dec 26, 2023						

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Chirag Dagli is managing the scheme since January 2024.

DSP Multicap Fund						
Period	DSP Multicap Fund	Growth of Rs 10,000	Nifty 500 Multicap 50:25:25 TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>f</sup>	Growth of Rs 10000
1 year	13.91%	11,395	9.62%	10,965	9.55%	10,958
3 year	NA	NA	NA	NA	NA	NA
5 year	NA	NA	NA	NA	NA	NA
Since Inception	14.09%	11,417	11.13%	11,119	10.55%	11,061
NAV/Index Value (as of January 31, 2025)	11.42		19,408.79		34,998.01	
Date of Allotment	Jan 30, 2024					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

FUND MANAGER - Jay Kothari is managing the scheme since March 2024.

DSP US Treasury Fund of Fund						
Period	DSP US Treasury Fund of Fund	Growth of Rs 10,000	S&P U.S. Treasury Bond Index <sup>^</sup>	Growth of Rs 10,000	CRISIL 1 Year T-Bill Index <sup>f</sup>	Growth of Rs 10000
6 Months	6.32%	10,314	7.16%	10,355	7.05%	10,349
NAV/Index Value (as of January 31, 2025)	10.74		38,793.86		7,539.63	
Date of Allotment	Mar 18, 2024					

Since inception returns have been calculated from the date of allotment till 31 January 2025.

# Comparative Performance of all schemes - Direct Plan

FUND MANAGER - Anil Ghelani is managing the scheme since May 2024.  
Diipesh Shah is managing the scheme since May 2024.

DSP Nifty Bank Index Fund							
Period	DSP Nifty Bank Index Fund	Growth of Rs 10,000	Nifty Bank TRI <sup>^</sup>	Growth of Rs 10,000	Nifty 50 TRI <sup>#</sup>	Growth of Rs 10000	Tracking Difference
6 Months	-3.76%	9,624	-3.60%	9,640	-5.31%	9,469	-0.17%
NAV/Index Value (as of January 31, 2025)	10.13		68,606.99		34,998.01		
Date of Allotment			May 31, 2024				

Since inception returns have been calculated from the date of allotment till 31 January 2025.

**Note:** (a) TRI - Total Return Index.

- (b) <sup>^</sup>Scheme Benchmark. <sup>#</sup>Standard Benchmark. Based on investment of ₹ 10,000 made at inception. All data for Direct plan Growth option; Different plans shall have a different expense structure.
- (c) Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.
- (d) Returns above 1 year are Compounded Annualized
- (e) Load is not taken into consideration for computation of performance.
- (f) Performance of Closed ended schemes are not provided as their performance are not strictly comparable with performance of open-ended schemes.

\*Income Distribution cum Capital Withdrawal

INR Performance of Permitted Category FPI Portfolio/s Managed by Vinit Sambre (Permitted Category FPI portfolios managed under a bilateral agreement under Regulation 24(b) and subject to applicable laws)				
Period	Portfolio 1 Returns%	Benchmark (MSCI India + India Small Cap Index 20:80 Net TR) Returns (%)	Portfolio 2 Returns	Benchmark (MSCI India Net TR) Returns (%)
1 year	11.42%	11.57%	13.91%	9.21%
3 years	12.56%	21.09%	NA	NA
5 years	--	--	NA	NA
Since Inception	13.61%	23.21%	15.77%	12.24%
Date of Inception	15-Mar-21		15-Feb-22	

**Notes:**

- Past performance may or may not be sustained in the future.
- Above performance of permitted category FPI portfolio is not comparable with the performance of the scheme(s) of DSP Mutual Fund due to differing investment objective/s and fundamental differences in asset allocation, investment strategy and the regulatory environment.
- The said disclosure is pursuant to clause 17.2.3.2 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 pertaining to Regulation 24(b) of SEBI (Mutual Funds) Regulations, 1996. FPI - Foreign Portfolio Investor.
- Returns upto 1 year are absolute and >1 year are compounded annualised (CAGR).
- If the base currency of the permitted category FPI portfolio and respective benchmark is in the currency other than INR, then the base NAV is converted to INR (used for performance calculations) using USDINR closing rate sourced from Bloomberg
- Mr. Vinit Sambre is a Fund Manager of DSP Focus Fund, DSP Mid Cap Fund and DSP Small Cap Fund ('Mutual Fund Schemes') and also manages / advises to above mentioned two offshore funds/FPI portfolios. Refer page no. 69 - 81 to see performance of Regular Plan and page no. 82 - 92 to see performance of Direct Plan of Mutual Fund Schemes managed by Mr. Vinit Sambre. Name of FPI Portfolio 1 is of DSP Global Funds ICAV. Name of FPI Portfolio 2 has not been disclosed due to confidentiality reasons.

DSP Mutual Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000/- systematically on the first Business Day of every month over a period of time.

### DSP Flexi Cap Fund - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	3340	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	75,623.77	5,928.84	3,824.00	2,640.25	1,836.50	934.15	463.05	119.39
Benchmark <sup>1</sup> Market Value (Rs'000)	18.22	14.54	15.25	15.06	15.76	17.73	17.01	-0.94
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	45,861.84	5,927.45	3,848.33	2,710.45	1,879.53	958.51	457.85	118.07
Scheme Return Yield (%)	15.54	14.54	15.35	15.55	16.32	18.78	16.22	-2.96
Benchmark <sup>1</sup> Return Yield (%)	--	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	--	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>Nifty 500 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 29-Apr-1997. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Equity Opportunities Fund - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2970	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	48,126.98	6,815.58	4,270.11	2,899.56	1,998.15	1,022.67	491.08	120.21
Benchmark <sup>1</sup> Market Value (Rs'000)	18.66	16.14	16.91	16.80	17.80	21.45	21.20	0.32
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	7,032.36	4,417.14	2,998.50	2,049.36	1,027.24	476.32	118.71
Scheme Return Yield (%)	--	16.50	17.41	17.42	18.40	21.63	19.01	-1.98
Benchmark <sup>1</sup> Return Yield (%)	25,031.11	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	14.61	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>Nifty Large Midcap 250 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 16-May-2000. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Top 100 Equity Fund - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2630	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	16,285.38	4,947.49	3,313.43	2,419.23	1,747.73	943.64	478.00	123.36
Benchmark <sup>1</sup> Market Value (Rs'000)	14.42	12.44	13.09	13.43	14.57	18.14	19.27	5.22
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	5,608.05	3,648.88	2,606.59	1,811.01	924.21	448.28	119.38
Scheme Return Yield (%)	--	13.90	14.55	14.82	15.43	17.29	14.74	-0.95
Benchmark <sup>1</sup> Return Yield (%)	15,335.19	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	13.98	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>BSE 100 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 10-Mar-2003. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Mid Cap Fund - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2190	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	12,355.24	7,101.87	4,253.80	2,717.30	1,864.17	950.73	474.93	119.00
Benchmark <sup>1</sup> Market Value (Rs'000)	16.72	16.61	16.85	15.59	16.12	18.45	18.81	-1.53
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	14,376.60	8,895.66	5,430.83	3,512.97	2,367.45	1,164.93	511.06	118.78
Scheme Return Yield (%)	18.07	19.17	20.49	20.36	21.88	26.86	24.08	-1.88
Benchmark <sup>1</sup> Return Yield (%)	8,064.57	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	12.84	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>Nifty Midcap 150 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 14-Nov-2006. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP India T.I.G.E.R. Fund - RP - Growth (The Infrastructure Growth and Economic Reforms Fund)

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2480	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	15,885.67	7,417.36	4,982.11	3,445.60	2,437.57	1,271.81	532.48	112.90
Benchmark <sup>1</sup> Market Value (Rs'000)	15.62	17.11	19.21	20.00	22.58	30.56	27.09	-10.75
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	--	--	3,670.15	2,651.62	1,450.70	584.08	110.29
Scheme Return Yield (%)	--	--	--	21.16	24.61	36.18	34.02	-14.60
Benchmark <sup>1</sup> Return Yield (%)	11,865.49	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	13.34	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>BSE India Infrastructure TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 11-Jun-2004. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP ELSS Tax Saver Fund<sup>55</sup> - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2170	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	11,594.47	7,313.97	4,454.95	2,991.01	2,053.90	1,031.00	487.30	121.16
Benchmark <sup>1</sup> Market Value (Rs'000)	16.39	16.95	17.54	17.38	18.46	21.78	20.64	1.78
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	8,796.60	5,927.45	3,848.33	2,710.45	1,879.53	958.51	457.85	118.07
Scheme Return Yield (%)	13.86	14.54	15.35	15.55	16.32	18.78	16.22	-2.96
Benchmark <sup>1</sup> Return Yield (%)	7,913.84	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	12.88	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>Nifty 500 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 18-Jan-2007. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Small Cap Fund - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2120	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	16,560.51	9,763.58	5,500.79	3,257.62	2,260.38	1,122.87	481.16	118.32
Benchmark <sup>1</sup> Market Value (Rs'000)	20.34	20.23	20.68	18.96	20.76	25.32	19.74	-2.57
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	8,864.01	6,483.77	4,529.08	3,149.53	2,221.00	1,161.94	495.03	113.96
Scheme Return Yield (%)	14.50	15.57	17.79	18.33	20.34	26.75	21.77	-9.17
Benchmark <sup>1</sup> Return Yield (%)	7,545.34	5,363.24	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	12.97	13.38	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>BSE 250 Small Cap (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 14-Jun-2007. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) - RP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	3090	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	31,135.28	5,378.83	3,509.42	2,447.61	1,728.02	897.15	461.57	124.58
Benchmark <sup>1</sup> Market Value (Rs'000)	15.07	13.42	13.96	13.65	14.30	16.08	16.79	7.14
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	4,948.30	3,260.28	2,346.71	1,651.20	852.99	436.47	120.91
Scheme Return Yield (%)	--	12.45	12.85	12.86	13.20	14.03	12.89	1.40
Benchmark <sup>1</sup> Return Yield (%)	--	5,364.75	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield(%)	--	13.39	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>CRISIL Hybrid 35+65 - Aggressive Index; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 27-May-1999. Since inception returns have been calculated from the date of allotment till 31 January 2025.

RP - Regular Plan

<sup>55</sup>Income Distribution cum Capital Withdrawal With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

# SIP Investment Performance - Regular Plan of all Equity oriented schemes (as on January 31, 2025)

DSP Natural Resources and New Energy Fund - RP - Growth								
Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	2020	1800	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	8,694.45	6,650.96	4,455.73	2,965.95	1,946.09	1,024.92	458.60	111.44
Benchmark <sup>1</sup> Market Value (Rs'000)	15.56	15.86	17.54	17.22	17.16	21.54	16.34	-12.93
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	6,302.30	5,150.55	3,716.03	2,862.47	1,991.13	1,073.76	452.66	114.83
Scheme Return Yield (%)	12.32	12.91	14.83	16.56	17.71	23.47	15.43	-7.87
Benchmark <sup>1</sup> Return Yield (%)	6,961.73	5,364.82	3,511.67	2,527.11	1,759.02	896.04	439.34	119.83
Standard Benchmark <sup>2</sup> Return Yield (%)	13.33	13.39	13.97	14.24	14.73	16.03	13.35	-0.26

\*Composite Benchmark = 35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return; Normalised Values; <sup>1</sup>Nifty 50 (TRI); \*Inception date : 25-Apr-2008. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Equity Savings Fund - RP - Growth					
Period	Since Inception*	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1070	960	600	360	120
Scheme Market Value (Rs'000)	1,620.36	1,402.15	784.96	423.63	125.01
Benchmark <sup>1</sup> Market Value (Rs'000)	9.05	9.25	10.68	10.84	7.80
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,656.74	1,419.67	769.76	416.43	123.34
Scheme Return Yield (%)	9.53	9.56	9.89	9.67	5.19
Benchmark <sup>1</sup> Return Yield (%)	1,422.95	1,241.32	704.50	409.42	126.06
Standard Benchmark <sup>2</sup> Return Yield (%)	6.25	6.30	6.35	8.52	9.46

<sup>1</sup>Nifty Equity Savings Index TRI; <sup>2</sup>CRISIL 10 Year Gilt Index; \*Inception date : 28-Mar-2016. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Multicap Fund - RP - Growth		
Period	Since Inception*	1 Years
Total Amount Invested (Rs'000)	140	120
Scheme Market Value (Rs'000)	140.19	117.86
Benchmark <sup>1</sup> Market Value (Rs'000)	0.25	-3.28
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	139.50	117.99
Scheme Return Yield (%)	-0.65	-3.08
Benchmark <sup>1</sup> Return Yield (%)	141.56	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	2.06	0.01

<sup>1</sup>Nifty 500 Multicap 50:25:25 TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 30-Jan-2024. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Focus Fund - RP - Growth							
Period	Since Inception*	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1760	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	5,079.73	3,479.89	2,433.80	1,746.72	931.37	473.17	120.98
Benchmark <sup>1</sup> Market Value (Rs'000)	13.33	13.83	13.54	14.56	17.61	18.54	1.52
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	5,687.46	3,848.33	2,710.45	1,879.53	958.51	457.85	118.07
Scheme Return Yield (%)	14.67	15.35	15.55	16.32	18.78	16.22	-2.96
Benchmark <sup>1</sup> Return Yield (%)	5,142.56	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.47	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>Nifty 500 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 10-Jun-2010. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Healthcare Fund - RP - Growth				
Period	Since Inception*	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	750	600	360	120
Scheme Market Value (Rs'000)	1,674.17	1,096.69	548.36	130.88
Benchmark <sup>1</sup> Market Value (Rs'000)	25.53	24.34	29.27	17.19
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,549.56	1,068.76	544.95	129.13
Scheme Return Yield (%)	23.04	23.27	28.81	14.36
Benchmark <sup>1</sup> Return Yield (%)	1,227.72	896.58	439.39	119.83
Standard Benchmark <sup>2</sup> Return Yield (%)	15.59	16.05	13.35	-0.27

<sup>1</sup>BSE HEALTHCARE (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 30-Nov-2018. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Quant Fund - RP - Growth				
Period	Since Inception*	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	680	600	360	120
Scheme Market Value (Rs'000)	972.73	810.97	420.12	118.70
Benchmark <sup>1</sup> Market Value (Rs'000)	12.52	11.99	10.27	-2.00
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,130.75	942.51	453.20	118.51
Scheme Return Yield (%)	17.86	18.09	15.51	-2.29
Benchmark <sup>1</sup> Return Yield (%)	1,069.06	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	15.86	16.06	13.37	0.01

<sup>1</sup>BSE 200 TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 10-Jun-2019. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Value Fund - RP - Growth			
Period	Since Inception*	3 Years	1 Years
Total Amount Invested (Rs'000)	500	360	120
Scheme Market Value (Rs'000)	703.67	470.66	121.19
Benchmark <sup>1</sup> Market Value (Rs'000)	16.58	18.27	1.87
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	674.44	444.55	115.16
Scheme Return Yield (%)	14.47	14.24	-7.51
Benchmark <sup>1</sup> Return Yield (%)	644.37	429.76	117.80
Standard Benchmark <sup>2</sup> Return Yield (%)	12.22	11.89	-3.43

<sup>1</sup>Nifty 500 TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 10-Dec-2020. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Multi Asset Allocation Fund - RP - Growth		
Period	Since Inception*	1 Years
Total Amount Invested (Rs'000)	170	120
Scheme Market Value (Rs'000)	184.92	124.07
Benchmark <sup>1</sup> Market Value (Rs'000)	11.95	6.44
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	186.48	124.70
Scheme Return Yield (%)	13.20	7.45
Benchmark <sup>1</sup> Return Yield (%)	175.42	117.18
Standard Benchmark <sup>2</sup> Return Yield (%)	4.34	-4.39

<sup>1</sup>40% NIFTY500 TRI + 20% NIFTY Composite Debt Index + 15% Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% iCOMDEX Composite Index + 20% MSCI World Index; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 27-Sep-2023. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DSP Banking & Financial Services Fund - RP - Growth		
Period	Since Inception*	1 Years
Total Amount Invested (Rs'000)	140	120
Scheme Market Value (Rs'000)	147.58	124.67
Benchmark <sup>1</sup> Market Value (Rs'000)	8.76	7.26
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	145.13	123.14
Scheme Return Yield (%)	5.91	4.87
Benchmark <sup>1</sup> Return Yield (%)	142.31	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	2.65	0.01

<sup>1</sup>Nifty Financial Services TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 08-Dec-2023. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## RP - Regular Plan

Note:

- All returns are for Regular Plan - Growth Option. Except for DSP Flexi Cap Fund where returns are for Regular Plan - Reinvestment IDCW<sup>^</sup> Option, assuming reinvestment of IDCW<sup>^</sup>.
- Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

The returns are calculated by XIRR approach assuming investment of ₹ 10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Load is not taken into consideration for computation of performance.

DSP Aggressive Hybrid Fund is managed by Mr. Abhishek Singh (Equity Portion) and Mr. Shantanu Godambe (Debt Portion) ('Fund Managers'). Since the orientation & feature of DSP Aggressive Hybrid Fund is different from all other schemes managed by Fund Managers, hence the SIP performances of other open ended equity oriented schemes managed by Fund Managers are shown. Similarly, DSP Natural Resources and New Energy Fund is managed by Rohit Singhania. SIP performances are shown for all open ended equity oriented schemes (except DSP Dynamic Asset Allocation Fund) managed by Rohit Singhania. For performance of all schemes in SEBI prescribed format please refer page 69 - 92.

DSP Mutual Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say ₹ 10,000/- systematically on the first Business Day of every month over a period of time.

### DSP Flexi Cap Fund - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	4,248.28	--	4,189.83	2,850.39	1,952.15	964.38	471.28	120.08
Benchmark <sup>1</sup> Market Value (Rs'000)	16.60	--	16.62	16.48	17.23	19.03	18.26	0.12
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,899.88	--	3,848.33	2,710.45	1,879.53	958.51	457.85	118.07
Scheme Return Yield (%)	15.33	--	15.35	15.55	16.32	18.78	16.22	-2.96
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*Nifty 500 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Equity Opportunities Fund - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	4,664.12	--	4,594.35	3,078.07	2,092.83	1,052.96	499.50	120.89
Benchmark <sup>1</sup> Market Value (Rs'000)	17.99	--	18.00	17.91	18.91	22.65	22.42	1.38
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	4,480.74	--	4,417.14	2,998.50	2,049.36	1,027.24	476.32	118.71
Scheme Return Yield (%)	17.39	--	17.41	17.42	18.40	21.63	19.01	-1.98
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*Nifty Large Midcap 250 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Top 100 Equity Fund - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	3,540.71	--	3,497.87	2,529.79	1,811.43	965.75	484.59	123.94
Benchmark <sup>1</sup> Market Value (Rs'000)	13.89	--	13.91	14.26	15.43	19.09	20.24	6.12
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,696.98	--	3,648.88	2,606.59	1,811.01	924.21	448.28	119.38
Scheme Return Yield (%)	14.54	--	14.55	14.82	15.43	17.29	14.74	-0.95
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*BSE 100 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Mid Cap Fund - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	4,640.62	--	4,567.42	2,875.86	1,949.45	977.85	482.62	119.63
Benchmark <sup>1</sup> Market Value (Rs'000)	17.91	--	17.91	16.65	17.20	19.60	19.95	-0.57
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	5,513.81	--	5,430.83	3,512.97	2,367.45	1,164.93	511.06	118.78
Scheme Return Yield (%)	20.45	--	20.49	20.36	21.88	26.86	24.08	-1.88
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*Nifty Midcap 150 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP India T.I.G.E.R. Fund - DP - Growth (The Infrastructure Growth and Economic Reforms Fund)

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	5,327.82	--	5,260.43	3,605.57	2,531.46	1,306.85	541.32	113.54
Benchmark <sup>1</sup> Market Value (Rs'000)	19.95	--	20.01	20.84	23.49	31.71	28.31	-9.80
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	--	--	--	3,670.15	2,651.62	1,450.70	584.08	110.29
Scheme Return Yield (%)	--	--	--	21.16	24.61	36.18	34.02	-14.60
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*BSE India Infrastructure TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP ELSS Tax Saver Fund<sup>§§</sup> - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	4,864.98	--	4,789.96	3,173.03	2,150.07	1,060.52	495.05	121.78
Benchmark <sup>1</sup> Market Value (Rs'000)	18.61	--	18.62	18.47	19.56	22.95	21.78	2.75
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,899.88	--	3,848.33	2,710.45	1,879.53	958.51	457.85	118.07
Scheme Return Yield (%)	15.33	--	15.35	15.55	16.32	18.78	16.22	-2.96
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*Nifty 500 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Small Cap Fund - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	5,978.16	--	5,866.19	3,425.76	2,356.30	1,154.67	488.54	118.91
Benchmark <sup>1</sup> Market Value (Rs'000)	21.64	--	21.63	19.89	21.76	26.49	20.82	-1.67
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	4,582.38	--	4,529.08	3,149.53	2,221.00	1,161.94	495.03	113.96
Scheme Return Yield (%)	17.72	--	17.79	18.33	20.34	26.75	21.77	-9.17
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*BSE 250 Small Cap (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) - DP - Growth

Period	Since Inception*	15 Years	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	--	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	3,836.45	--	3,785.06	2,603.30	1,813.20	924.25	469.67	125.31
Benchmark <sup>1</sup> Market Value (Rs'000)	15.09	--	15.10	14.80	15.46	17.29	18.02	8.28
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,301.76	--	3,260.28	2,346.71	1,651.20	852.99	436.47	120.91
Scheme Return Yield (%)	12.84	--	12.85	12.86	13.20	14.03	12.89	1.40
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	--	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	--	13.97	14.24	14.74	16.06	13.37	0.01

\*CRISIL Hybrid 35+65 - Aggressive Index; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

DP - Direct Plan

<sup>§§</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

# SIP Investment Performance - Direct Plan of all Equity oriented schemes (as on January 31, 2025)

## DSP Natural Resources and New Energy Fund - DP - Growth

Period	Since Inception*	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	4,867.94	4,799.99	3,159.08	2,047.17	1,061.09	467.37	112.12
Benchmark <sup>1</sup> Market Value (Rs'000)	18.62	18.65	18.39	18.38	22.98	17.67	-11.91
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,754.13	3,716.03	2,862.47	1,991.13	1,073.76	452.66	114.83
Scheme Return Yield (%)	14.77	14.83	16.56	17.71	23.47	15.43	-7.87
Benchmark <sup>1</sup> Return Yield (%)	3,556.92	3,511.67	2,527.11	1,759.02	896.04	439.34	119.83
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	13.97	14.24	14.73	16.03	13.35	-0.26

<sup>1</sup>Composite Benchmark = 35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return; Normalised Values; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Equity Savings Fund - DP - Growth

Period	Since Inception*	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1070	960	600	360	120
Scheme Market Value (Rs'000)	1,717.47	1,474.66	806.24	429.55	125.61
Benchmark <sup>1</sup> Market Value (Rs'000)	10.30	10.47	11.75	11.79	8.75
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,656.74	1,419.67	769.76	416.43	123.34
Scheme Return Yield (%)	9.53	9.56	9.89	9.67	5.19
Benchmark <sup>1</sup> Return Yield (%)	1,422.95	1,241.32	704.50	409.42	126.06
Standard Benchmark <sup>2</sup> Return Yield (%)	6.25	6.30	6.35	8.52	9.46

<sup>1</sup>Nifty Equity Savings Index TRI; <sup>2</sup>CRISIL 10 Year Gilt Index; \*Inception date : 28-Mar-2016. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Multicap Fund - DP - Growth

Period	Since Inception*	1 Years
Total Amount Invested (Rs'000)	140	120
Scheme Market Value (Rs'000)	141.41	118.88
Benchmark <sup>1</sup> Market Value (Rs'000)	1.87	-1.71
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	139.50	117.99
Scheme Return Yield (%)	-0.65	-3.08
Benchmark <sup>1</sup> Return Yield (%)	141.56	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	2.06	0.01

<sup>1</sup>Nifty 500 Multicap 50:25:25 TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 30-Jan-2024. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Focus Fund - DP - Growth

Period	Since Inception*	12 Years	10 Years	8 Years	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	1450	1440	1200	960	600	360	120
Scheme Market Value (Rs'000)	3,789.09	3,739.26	2,582.94	1,833.34	960.44	481.67	121.69
Benchmark <sup>1</sup> Market Value (Rs'000)	14.90	14.92	14.65	15.72	18.86	19.81	2.62
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	3,899.88	3,848.33	2,710.45	1,879.53	958.51	457.85	118.07
Scheme Return Yield (%)	15.33	15.35	15.55	16.32	18.78	16.22	-2.96
Benchmark <sup>1</sup> Return Yield (%)	3,557.29	3,511.55	2,527.13	1,760.17	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	13.96	13.97	14.24	14.74	16.06	13.37	0.01

<sup>1</sup>Nifty 500 (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 01-Jan-2013. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Healthcare Fund - DP - Growth

Period	Since Inception*	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	750	600	360	120
Scheme Market Value (Rs'000)	1,770.29	1,142.43	561.30	131.89
Benchmark <sup>1</sup> Market Value (Rs'000)	27.34	26.05	31.02	18.82
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,549.56	1,068.76	544.95	129.13
Scheme Return Yield (%)	23.04	23.27	28.81	14.36
Benchmark <sup>1</sup> Return Yield (%)	1,227.72	896.58	439.39	119.83
Standard Benchmark <sup>2</sup> Return Yield (%)	15.59	16.05	13.35	-0.27

<sup>1</sup>BSE HEALTHCARE (TRI); <sup>2</sup>Nifty 50 (TRI); \*Inception date : 30-Nov-2018. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Quant Fund - DP - Growth

Period	Since Inception*	5 Years	3 Years	1 Years
Total Amount Invested (Rs'000)	680	600	360	120
Scheme Market Value (Rs'000)	996.28	828.01	425.14	119.18
Benchmark <sup>1</sup> Market Value (Rs'000)	13.37	12.83	11.08	-1.27
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	1,130.75	942.51	453.20	118.51
Scheme Return Yield (%)	17.86	18.09	15.51	-2.29
Benchmark <sup>1</sup> Return Yield (%)	1,069.06	896.73	439.54	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	15.86	16.06	13.37	0.01

<sup>1</sup>BSE 200 TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 10-Jun-2019. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Value Fund - DP - Growth

Period	Since Inception*	3 Years	1 Years
Total Amount Invested (Rs'000)	500	360	120
Scheme Market Value (Rs'000)	716.39	476.80	121.71
Benchmark <sup>1</sup> Market Value (Rs'000)	17.47	19.20	2.69
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	674.44	444.55	115.16
Scheme Return Yield (%)	14.47	14.24	-7.51
Benchmark <sup>1</sup> Return Yield (%)	644.37	429.76	117.80
Standard Benchmark <sup>2</sup> Return Yield (%)	12.22	11.89	-3.43

<sup>1</sup>Nifty 500 TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 10-Dec-2020. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Multi Asset Allocation Fund - DP - Growth

Period	Since Inception*	1 Years
Total Amount Invested (Rs'000)	170	120
Scheme Market Value (Rs'000)	186.93	125.01
Benchmark <sup>1</sup> Market Value (Rs'000)	13.56	7.95
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	186.48	124.70
Scheme Return Yield (%)	13.20	7.45
Benchmark <sup>1</sup> Return Yield (%)	175.42	117.18
Standard Benchmark <sup>2</sup> Return Yield (%)	4.34	-4.39

<sup>1</sup>40% NIFTY500 TRI + 20% NIFTY Composite Debt Index + 15% Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% iCOMDEX Composite Index + 20% MSCI World Index; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 27-Sep-2023. Since inception returns have been calculated from the date of allotment till 31 January 2025.

## DSP Banking & Financial Services Fund - DP - Growth

Period	Since Inception*	1 Years
Total Amount Invested (Rs'000)	140	120
Scheme Market Value (Rs'000)	149.01	125.71
Benchmark <sup>1</sup> Market Value (Rs'000)	10.44	8.92
Standard Benchmark <sup>2</sup> Market Value (Rs'000)	145.13	123.14
Scheme Return Yield (%)	5.91	4.87
Benchmark <sup>1</sup> Return Yield (%)	142.31	120.01
Standard Benchmark <sup>2</sup> Return Yield (%)	2.65	0.01

<sup>1</sup>Nifty Financial Services TRI; <sup>2</sup>Nifty 50 (TRI); \*Inception date : 08-Dec-2023. Since inception returns have been calculated from the date of allotment till 31 January 2025.

### DP - Direct Plan

Note:

- All returns are for Direct Plan - Growth Option
- Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

The returns are calculated by XIRR approach assuming investment of ₹ 10,000/- on the 1st working day of every month. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. Load is not taken into consideration for computation of performance.

DSP Aggressive Hybrid Fund is managed by Mr. Abhishek Singh (Equity Portion) and Mr. Shantanu Godambe (Debt Portion) ('Fund Managers'). Since the orientation & feature of DSP Aggressive Hybrid Fund is different from all other schemes managed by Fund Managers, hence the SIP performances of other open ended equity oriented schemes managed by Fund Managers are shown. Similarly, DSP Natural Resources and New Energy Fund is managed by Rohit Singhania. SIP performances are shown for all open ended equity oriented schemes (except DSP Dynamic Asset Allocation Fund) managed by Rohit Singhania. For performance of all schemes in SEBI prescribed format please refer page 69 - 92.



# Income Distribution cum Capital Withdrawal History

DSP Regular Savings Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.075600	0.075600	10	11.3336
27-Dec-24	0.076700	0.076700	10	11.5087
28-Nov-24	0.077000	0.077000	10	11.5473
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.238200	0.238200	10	11.9448
27-Sep-24	0.244700	0.244700	10	12.2484
28-Jun-24	0.237300	0.237300	10	11.9141

DSP Regular Savings Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.075600	0.075600	10	14.0950
27-Dec-24	0.076700	0.076700	10	14.2865
28-Nov-24	0.077000	0.077000	10	14.3091
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.238200	0.238200	10	14.2656
27-Sep-24	0.244700	0.244700	10	14.5588
28-Jun-24	0.237300	0.237300	10	14.0939

DSP Gilt Fund (Erstwhile DSP Government Securities Fund)\$\$\$ (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.093000	0.093000	10	10.7852
27-Dec-24	0.007400	0.007400	10	10.6887
27-Sep-24	0.174800	0.174800	10	10.8361
IDCW* (during the last 3 years)				
27-Sep-23	0.495000	0.495000	10	12.7236
28-Sep-22	0.152700	0.152700	10	12.3486
28-Mar-22	0.050100	0.050100	10	12.2670
Quarterly IDCW* (during the last 3 quarters)				
28-Sep-16	0.795069	0.736616	10	12.9030
27-Mar-15	0.852382	0.790469	10	12.8043

DSP Gilt Fund (Erstwhile DSP Government Securities Fund)\$\$\$ (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.099000	0.099000	10	10.8468
27-Dec-24	0.023000	0.023000	10	10.7593
27-Sep-24	0.181500	0.181500	10	10.8970
IDCW* (during the last 3 years)				
27-Sep-23	0.532200	0.532200	10	12.8635
28-Sep-22	0.185200	0.185200	10	12.4804
28-Mar-22	0.082000	0.082000	10	12.3969
Quarterly IDCW* (during the last 3 quarters)				
28-Sep-16	0.811248	0.751605	10	13.0005
27-Mar-15	0.868641	0.805548	10	12.8976

DSP Strategic Bond Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	8.480000	8.480000	1000	1067.4307
27-Dec-24	1.276000	1.276000	1000	1059.1038
27-Sep-24	17.364000	17.364000	1000	1073.4410
IDCW* (during the last 3 years)				
28-Mar-22	48.862400	48.862400	1000	1269.1983
26-Mar-21	71.920000	71.920000	1000	1294.0075
27-Mar-20	79.388705	73.514362	1000	1322.3746

DSP Strategic Bond Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	9.144000	9.144000	1000	1077.4496
27-Dec-24	3.004000	3.004000	1000	1070.1138
27-Sep-24	18.084000	18.084000	1000	1083.3681
IDCW* (during the last 3 years)				
26-Sep-14	15.602883	14.943205	1000	1067.6227
27-Jun-14	31.186207	29.867677	1000	1088.1166
28-Mar-14	16.924528	16.208971	1000	1057.5191

DSP Corporate Bond Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.059100	0.059100	10	10.5458
27-Dec-24	0.047800	0.047800	10	10.5292
28-Nov-24	0.043900	0.043900	10	10.5167
IDCW* (during the last 3 years)				
28-Dec-21	0.076500	0.076500	10	10.5376
28-Jun-21	0.094600	0.094600	10	10.5505
26-Mar-21	0.034900	0.034900	10	10.4790
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.172400	0.172400	10	10.7531
27-Sep-24	0.210300	0.210300	10	10.7883
28-Jun-24	0.160600	0.160600	10	10.7185

DSP Corporate Bond Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.061400	0.061400	10	10.5696
27-Dec-24	0.050000	0.050000	10	10.5528
28-Nov-24	0.046200	0.046200	10	10.5403
IDCW* (during the last 3 years)				
28-Mar-23	0.115700	0.115700	10	11.2342
28-Dec-22	0.144600	0.144600	10	11.2462
28-Dec-21	0.087500	0.087500	10	11.1720
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.189600	0.189600	10	11.4068
27-Sep-24	0.229700	0.229700	10	11.4436
28-Jun-24	0.176700	0.176700	10	11.3688

DSP Savings Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.060100	0.060100	10	10.9777
27-Dec-24	0.051700	0.051700	10	10.9637
28-Nov-24	0.060300	0.060300	10	10.9707
IDCW* (during the last 3 years)				
27-Sep-24	0.405200	0.405200	10	12.5490
27-Sep-23	0.424500	0.424500	10	12.5109
28-Sep-22	0.165200	0.165200	10	12.2111
Quarterly IDCW* (during the last 3 quarters)				
28-Mar-18	0.167000	0.167000	10	11.1630
28-Sep-17	0.232714	0.215605	10	12.0014
28-Sep-16	0.280094	0.259502	10	12.0373

DSP Savings Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.062300	0.062300	10	11.0109
27-Dec-24	0.053700	0.053700	10	10.9964
28-Nov-24	0.062600	0.062600	10	11.0036
IDCW* (during the last 3 years)				
28-Sep-22	0.180400	0.180400	10	12.2536
28-Mar-22	0.208500	0.208500	10	12.2806
28-Sep-21	0.244800	0.244800	10	12.3064
Quarterly IDCW* (during the last 3 quarters)				
28-Mar-18	0.700000	0.700000	10	11.9700
28-Sep-17	0.243476	0.225575	10	12.0361
28-Sep-16	0.291073	0.269673	10	12.0709

DSP Credit Risk Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.069200	0.069200	10	10.8422
27-Dec-24	0.048300	0.048300	10	10.8144
28-Nov-24	0.057600	0.057600	10	10.8119
IDCW* (during the last 3 years)				
28-Mar-22	0.274400	0.274400	10	11.6928
26-Mar-21	0.400900	0.400900	10	11.8129
27-Mar-20	0.037889	0.035085	10	11.4435
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.179200	0.179200	10	11.1543
27-Sep-24	0.216300	0.216300	10	11.1884
28-Jun-24	0.183400	0.183400	10	11.1384

DSP Credit Risk Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.076400	0.076400	10	10.9147
27-Dec-24	0.054700	0.054700	10	10.8853
28-Nov-24	0.064500	0.064500	10	10.8829
IDCW* (during the last 3 years)				
28-Mar-22	0.374200	0.374200	10	11.8315
26-Mar-21	0.495600	0.495600	10	11.9439
27-Mar-20	0.162072	0.150800	10	11.6496
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.201200	0.201200	10	11.2833
27-Sep-24	0.238800	0.238800	10	11.3172
28-Jun-24	0.204100	0.204100	10	11.2636

DSP Dynamic Asset Allocation Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.050000	0.050000	10	13.7140
27-Dec-24	0.050000	0.050000	10	13.9700
28-Nov-24	0.050000	0.050000	10	14.0270
IDCW* (during the last 3 years)				
27-Dec-24	0.201200	0.201200	10	11.2833
27-Sep-24	0.238800	0.238800	10	11.3172
28-Jun-24	0.204100	0.204100	10	11.2636

DSP Dynamic Asset Allocation Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.050000	0.050000	10	15.9980
27-Dec-24	0.050000	0.050000	10	16.2710
28-Nov-24	0.050000	0.050000	10	16.3130

DSP Focus Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
8-Feb-24	1.700000		10	21.3720
9-Feb-23	1.400000		10	17.0540
10-Feb-22	2.000000		10	19.6540
IDCW* Payout				
DSP Focus Fund (Direct Plan)				
IDCW* (during the last 3 months)				
8-Feb-24	3.200000		10	40.9810
9-Feb-23	2.500000		10	32.2050
10-Feb-22	3.700000		10	36.6810

DSP Small Cap Fund - Direct Plan - IDCW*				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
15-Feb-24	4.600000		10	57.3530
17-Feb-22	5.100000		10	49.1130
11-Feb-21	3.730000		10	38.0970
IDCW* (during the last 3 years)				
15-Feb-24	5.000000		10	62.4040
11-Feb-21	3.530000		10	36.0390
6-Feb-20	3.100000		10	30.9040

DSP Bond Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.076400	0.076400	10	11.1775
27-Dec-24	0.040300	0.040300	10	11.1427
28-Nov-24	0.044700	0.044700	10	11.1350
IDCW* (during the last 3 years)				
26-Mar-21	0.714700	0.714700	10	11.9178
27-Mar-20	0.002953	0.002735	10	11.2442
28-Mar-19	0.282726	0.261806	10	11.1881
Quarterly IDCW* (during the last 3 quarters)				
27-Mar-15	0.667505	0.619020	10	11.4642

DSP Bond Fund (Direct Plan)				
IDCW* (during the last 3 months)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.080200	0.080200	10	11.2816
27-Dec-24	0.0			

# Income Distribution cum Capital Withdrawal History

DSP Ultra Short Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	5.545000	5.545000	1000	1076.573400
27-Dec-24	4.716000	4.716000	1000	1075.179900
28-Nov-24	5.586000	5.586000	1000	1075.856600
IDCW* (during the last 3 years)				
27-Dec-24	17.681000	17.681000	1000	1125.782700
27-Sep-24	16.603000	16.603000	1000	1124.435400
28-Jun-24	16.481000	16.481000	1000	1122.676900

DSP Short Term Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.074100	0.074100	10	11.6071
27-Dec-24	0.046700	0.046700	10	11.5728
28-Nov-24	0.053500	0.053500	10	11.5668
IDCW* (during the last 3 years)				
28-Mar-22	0.435600	0.435600	10	12.3212
26-Mar-21	0.842400	0.842400	10	12.7180
27-Mar-20	0.498319	0.461446	10	12.5146
Quarterly IDCW* (during the last 3 quarters)				
27-Mar-15	0.413162	0.383152	10	11.9120
DSP Short Term Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.080300	0.080300	10	11.7062
27-Dec-24	0.052600	0.052600	10	11.6709
28-Nov-24	0.059900	0.059900	10	11.6651
IDCW* (during the last 3 years)				
26-Mar-21	0.916300	0.916300	10	12.7373
27-Mar-20	0.558970	0.517609	10	12.5423
28-Mar-19	0.562644	0.521011	10	12.2599
Quarterly IDCW* (during the last 3 quarters)				
27-Mar-15	0.377885	0.350437	10	11.7032

DSP 10Y G-Sec Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.121800	0.121800	10	10.7717
27-Dec-24	0.026400	0.026400	10	10.6640
28-Nov-24	0.032300	0.032300	10	10.6309
IDCW* (during the last 3 years)				
28-Mar-22	0.082900	0.082900	10	10.3683
26-Mar-21	0.897600	0.897600	10	11.2675
27-Mar-20	0.904796	0.837846	10	11.7809
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.110900	0.110900	10	10.9360
27-Sep-24	0.336600	0.336600	10	11.1599
28-Jun-24	0.239100	0.239100	10	11.0472
DSP 10Y G-Sec Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.121600	0.121600	10	10.6090
27-Dec-24	0.027600	0.027600	10	10.5027
28-Nov-24	0.035200	0.035200	10	10.4718
IDCW* (during the last 3 years)				
28-Mar-22	0.106200	0.106200	10	10.5072
26-Mar-21	0.911200	0.911200	10	11.3978
27-Mar-20	0.852285	0.789220	10	11.8083
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.115600	0.115600	10	10.8837
27-Sep-24	0.340200	0.340200	10	11.1064
28-Jun-24	0.243100	0.243100	10	10.9937

DSP Healthcare Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
29-Feb-24	2.000000	10	24.4200	
2-Mar-23	1.400000	10	17.0100	
3-Mar-22	1.800000	10	19.0340	
DSP Healthcare Fund (Direct Plan)				
29-Feb-24	2.200000	10	26.4400	
2-Mar-23	1.500000	10	18.1790	
3-Mar-22	1.900000	10	20.0660	

DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
Regular Plan (during the last 3 months)				
28-Jan-25	0.200000	10	28.7150	
27-Dec-24	0.200000	10	30.1060	
28-Nov-24	0.200000	10	30.3430	
DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) (Direct Plan)				
28-Jan-25	0.200000	10	68.7810	
27-Dec-24	0.200000	10	71.7670	
28-Nov-24	0.200000	10	71.9980	

DSP Flexi Cap Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
7-Mar-24	5.000000	10	61.8920	
9-Mar-23	4.000000	10	50.4550	
10-Mar-22	5.300000	10	53.1860	
DSP Flexi Cap Fund (Direct Plan)				
7-Mar-24	7.100000	10	88.0030	
9-Mar-23	5.700000	10	71.0830	
10-Mar-22	7.400000	10	74.1200	

DSP Top 100 Equity Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
14-Mar-24	2.100000	10	25.3460	
16-Mar-23	1.600000	10	20.1460	
17-Mar-22	2.100000	10	21.9810	
DSP Top 100 Equity Fund (Direct Plan)				
14-Mar-24	2.300000	10	28.7120	
16-Mar-23	1.900000	10	22.7460	
17-Mar-22	2.400000	10	24.6690	

DSP Equity Opportunities Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
29-Feb-24	3.100000	10	38.1980	
2-Mar-23	2.300000	10	29.0580	
3-Mar-22	3.000000	10	29.8060	
DSP Equity Opportunities Fund (Direct Plan)				
29-Feb-24	8.700000	10	107.3510	
2-Mar-23	6.500000	10	80.9760	
3-Mar-22	8.000000	10	81.9840	

DSP Arbitrage Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.030000	0.030000	10	11.6730
27-Dec-24	0.030000	0.030000	10	11.6340
28-Nov-24	0.030000	0.030000	10	11.5970
IDCW* (during the last 3 years)				
23-Feb-23	0.600000	0.600000	10	11.216
23-Mar-20	1.040000	1.040000	10	11.198
28-Mar-19	1.000000	1.000000	10	10.659
DSP Arbitrage Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.030000	0.030000	10	12.8290
27-Dec-24	0.030000	0.030000	10	12.7750
28-Nov-24	0.030000	0.030000	10	12.7250
IDCW* (during the last 3 years)				
23-Feb-23	0.600000	0.600000	10	11.494
23-Mar-20	1.040000	1.040000	10	11.270
28-Mar-19	0.162000	0.162000	10	10.734

DSP ELSS Tax Saver Fund <sup>55</sup> (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
23-Nov-23	0.510000	10	20.5780	
17-Aug-23	0.500000	10	20.0380	
18-Aug-22	0.480000	10	19.5950	
DSP ELSS Tax Saver Fund <sup>55</sup> (Direct Plan)				
23-Nov-23	0.510000	10	68.6300	
17-Aug-23	0.500000	10	65.5040	
18-Aug-22	0.480000	10	59.2700	

DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund) (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
8-Feb-24	2.300000	10	28.7640	
10-Feb-22	2.000000	10	19.4620	
11-Feb-21	1.590000	10	16.2780	
DSP India T.I.G.E.R. Fund - Direct Plan				
8-Feb-24	4.200000	10	52.3620	
10-Feb-22	3.500000	10	34.6690	
11-Feb-21	2.800000	10	28.7820	

DSP Value Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
7-Mar-24	1.300000	10	16.4530	
10-Mar-22	1.300000	10	12.6260	
DSP Value Fund (Direct Plan)				
10-Mar-22	1.30	10	12.7460	

DSP Mid Cap Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
22-Feb-24	2.300000	10	29.1450	
23-Feb-23	1.800000	10	22.3830	
24-Feb-22	2.600000	10	24.2810	
DSP Mid Cap Fund (Direct Plan)				
22-Feb-24	5.400000	10	66.9840	
23-Feb-23	4.100000	10	50.9690	
24-Feb-22	5.800000	10	54.6870	

DSP Natural Resources and New Energy Fund (Regular Plan)				
Record Date	IDCW* per Unit (₹)	Face Value	Nav (₹)	
7-Mar-24	2.500000	10	31.2670	
9-Mar-23	1.800000	10	23.4210	
10-Mar-22	2.500000	10	25.2500	
DSP Natural Resources and New Energy Fund (Direct Plan)				
7-Mar-24	2.900000	10	36.8240	
9-Mar-23	2.200000	10	27.3920	
10-Mar-22	2.900000	10	29.2050	

DSP World Gold Fund of Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
14-Mar-24	0.500000	0.500000	10	11.0735
16-Mar-23	0.500000	0.500000	10	11.1920
19-Nov-10	0.878421	0.818699	10	16.2184

DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund) (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
8-Feb-24	0.700000	0.7	10	13.1612
9-Feb-23	0.700000	0.7	10	14.3746
10-Feb-22	0.700000	0.7	10	13.5000
DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund) (Direct Plan)				
8-Feb-24	0.700000	0.7	10	14.4649
9-Feb-23	0.800000	0.8	10	15.7396
10-Feb-22	0.750000	0.75	10	14.6783

DSP Low Duration Fund (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.059600	0.059600	10	10.6489
27-Dec-24	0.048500	0.048500	10	10.6320
28-Nov-24	0.054000	0.054000	10	10.6337
IDCW* (during the last 3 years)				
28-Sep-18	0.110425	0.102254	10	10.3667
28-Jun-18	0.077507	0.071772	10	10.3065
28-Mar-18	0.109993	0.101854	10	10.3266
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.178700	0.178700	10	10.8963
27-Sep-24	0.178000	0.178000	10	10.8919
28-Jun-24	0.169700	0.169700	10	10.8666
DSP Low Duration Fund (Direct Plan)				
Monthly IDCW* (during the last 3 months)				
28-Jan-25	0.068800	0.068800	10	11.7960
27-Dec-24	0.056500	0.056500	10	11.7770
28-Nov-24	0.062800	0.062800	10	11.7791
IDCW* (during the last 3 years)				
28-Sep-18	0.114747	0.106257	10	10.3822
28-Jun-18	0.081612	0.075574	10	10.3211
28-Mar-18	0.115468	0.106924	10	10.3421
Quarterly IDCW* (during the last 3 quarters)				
27-Dec-24	0.187300	0.187300	10	10.9345
27-Sep-24	0.186700	0.186700	10	10.9299
28-Jun-24	0.178400	0.178400	10	10.9039

DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund) (Regular Plan)				
IDCW* per Unit (₹)				
Record Date	Individuals/HUF	Others	Face Value	Nav (₹)
14-Mar-24	1.400000	1.400000	10	27.4793
16-Mar-23	1.100000	1.100000	10	22.5223
18-Mar-16				

Scheme Name	DSP Flexi Cap Fund	DSP Equity Opportunities Fund	DSP Top 100 Equity Fund	DSP Mid Cap Fund	DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund)	DSP Small Cap Fund	DSP Focus Fund	DSP Natural Resources and New Energy Fund	DSP ELSS Tax Saver Fund <sup>SS</sup>
<b>Fund Category</b>	Flexi Cap	Large And Mid Cap	Large Cap	Mid Cap	Sectoral/Thematic	Small cap	Focused	Sectoral/Thematic	ELSS
<b>Since Inception</b>	April 29, 1997	May 16, 2000	Mar 10, 2003	Nov 14, 2006	June 11, 2004	Jun 14, 2007	Jun 10, 2010	Apr 25, 2008	Jan 18, 2007
<b>Tenure</b>	27 Yr 9 Mn	24 Yr 8 Mn	21 Yr 10 Mn	18 Yr 2 Mn	20 Yr 7 Mn	17 Yr 7 Mn	14 Yr 7 Mn	16 Yr 9 Mn	18 Yr
<b>Rolling Return</b>									
Minimum	7.0	7.3	4.2	10.6	2.2	10.7	7.1	4.3	7.9
Maximum	33.4	31.1	27.6	25.0	21.1	29.4	15.8	21.2	21.0
Average	19.0	17.6	13.2	17.1	12.4	20.3	12.5	14.2	15.5
% times negative returns	--	--	--	--	--	--	--	--	--
% of times returns are in excess of 7%	100.0	100.0	96.9	100.0	88.9	100.0	100.0	93.7	100.0

<b>Performance</b>									
<b>Growth of Rs. 1 L invested at inception</b>	119.02 L	57.46 L	44.26 L	13.49 L	29.13 L	18.03 L	5.04 L	8.29 L	12.97 L
<b>SIP Returns (In %)</b> *SI - Since inception	3 yr: 17.01 5 yr: 17.73 10 yr: 15.06 SI*: 18.22	3 yr: 21.20 5 yr: 21.45 10 yr: 16.80 SI*: 18.66	3 yr: 19.27 5 yr: 18.14 10 yr: 13.43 SI*: 14.42	3 yr: 18.81 5 yr: 18.45 10 yr: 15.59 SI*: 16.72	3 yr: 27.09 5 yr: 30.56 10 yr: 20.00 SI*: 15.62	3 yr: 19.74 5 yr: 25.32 10 yr: 18.96 SI*: 20.34	3 yr: 18.54 5 yr: 17.61 10 yr: 13.54 SI*: 13.33	3 yr: 16.34 5 yr: 21.54 10 yr: 17.22 SI*: 15.56	3 yr: 20.64 5 yr: 21.78 10 yr: 17.38 SI*: 16.39
<b>Outperformed Benchmark TRI (%)</b> (calendar year)	NIFTY 500 TRI 56 Regular Plan- Growth Option is considered.	Nifty LargeMidcap 250 TRI 47	BSE 100 TRI 39	Nifty Midcap 150 TRI 50	BSE India Infrastructure TRI 50	BSE 250 Small Cap TRI 71	Nifty 500 TRI 50	35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return 50 *The benchmark assumes quarterly rebalancing	NIFTY 500 TRI 65

<b>Fund Details as on 31 JANUARY 2025</b>									
<b>AUM as on 31 JANUARY 2025 (₹ in Cr)</b>	11,033	13,444	4,600	17,762	5,003	14,996	2,393	1,190	15,985

<b>Portfolio Composition (%)</b>									
<b>Market Cap Allocation</b>									
<b>Exit Load</b>	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil	Holding Period < 1 months: 1% Holding Period >= 1 months: Nil	Nil	Nil
<b>Sharpe (%)</b>	0.46	0.75	0.69	0.46	1.16	0.58	0.48	0.53	0.72
<b>Beta (%)</b>	0.99	0.96	0.93	0.96	0.56	0.89	1.01	0.92	0.97
<b>Standard Deviation (%)</b>	14.60%	14.23%	12.93%	16.26%	16.91%	17.57%	15.19%	18.21%	13.84%

**Applicable for all DSP Equity Funds**

<b>Plan Options</b>	Regular Plan   Direct Plan • Growth + IDCW* • IDCW* - Reinvestment	<b>Min. SIP Amount</b>	₹100 <sup>@</sup>	<b>Minimum Investment</b>	₹100 <sup>@</sup>	<b>Min. Additional Investment</b>	₹100 <sup>@</sup>	<b>Facility Available</b> (SIP   SWP) - SIP/ SWP available for all equity schemes)
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<sup>@</sup>The Minimum amount of above-mentioned schemes is Rs. 100/- and any amount thereafter. In case of DSP ELSS Tax Saver Fund<sup>SS</sup>, the minimum amount for purchases, switch-in & STP-IN shall be Rs. 500/- and any amount thereafter. The other terms and conditions of the SIP/SWP/STP facility shall continue to be applicable to the eligible Scheme.  
<sup>SS</sup>With effect from April 1, 2020, all lumpsum investments/subscriptions including all systematic investments in units of the Scheme is accepted. For performance in SEBI format refer page no. 69 - 92 of the factsheet.  
The alpha of the funds is calculated with their respective benchmarks for all years. The total count of alpha and positive alpha is then calculated for all the years. The percentage of positive alpha over total count of alpha is then calculated at the end.  
The document indicates the strategy/investment approach currently followed by the Schemes and the same may change in future depending on market conditions and other factors. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. The document shall be read alongwith the Factsheet only.  
\*Income Distribution cum Capital Withdrawal; \*\*Applicable for DSP ELSS Tax Saver Fund<sup>SS</sup> Only.  
<sup>SS</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

Scheme Name	DSP Arbitrage Fund	DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund)	DSP Equity Savings Fund	DSP Dynamic Asset Allocation Fund	DSP Healthcare Fund	DSP Quant Fund	DSP Nifty 50 Equal Weight Index Fund	DSP Nifty Next 50 Index Fund	DSP Nifty 50 Index Fund
<b>Fund Category</b>	Arbitrage	Aggressive Hybrid	Conservative Hybrid	Dynamic Asset Allocation	Sectoral\Thematic	Sectoral\Thematic	Equity ETF\Index	Equity ETF\Index	Equity ETF\Index
<b>Since Inception</b>	Jan 25, 2018	May 27, 1999	Mar 28, 2016	Feb 06, 2014	Nov 30, 2018	Jun 10, 2019	Oct 23, 2017	Feb 21, 2019	Feb 21, 2019
<b>Tenure</b>	7 Yr	25 Yr 8 Mn	8 Yr 10 Mn	10 Yr 11 Mn	6 Yr 2 Mn	5 Yr 7 Mn	7 Yr 3 Mn	5 Yr 11 Mn	5 Yr 11 Mn
<b>Rolling Return</b>									
Minimum	5 Yr: 4.7, 3 Yr: 3.6, 1 Yr: 2.7	10Yr: 7.6, 5 Yr: 3.0, 3 Yr: -11.9, 1 Yr: -39.9	5 Yr: 5.9, 3 Yr: -1.6, 1 Yr: -13.5	10Yr: 8.4, 5 Yr: 3.1, 3 Yr: 0.2, 1 Yr: -10.6	5 Yr: 23.1, 3 Yr: 13.4, 1 Yr: -15.2	5 Yr: 12.4, 3 Yr: 4.6, 1 Yr: -11.1	5 Yr: 9.0, 3 Yr: -3.0, 1 Yr: -38.1	5 Yr: 15.3, 3 Yr: 9.3, 1 Yr: -32.7	5 Yr: 13.4, 3 Yr: 8.9, 1 Yr: -32.4
Maximum	5.2, 6.3, 7.8	23.5, 42.4, 50.9, 89.3	11.3, 15.2, 35.3	9.4, 11.9, 13.4, 37.9	33.5, 32.9, 94.1	19.3, 25.6, 82.8	23.9, 36.0, 105.8	24.3, 26.6, 85.6	19.5, 31.2, 93.1
Average	5.0, 4.7, 5.3	15.1, 16.0, 15.9, 16.5	8.0, 7.7, 8.7	9.0, 8.3, 8.3, 9.2	28.3, 22.0, 30.7	16.2, 13.6, 18.4	15.6, 17.7, 17.3	20.1, 17.6, 22.7	16.1, 16.4, 17.7
% times negative returns	-- -- --	-- -- 5.6, 22.3	-- 1.3, 11.4	-- -- -- 7.2	-- -- 18.3	-- -- 17.8	-- 1.2, 21.2	-- -- 21.5	-- -- 12.6
% of times returns are in excess of 7%	-- -- 22.1	100.0, 96.3, 82.6, 63.0	70.3, 68.1, 58.3	100.0, 82.4, 83.7, 59.2	100.0, 100.0, 77.6	100.0, 96.3, 73.9	100.0, 93.5, 56.6	100.0, 100.0, 61.3	100.0, 100.0, 69.5

Performance									
<b>Growth of Rs. 1 L invested at inception</b>	1.46 L	33.5 L	2.1 L	2.61 L	3.92 L	2.04 L	2.35 L	2.43 L	2.25 L
<b>SIP Returns (In %)</b>	3 yr: 7.03, 5 yr: 6.06	3 yr: 16.79, 5 yr: 16.08	3 yr: 10.84, 5 yr: 10.68	3 yr: 12.17, 5 yr: 10.85	3 yr: 29.27, 5 yr: 24.34	3 yr: 10.27, 5 yr: 11.99	3 yr: 16.19, 5 yr: 19.67	3 yr: 18.14, 5 yr: 18.70	3 yr: 12.84, 5 yr: 15.46
*SI - Since inception	10 yr: --, SI*: 5.70	10 yr: 13.65, SI*: 15.07	10 yr: --, SI*: 9.05	10 yr: 9.45, SI*: 9.32	10 yr: --, SI*: 25.53	10 yr: --, SI*: 12.52	10 yr: --, SI*: 16.77	10 yr: --, SI*: 17.78	10 yr: --, SI*: 15.08
<b>Outperformed Benchmark TRI (%) (calendar year)</b>	NIFTY 50 Arbitrage Index 17 Regular Plan- Growth Option is considered.	CRISIL Hybrid 35+65 - Aggressive Index 77	Nifty Equity Savings Index TRI 38	CRISIL Hybrid 50+50 - Moderate Index 30	BSE HEALTHCARE (TRI) 67	BSE 200 TRI 20	NIFTY 50 Equal Weight TRI -	Nifty Next 50 TRI -	NIFTY 50 (TRI) -

Fund Details as on 31 JANUARY 2025									
<b>AUM as on 31 JANUARY 2025 (₹ in Cr)</b>	6,030	10,137	2,417	3,186	3,198	1,016	1,946	859	661

Portfolio Composition (%)									
<b>Market Cap Allocation</b>									
<b>Exit Load</b>	<ul style="list-style-type: none"> <li>If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 30 days from the date of allotment: Nil;</li> <li>If units redeemed or switched out are in excess of the limit within 30 days from the date of allotment: 0.25%;</li> <li>If units are redeemed or switched out on or after 30 days from the date of allotment: Nil.</li> </ul>		Upto 12 months: 1% On or after 12 months: Nil Within Limit*: Nil *Limit = upto 10% of the units	Nil	Holding Period - < 12 months: 1% -; >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.		Nil	Nil	Nil
<b>Sharpe (%)</b>	-0.56	0.56	0.56	0.47	0.97	0.07	0.58	0.47	0.38
<b>Beta (%)</b>	0.71	1.10	0.86	0.80	0.89	0.96	1.00	1.00	1.00
<b>Standard Deviation (%)</b>	0.60%	10.93%	4.21%	6.60%	15.14%	13.83%	14.28%	18.76%	12.72%

**Applicable for all DSP Equity Funds**

<b>Plan Options</b>	Regular Plan   Direct Plan • Growth • IDCW* • IDCW* - Reinvestment	<b>Min. SIP Amount</b>	₹100 <sup>@</sup>	<b>Minimum Investment</b>	₹100 <sup>@</sup>	<b>Min. Additional Investment</b>	₹100 <sup>@</sup>	<b>Facility Available (SIP SWP) - SIP/ SWP available for all equity schemes)</b>
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\* A1+ AA+ AAA Equity Cash & Cash Equivalent Index Arbitrage (Cash Long) Mutual Funds Sovereign CARE AAA ICRA AA+

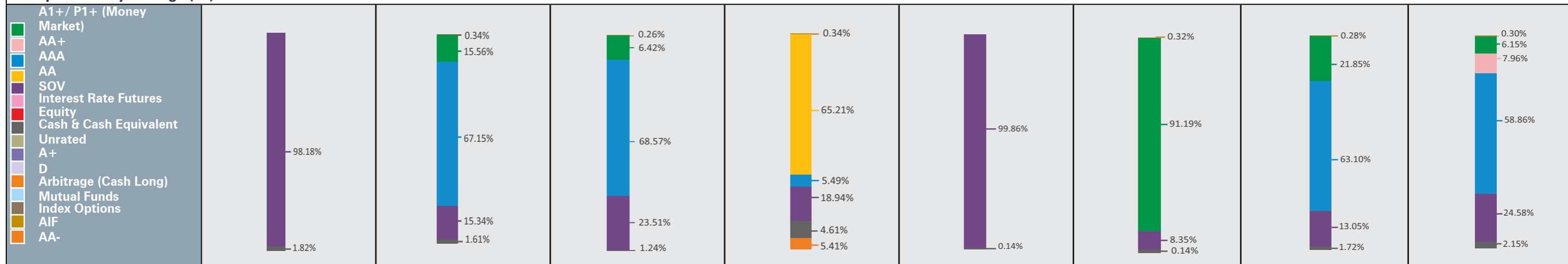
@The Minimum amount of above-mentioned schemes is Rs. 100/- and any amount thereafter. In case of DSP ELSS Tax Saver Fund<sup>55</sup>, the minimum amount for purchases, switch-in & STP-IN shall be Rs. 500/- and any amount thereafter. The other terms and conditions of the SIP/SWP/STP facility shall continue to be applicable to the eligible Scheme.  
 For performance in SEBI format refer page no. 69 - 92 of the factsheet.  
 The alpha of the funds is calculated with their respective benchmarks for all years. The total count of alpha and positive alpha is then calculated for all the years. The percentage of positive alpha over total count of alpha is then calculated at the end.  
 Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. The document shall be read alongwith the Factsheet only. \*Income Distribution cum Capital Withdrawal; \*\*Applicable for DSP ELSS Tax Saver Fund<sup>55</sup> Only.  
<sup>55</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund. For DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) and DSP Quant Fund,, please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.

Scheme Name	DSP 10Y G-Sec Fund	DSP Bond Fund	DSP Banking & PSU Debt Fund	DSP Credit Risk Fund <sup>#</sup>	DSP Gilt Fund (Erstwhile DSP Government Securities Fund) <sup>sss</sup>	DSP Savings Fund	DSP Low Duration Fund	DSP Short Term Fund																																																																
<b>Fund Category</b>	Gilt Fund with 10 year constant duration	Medium Duration	Banking and PSU	Credit Risk	Gilt	Money Market	Low Duration	Short Duration																																																																
<b>Investment Horizon (Minimum)</b>	> 5 years +	> 3years +	1 year +	> 3 years+	> 5 years +	6-12 months	> 6 months	1-3 years																																																																
<b>Performance</b> (CAGR Returns in %) wk - week   m - month SI - Since Inception	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>9.16</td><td>6.24</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.84</td><td>7.42</td></tr> </table>	1 yr	3 yr	9.16	6.24	5 yr	SI	5.84	7.42	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.79</td><td>6.11</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.15</td><td>7.70</td></tr> </table>	1 yr	3 yr	7.79	6.11	5 yr	SI	6.15	7.70	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>8.44</td><td>6.26</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.40</td><td>7.68</td></tr> </table>	1 yr	3 yr	8.44	6.26	5 yr	SI	6.40	7.68	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.83</td><td>11.00</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.93</td><td>6.85</td></tr> </table>	1 yr	3 yr	7.83	11.00	5 yr	SI	7.93	6.85	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>9.11</td><td>6.79</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>7.16</td><td>9.18</td></tr> </table>	1 yr	3 yr	9.11	6.79	5 yr	SI	7.16	9.18	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.31</td><td>6.26</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.58</td><td>6.64</td></tr> </table>	1 yr	3 yr	7.31	6.26	5 yr	SI	5.58	6.64	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.41</td><td>6.24</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.70</td><td>6.80</td></tr> </table>	1 yr	3 yr	7.41	6.24	5 yr	SI	5.70	6.80	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.65</td><td>5.88</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.84</td><td>6.93</td></tr> </table>	1 yr	3 yr	7.65	5.88	5 yr	SI	5.84	6.93
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<b>AUM as on 31 JANUARY 2025 (₹ in Cr)</b>	57	306	2,978	190	1,716	4,030	5,167	2,770																																																																

**Quantitative Measures**

<b>Average Maturity</b>	9.51 years	4.09 years	9.95 years	3.06 years	27.9 years	0.58 years	1.08 years	3.6 years
<b>Modified Duration</b>	6.76 years	3.3 years	5.42 years	2.23 years	10.98 years	0.54 years	0.93 years	2.77 years
<b>Portfolio YTM</b>	6.69%	7.28%	7.31%	8.02%	6.97%	7.62%	7.60%	7.43%
<b>Portfolio YTM (Annualised)<sup>@</sup></b>	6.80%	7.29%	7.34%	8.04%	7.09%	7.63%	7.61%	7.46%
<b>Portfolio Macaulay Duration</b>	6.98 years	3.51 years	5.71 years	2.34 years	11.36 years	0.58 years	0.99 years	2.91 years

**Composition by Ratings (%)**



**Other Details**

<b>Exit Load</b>	Nil	Nil	Nil	For units in excess of 10% of the investment 1% will be charged for redemption within 365 days	Nil	Nil	Nil	Nil
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**Applicable for all DSP Debt Funds**

<b>Plan Options</b>	Regular Plan   Direct Plan • Growth • IDCW* • Reinvestment IDCW* • Payout IDCW*	<b>Minimum Investment</b>	₹100 <sup>@</sup>	<b>Min. Additional Investment</b>	₹100 <sup>@</sup>	<b>Facility Available (SIP SWP)</b>	SIP - available for all Debt schemes SWP - available for all Debt Schemes
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<sup>#</sup>The Minimum amount of above-mentioned schemes is Rs. 100/- and any amount thereafter. In case of DSP ELSS Tax Saver Fund<sup>ss</sup>, the minimum amount for purchases, switch-in & STP-IN shall be Rs. 500/- and any amount thereafter. The other terms and conditions of the SIP/SWP/STP facility shall continue to be applicable to the eligible Scheme.

For performance in SEBI format refer page no. 69 - 92 of the factsheet.

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. The document shall be read alongwith the Factsheet only.

\*Income Distribution cum Capital Withdrawal; \*\*Applicable for DSP ELSS Tax Saver Fund<sup>ss</sup> Only.

<sup>@</sup> w.e.f December 16, 2021 any fresh subscriptions in the form of fresh purchases, additional purchases, switch-in, new systematic registrations for SIP and STP-in, registration or Transfer-in of IDCW in the scheme shall be temporarily suspended until further notice.

<sup>@</sup> Yields are annualized for all the securities.

<sup>ss</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

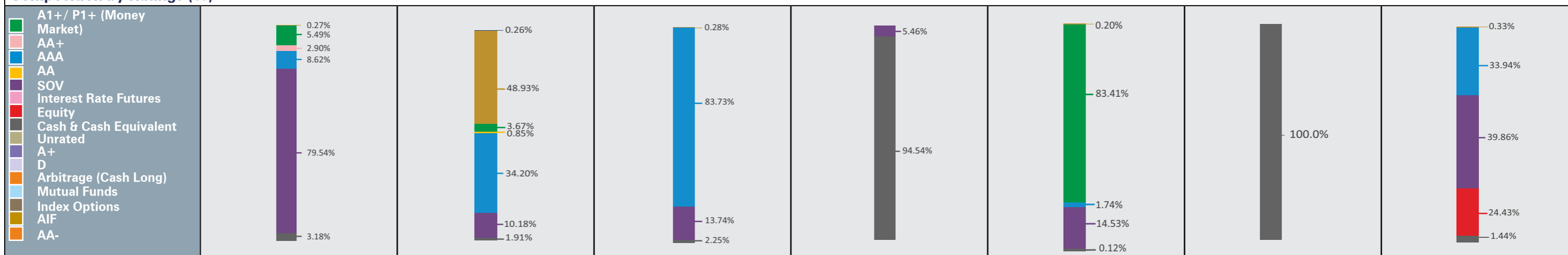
<sup>sss</sup>The scheme name has been changed from 'DSP Government Securities Fund' to 'DSP Gilt Fund' with effect from February 23, 2024.

Scheme Name	DSP Strategic Bond Fund	DSP Ultra Short Fund	DSP Corporate Bond Fund	DSP Overnight Fund	DSP Liquidity Fund	DSP NIFTY 1D Rate Liquid ETF	DSP Regular Savings Fund																																																								
<b>Fund Category</b>	Dynamic Bond	Ultra Short Duration	Corporate Bond	Overnight	Liquid	Debt ETF/Index	Conservative Hybrid																																																								
<b>Investment Horizon (Minimum)</b>	> 3 years +	> 3 months	> 3 years +	Medium-term Horizon	1 day	Short-term Horizon	> 3 years +																																																								
<b>Performance</b> (CAGR Returns in %) wk - week   m - month SI - Since Inception	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>9.23</td><td>6.56</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>6.78</td><td>7.56</td></tr> </table>	1 yr	3 yr	9.23	6.56	5 yr	SI	6.78	7.56	<table border="1"> <tr><td>1 m</td><td>3 m</td></tr> <tr><td>6.20</td><td>6.26</td></tr> <tr><td>6 m</td><td>1 yr</td></tr> <tr><td>6.55</td><td>6.89</td></tr> </table>	1 m	3 m	6.20	6.26	6 m	1 yr	6.55	6.89	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>7.65</td><td>5.57</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>5.71</td><td>6.96</td></tr> </table>	1 yr	3 yr	7.65	5.57	5 yr	SI	5.71	6.96	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.61</td><td>6.05</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>4.91</td><td>5.04</td></tr> </table>	1 yr	3 yr	6.61	6.05	5 yr	SI	4.91	5.04	<table border="1"> <tr><td>1 wk</td><td>1 m</td></tr> <tr><td>7.26</td><td>6.98</td></tr> <tr><td>3 m</td><td>1 yr</td></tr> <tr><td>6.96</td><td>7.34</td></tr> </table>	1 wk	1 m	7.26	6.98	3 m	1 yr	6.96	7.34	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>6.33</td><td>5.73</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>4.57</td><td>4.84</td></tr> </table>	1 yr	3 yr	6.33	5.73	5 yr	SI	4.57	4.84	<table border="1"> <tr><td>1 yr</td><td>3 yr</td></tr> <tr><td>10.26</td><td>8.27</td></tr> <tr><td>5 yr</td><td>SI</td></tr> <tr><td>8.35</td><td>8.69</td></tr> </table>	1 yr	3 yr	10.26	8.27	5 yr	SI	8.35	8.69
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<b>AUM as on 31 JANUARY 2025</b> (₹ in Cr)	1,814	3,050	2,610	2,459	21,927	649	164																																																								

**Quantitative Measures**

<b>Average Maturity</b>	28.14 years	0.48 years	2.08 years	0.01 years	0.11 years	0.01 years	2.66 years
<b>Modified Duration</b>	10.51 years	0.44 years	1.8 years	0 years	0.1 years	--	2.16 years
<b>Portfolio YTM</b>	7.04%	7.64%	7.41%	6.70%	7.29%	6.54%	7.06%
<b>Portfolio YTM (Annualised)<sup>©</sup></b>	7.14%	7.65%	7.43%	6.70%	7.29%	6.54%	7.12%
<b>Portfolio Macaulay Duration</b>	10.92 years	0.48 years	1.92 years	0.00 year	0.11 years	--	2.24 years

**Composition by Ratings (%)**



**Other Details**

<b>Exit Load</b>	Nil	Nil	Nil	Nil	<table border="1"> <tr> <th>Day of redemption/switch from the date of applicable NAV</th> <th>Exit load as a % of redemption/switch proceeds</th> </tr> <tr><td>Day 1</td><td>0.0070%</td></tr> <tr><td>Day 2</td><td>0.0065%</td></tr> <tr><td>Day 3</td><td>0.0060%</td></tr> <tr><td>Day 4</td><td>0.0055%</td></tr> <tr><td>Day 5</td><td>0.0050%</td></tr> <tr><td>Day 6</td><td>0.0045%</td></tr> <tr><td>Day 7 onwards</td><td>0.0000%</td></tr> </table>	Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%	Nil	Nil
Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds																						
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**Applicable for all DSP Debt Funds**

<b>Plan Options</b>	Regular Plan   Direct Plan • Growth • IDCW* • Reinvestment IDCW* • Payout IDCW*	<b>Minimum Investment</b>	₹100 <sup>®</sup>	<b>Min. Additional Investment</b>	₹100 <sup>®</sup>	<b>Facility Available (SIP SWP)</b>	SIP - available for all Debt schemes SWP - available for all Debt Schemes
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<sup>®</sup>The Minimum amount of above-mentioned schemes is Rs. 100/- and any amount thereafter. In case of DSP ELSS Tax Saver Fund<sup>§§</sup>, the minimum amount for purchases, switch-in & STP-IN shall be Rs. 500/- and any amount thereafter. The other terms and conditions of the SIP/SWP/STP facility shall continue to be applicable to the eligible Scheme.

For performance in SEBI format refer page no. 69 - 92 of the factsheet.

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\*Income Distribution cum Capital Withdrawal; \*\*Applicable for DSP ELSS Tax Saver Fund<sup>§§</sup> Only. © Yields are annualized for all the securities

<sup>§§</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

Scheme Name	DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund)	DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund)	DSP World Gold Fund of Fund	DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund)	DSP Global Allocation Fund of Fund (Erstwhile known as DSP Global Allocation Fund)#																																																																																																																																																						
Fund Category	Fund of Funds	Fund of Funds	Fund of Funds	Fund of Funds	Fund of Funds																																																																																																																																																						
Since Inception	Aug 03, 2012	Aug 14, 2009	Sep 14, 2007	Dec 29, 2009	Aug 21, 2014																																																																																																																																																						
Tenure	12 Yr 4 Mn	15 Yr 4 Mn	17 Yr 4 Mn	15 Yr 1 Mn	10 Yr 5 Mn																																																																																																																																																						
Rolling Return	<table border="1"> <thead> <tr> <th></th> <th>10Yr</th> <th>5 Yr</th> <th>3 Yr</th> <th>1 Yr</th> </tr> </thead> <tbody> <tr> <td>Minimum</td> <td>11.7</td> <td>4.1</td> <td>2.2</td> <td>-13.6</td> </tr> <tr> <td>Maximum</td> <td>15.4</td> <td>19.4</td> <td>25.8</td> <td>76.4</td> </tr> <tr> <td>Average</td> <td>13.6</td> <td>14.0</td> <td>13.6</td> <td>15.6</td> </tr> <tr> <td>% times negative returns</td> <td>--</td> <td>--</td> <td>--</td> <td>10.2</td> </tr> <tr> <td>% of times returns are in excess of 7%</td> <td>100.0</td> <td>99.2</td> <td>99.1</td> <td>74.1</td> </tr> </tbody> </table>		10Yr	5 Yr	3 Yr	1 Yr	Minimum	11.7	4.1	2.2	-13.6	Maximum	15.4	19.4	25.8	76.4	Average	13.6	14.0	13.6	15.6	% times negative returns	--	--	--	10.2	% of times returns are in excess of 7%	100.0	99.2	99.1	74.1	<table border="1"> <thead> <tr> <th></th> <th>10Yr</th> <th>5 Yr</th> <th>3 Yr</th> <th>1 Yr</th> </tr> </thead> <tbody> <tr> <td>Minimum</td> <td>-2.6</td> <td>-9.6</td> <td>-14.1</td> <td>-40.3</td> </tr> <tr> <td>Maximum</td> <td>6.6</td> <td>9.9</td> <td>29.3</td> <td>94.6</td> </tr> <tr> <td>Average</td> <td>2.6</td> <td>2.9</td> <td>3.8</td> <td>5.3</td> </tr> <tr> <td>% times negative returns</td> <td>1.9</td> <td>21.8</td> <td>25.6</td> <td>42.7</td> </tr> <tr> <td>% of times returns are in excess of 7%</td> <td>--</td> <td>9.6</td> <td>25.3</td> <td>37.6</td> </tr> </tbody> </table>		10Yr	5 Yr	3 Yr	1 Yr	Minimum	-2.6	-9.6	-14.1	-40.3	Maximum	6.6	9.9	29.3	94.6	Average	2.6	2.9	3.8	5.3	% times negative returns	1.9	21.8	25.6	42.7	% of times returns are in excess of 7%	--	9.6	25.3	37.6	<table border="1"> <thead> <tr> <th></th> <th>10Yr</th> <th>5 Yr</th> <th>3 Yr</th> <th>1 Yr</th> </tr> </thead> <tbody> <tr> <td>Minimum</td> <td>-4.7</td> <td>-16.3</td> <td>-26.7</td> <td>-54.6</td> </tr> <tr> <td>Maximum</td> <td>9.7</td> <td>24.9</td> <td>47.1</td> <td>140.5</td> </tr> <tr> <td>Average</td> <td>0.9</td> <td>1.6</td> <td>2.8</td> <td>6.0</td> </tr> <tr> <td>% times negative returns</td> <td>43.9</td> <td>42.7</td> <td>35.4</td> <td>49.8</td> </tr> <tr> <td>% of times returns are in excess of 7%</td> <td>4.4</td> <td>30.0</td> <td>37.3</td> <td>41.5</td> </tr> </tbody> </table>		10Yr	5 Yr	3 Yr	1 Yr	Minimum	-4.7	-16.3	-26.7	-54.6	Maximum	9.7	24.9	47.1	140.5	Average	0.9	1.6	2.8	6.0	% times negative returns	43.9	42.7	35.4	49.8	% of times returns are in excess of 7%	4.4	30.0	37.3	41.5	<table border="1"> <thead> <tr> <th></th> <th>10Yr</th> <th>5 Yr</th> <th>3 Yr</th> <th>1 Yr</th> </tr> </thead> <tbody> <tr> <td>Minimum</td> <td>-5.1</td> <td>-20.4</td> <td>-27.1</td> <td>-45.4</td> </tr> <tr> <td>Maximum</td> <td>9.3</td> <td>26.8</td> <td>38.2</td> <td>123.4</td> </tr> <tr> <td>Average</td> <td>3.6</td> <td>4.2</td> <td>4.2</td> <td>5.9</td> </tr> <tr> <td>% times negative returns</td> <td>14.3</td> <td>44.5</td> <td>38.8</td> <td>43.1</td> </tr> <tr> <td>% of times returns are in excess of 7%</td> <td>11.2</td> <td>45.8</td> <td>45.5</td> <td>44.0</td> </tr> </tbody> </table>		10Yr	5 Yr	3 Yr	1 Yr	Minimum	-5.1	-20.4	-27.1	-45.4	Maximum	9.3	26.8	38.2	123.4	Average	3.6	4.2	4.2	5.9	% times negative returns	14.3	44.5	38.8	43.1	% of times returns are in excess of 7%	11.2	45.8	45.5	44.0	<table border="1"> <thead> <tr> <th></th> <th>10Yr</th> <th>5 Yr</th> <th>3 Yr</th> <th>1 Yr</th> </tr> </thead> <tbody> <tr> <td>Minimum</td> <td>6.9</td> <td>2.0</td> <td>1.4</td> <td>-13.1</td> </tr> <tr> <td>Maximum</td> <td>7.8</td> <td>11.0</td> <td>15.9</td> <td>44.1</td> </tr> <tr> <td>Average</td> <td>7.4</td> <td>8.0</td> <td>7.2</td> <td>7.5</td> </tr> <tr> <td>% times negative returns</td> <td>--</td> <td>--</td> <td>--</td> <td>14.9</td> </tr> <tr> <td>% of times returns are in excess of 7%</td> <td>97.2</td> <td>73.1</td> <td>41.7</td> <td>47.2</td> </tr> </tbody> </table>		10Yr	5 Yr	3 Yr	1 Yr	Minimum	6.9	2.0	1.4	-13.1	Maximum	7.8	11.0	15.9	44.1	Average	7.4	8.0	7.2	7.5	% times negative returns	--	--	--	14.9	% of times returns are in excess of 7%	97.2	73.1	41.7	47.2
	10Yr	5 Yr	3 Yr	1 Yr																																																																																																																																																							
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% times negative returns	1.9	21.8	25.6	42.7																																																																																																																																																							
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	10Yr	5 Yr	3 Yr	1 Yr																																																																																																																																																							
Minimum	-4.7	-16.3	-26.7	-54.6																																																																																																																																																							
Maximum	9.7	24.9	47.1	140.5																																																																																																																																																							
Average	0.9	1.6	2.8	6.0																																																																																																																																																							
% times negative returns	43.9	42.7	35.4	49.8																																																																																																																																																							
% of times returns are in excess of 7%	4.4	30.0	37.3	41.5																																																																																																																																																							
	10Yr	5 Yr	3 Yr	1 Yr																																																																																																																																																							
Minimum	-5.1	-20.4	-27.1	-45.4																																																																																																																																																							
Maximum	9.3	26.8	38.2	123.4																																																																																																																																																							
Average	3.6	4.2	4.2	5.9																																																																																																																																																							
% times negative returns	14.3	44.5	38.8	43.1																																																																																																																																																							
% of times returns are in excess of 7%	11.2	45.8	45.5	44.0																																																																																																																																																							
	10Yr	5 Yr	3 Yr	1 Yr																																																																																																																																																							
Minimum	6.9	2.0	1.4	-13.1																																																																																																																																																							
Maximum	7.8	11.0	15.9	44.1																																																																																																																																																							
Average	7.4	8.0	7.2	7.5																																																																																																																																																							
% times negative returns	--	--	--	14.9																																																																																																																																																							
% of times returns are in excess of 7%	97.2	73.1	41.7	47.2																																																																																																																																																							

Performance																																													
Growth of Rs. 1 L invested at inception	6.09 L	1.75 L	2.32 L	1.58 L	2.13 L																																								
SIP Returns (In %) *SI - Since inception	<table border="1"> <thead> <tr> <th>3 yr</th> <th>5 yr</th> </tr> </thead> <tbody> <tr> <td>20.10</td> <td>17.23</td> </tr> <tr> <th>10 yr</th> <th>SI*</th> </tr> <tr> <td>15.69</td> <td>15.17</td> </tr> </tbody> </table>	3 yr	5 yr	20.10	17.23	10 yr	SI*	15.69	15.17	<table border="1"> <thead> <tr> <th>3 yr</th> <th>5 yr</th> </tr> </thead> <tbody> <tr> <td>3.12</td> <td>5.38</td> </tr> <tr> <th>10 yr</th> <th>SI*</th> </tr> <tr> <td>4.64</td> <td>3.75</td> </tr> </tbody> </table>	3 yr	5 yr	3.12	5.38	10 yr	SI*	4.64	3.75	<table border="1"> <thead> <tr> <th>3 yr</th> <th>5 yr</th> </tr> </thead> <tbody> <tr> <td>21.40</td> <td>11.64</td> </tr> <tr> <th>10 yr</th> <th>SI*</th> </tr> <tr> <td>10.13</td> <td>5.66</td> </tr> </tbody> </table>	3 yr	5 yr	21.40	11.64	10 yr	SI*	10.13	5.66	<table border="1"> <thead> <tr> <th>3 yr</th> <th>5 yr</th> </tr> </thead> <tbody> <tr> <td>0.32</td> <td>6.00</td> </tr> <tr> <th>10 yr</th> <th>SI*</th> </tr> <tr> <td>10.40</td> <td>6.57</td> </tr> </tbody> </table>	3 yr	5 yr	0.32	6.00	10 yr	SI*	10.40	6.57	<table border="1"> <thead> <tr> <th>3 yr</th> <th>5 yr</th> </tr> </thead> <tbody> <tr> <td>13.21</td> <td>9.74</td> </tr> <tr> <th>10 yr</th> <th>SI*</th> </tr> <tr> <td>8.88</td> <td>8.73</td> </tr> </tbody> </table>	3 yr	5 yr	13.21	9.74	10 yr	SI*	8.88	8.73
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Fund Details as on 31 JANUARY 2025					
AUM as on 31 JANUARY 2025 (₹ in Cr)	920	92	1,089	129	56
Exit Load	Nil	Nil	Nil	Nil	Nil
Sharpe (%)	0.58	-0.14	0.20	-0.14	0.19
Beta (%)	0.79	0.91	0.83	0.97	0.63
Standard Deviation (%)	13.72%	20.35%	28.76%	26.18%	9.69%

**Applicable for all DSP Equity Funds**

Plan Options	Regular Plan   Direct Plan • Growth • IDCW* • IDCW* - Reinvestment	Min. SIP Amount	₹100 <sup>@</sup>	Minimum Investment	₹100 <sup>@</sup>	Min. Additional Investment	₹100 <sup>@</sup>	Facility Available (SIP   SWP) - SIP/ SWP available for all equity schemes)
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\*The Minimum amount of above-mentioned schemes is Rs. 100/- and any amount thereafter. In case of DSP ELSS Tax Saver Fund<sup>55</sup>, the minimum amount for purchases, switch-in & STP-IN shall be Rs. 500/- and any amount thereafter. The other terms and conditions of the SIP/SWP/STP facility shall continue to be applicable to the eligible Scheme. For performance in SEBI format refer page no. 69 - 92 of the factsheet.  
The alpha of the funds is calculated with their respective benchmarks for all years. The total count of alpha and positive alpha is then calculated for all the years. The percentage of positive alpha over total count of alpha is then calculated at the end.  
The document indicates the strategy/investment approach currently followed by the Schemes and the same may change in future depending on market conditions and other factors. Large Cap: 1st -100th company in terms of full market capitalization Mid Cap: 101st -250th company in terms of full market capitalization Small Cap: 251st company onwards in terms of full market capitalization.  
Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. The document shall be read alongwith the Factsheet only. #Please refer to Notice cum addendum dated November 22, 2023 for change in fundamental attribute of scheme with effect from December 28, 2023.  
<sup>55</sup>Income Distribution cum Capital Withdrawal; <sup>56</sup>Applicable for DSP ELSS Tax Saver Fund<sup>55</sup> Only.  
Note : The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com for DSP Global Innovation Fund of Fund, DSP Global Allocation Fund of Fund, DSP Global Clean Energy Fund of Fund, DSP US Flexible Equity Fund of Fund, DSP World Gold Fund of Fund and DSP World Mining Fund of Fund.  
<sup>55</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.  
For DSP World Mining Fund of Fund, Please refer note mentioned on page no. 16.

# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
1	DSP Flexi Cap Fund	Bhavni Gandhi Total work experience of 20 years. Managing this Scheme since March 01, 2024.	The primary investment objective of the Scheme is to seek 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. This shall be the fundamental attribute of the Scheme. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity & Equity related securities: 65% to 100% & Debt & Money market securities: 0% to 35%.		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% => 12 months: Nil
2	DSP Equity Opportunities Fund	Rohit Singhania Total work experience of 23 years. Managing this Scheme since June 2015	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large and midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1 (a). Equity & equity related instruments of large cap companies: 35% - 65%, 1(b). Equity & equity related instruments of mid cap companies: 35% - 65%, 1(c)Investment in other equity and equity related instruments: 0% - 30%, 2. Debt and Money Market Securities : 0% -30%, 3. Units of REITs and InvITs : 0%- 10%.	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% => 12 months: Nil
3	DSP Top 100 Equity Fund	Abhishek Singh Total work experience of 17 years Managing the Scheme since June 2022.	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of large cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1(a) Equity & equity related instruments of large cap companies - 80% - 100% 1(b) Investment in other equity and equity related instruments - 0% - 20% 2. Debt and Money Market Securities - 0% - 20% 3. Units of REITs and InvITs - 0% - 10%		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% => 12 months: Nil
4	DSP Mid Cap Fund	Vinit Sambre Total work experience of 26 years. Managing this Scheme since July 2012  Abhishek Ghosh Total work experience of 16 years. Managing this Scheme since September 2022.	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of midcap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1 (a) Equity & equity related instruments of mid cap companies : 65% - 100% 1(b) Other equity & equity related instruments : 0% - 35% 2. Debt and Money Market Securities : 0% - 35% 3. Units issued by REITs & InvITs : 0% - 10%		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding period <12 months: 1% Holding period >=12 months: Nil
5	DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund)	Charanjit Singh Total work experience of 19 years. Managing this Scheme since January 2021.	The primary investment objective of the Scheme is to seek to generate capital appreciation, from a portfolio that is substantially constituted of equity securities and equity related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by the Government and/ or from continuing investments in infrastructure, both by the public and private sector. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and equity related securities of Companies whose fundamentals and future growth could be influenced by the ongoing process of economic reforms and/or Infrastructure development theme : 80% - 100% Equity and Equity related securities of other Companies : 0% - 20% Debt, securitized debt and Money Market Securities : 0% - 20% Units issued by REITs & InvITs : 0%-10%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding period <12 months: 1% Holding period >=12 months: Nil

\*Income Distribution cum Capital Withdrawal



# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
6	DSP Small Cap Fund	Vinit Sambre Total work experience of 26 years. Managing this Scheme since June 2010 Resham Jain Total work experience of 19 years. Managing this Scheme since March 2018.	The primary investment objective is to seek to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of small cap companies. From time to time, the fund manager will also seek participation in other equity and equity related securities to achieve optimal portfolio construction. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1 (a) Equity & equity related instruments of small cap companies: 65% - 100%, 1 (b) Other equity & equity related instruments which are in the top 250 stocks by market capitalization: 0% - 35% 2. Debt and Money Market Securities: 0% - 35% 3. Units issued by REITs & InvITs: 0% - 10%	Normally within 3 Working Days from acceptance of redemption request.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding period <12 months: 1% Holding period >=12 months: Nil
7	DSP Focus Fund	Vinit Sambre Total work experience of 26 years. Managing the Scheme since June 2020  Bhavni Gandhi Total work experience of 20 years Managing the scheme since February 01, 2024.	The primary investment objective of the Scheme is to generate long-term capital growth from a portfolio of equity and equity-related securities including equity derivatives. The portfolio will consist of multi cap companies by market capitalisation. The Scheme will hold equity and equity-related securities including equity derivatives, of upto 30 companies. The Scheme may also invest in debt and money market securities, for defensive considerations and/or for managing liquidity requirements. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity & equity related instruments : 65% - 100% Debt and Money Market Securities : 0% - 35% Units issued by REITs & InvITs : 0% - 10%	Normally within 3 Working Days from acceptance of redemption request.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding period <1 month: 1% Holding period >=1 month: Nil
8	DSP Natural Resources and New Energy Fund	Rohit Singhania Total work experience of 23 years. Managing this Scheme since July 2012.	The primary investment objective of the Scheme is seeking to generate long term capital appreciation and provide long term growth opportunities by investing in equity and equity related securities of companies domiciled in India whose predominant economic activity is in the: a) discovery, development, production, or distribution of natural resources, viz., energy, mining etc; (b) alternative energy and energy technology sectors, with emphasis given to renewable energy, automotive and on-site power generation, energy storage and enabling energy technologies. The Scheme will also invest a certain portion of its corpus in the equity and equity related securities of companies domiciled overseas, which are principally engaged in the discovery, development, production or distribution of natural resources and alternative energy and/or the units/shares of BlackRock Global Funds - Sustainable Energy Fund, BlackRock Global Funds - World Energy Fund and similar other overseas mutual fund schemes. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1. Equity and Equity related Securities of companies domiciled in India, and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy: 65% - 100%, 2. (a) Equity and Equity related Securities of companies domiciled overseas, and principally engaged in the discovery, development, production or distribution of Natural Resources and Alternative Energy (b) Units/Shares of (i) BGF - Sustainable Energy Fund (ii) BGF - World Energy Fund and (iii) Similar other overseas mutual fund schemes: 0% - 35% 3. Debt and Money Market Securities: 0% - 20%	Normally within 3 Working Days from acceptance of redemption request.	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
9	DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund) <sup>55</sup>	Rohit Singhania Total work experience of 23 years. Managing this Scheme since July 2015	The primary investment objective of the Scheme is to seek to generate medium to long-term capital appreciation from a diversified portfolio that is substantially constituted of equity and equity related securities of corporates, and to enable investors avail of a deduction from total income, as permitted under the Income Tax Act, 1961 from time to time. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and equity related securities: 80% to 100% Of above, investments in ADRs, GDRs and foreign equity securities: 0% to 20% Debt, securitised debt and money market securities: 0% to 20%	Normally within 3 Working Days from acceptance of redemption request (subject to completion of the 3 year Lock-in Period).	PLANS: REGULAR PLAN (RP) & DIRECT PLAN (DP) • Repurchase of Units only after completion of 3 year lock-in period • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW*  • Entry load : Not Applicable • Exit load: Not Applicable

\*Income Distribution cum Capital Withdrawal

# Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
10	<b>DSP Healthcare Fund</b>	Chirag Dagli Total work experience of 22 years. Managing this Scheme since December 2020.	The primary investment objective of the scheme is to seek to generate consistent returns by predominantly investing in equity and equity related securities of pharmaceutical and healthcare companies. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and equity related securities of pharmaceutical and healthcare companies : 80% - 100% Equity and Equity related securities of other Companies : 0% - 20% Debt, securitized debt and Money Market Securities : 0% - 20% Units issued by REITs & InvITs : 0% - 10%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding period <=1 month: 0.50% Holding period >1 month: Nil
11	<b>DSP Quant Fund</b>  Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.	Apama Karnik Total work experience of 20 years. Managing this Scheme since May 2022.	The investment objective of the Scheme is to deliver superior returns as compared to the underlying benchmark over the medium to long term through investing in equity and equity related securities. The portfolio of stocks will be selected, weighed and rebalanced based on a quant model theme. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity & Equity related instruments including derivatives: 80% - 100% Debt and money market instruments : 0% - 20% Units issued by REITs & InvITs : 0% - 5%	Within 3 Working Days from the date of acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
12	<b>DSP Value Fund</b>	Apama Karnik (Equity and Overseas portion) Total work experience of 20 years. Managing this Scheme since May 2022.  Kaivalya Nadkarni (Equity portion) Total work experience of 6 years. Managing this Scheme since October 2024.	The primary investment objective of the scheme is to seek to generate consistent returns by investing in equity and equity related or fixed income securities which are currently undervalued. <b>However, there is no assurance that the investment objective of the scheme will be achieved.</b>	Equity & Equity related instruments including derivatives: 65% - 100% Debt, Securitized debt and money market instruments: 0% - 35% Units issued by REITs & InvITs : 0% - 10%	Within 3 Working Days from the date of acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Holding Period: < 12 months: 1% Holding Period: >= 12 months: Nil
13	<b>DSP Banking &amp; Financial Services Fund</b>	Dhaval Gada Total work experience of 14 years. Managing this Scheme since December 2023.	The primary investment objective of the scheme is to seek to generate returns through investment in domestic and overseas equity and equity related securities of companies engaged in banking and financial services sector. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and equity related securities of companies engaged in banking and financial services sector : 80% - 100% Equity and equity related securities of other companies : 0% - 20% Debt and Money Market Instruments : 0% - 20% Units issued by REITs & InvITs : 0% - 10%	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (DP & RP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: With effect from March 15, 2024, exit load (as a % of Applicable NAV): Holding period from the date of allotment: <= 1 month - 0.50% > 1 month - Nil
14	<b>DSP Multicap Fund</b>	Chirag Dagli Total work experience of 22 years. Managing this Scheme since January 2024.	The investment objective of the scheme is to seek to generate long-term capital appreciation from a portfolio of equity and equity related securities across market capitalization. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and equity related securities of which : 75% - 100% -Large cap companies : 25% - 50% -Mid cap companies : 25% - 50% -Small cap companies :25% - 50% Equity and equity related overseas securities : 0% - 25% Debt and Money Market Instruments : 0% - 25% Units issued by REITs & InvITs : 0% - 10%	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (DP & RP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: With effect from March 15, 2024, exit load (as a % of Applicable NAV): Holding period from the date of allotment: < 12 months - 1% >= 12 months - Nil

\*Income Distribution cum Capital Withdrawal

<sup>59</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

## Equity

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
15	<b>DSP Business Cycle Fund</b>	Charanjit Singh Total work experience of 18 years. Managing this Scheme since Dec 2024.	The investment objective of the scheme is to provide long-term capital appreciation by investing in equity and equity related securities with a focus on riding business cycles through dynamic allocation across various sectors / themes / stocks at different stages of business cycle.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity related instruments based on business cycle : 80% - 100%  Equity and Equity related instruments other than business cycle : 0% - 20%  Debt and Money Market Instruments : 0% - 20%  Units issued by REITS & InvITS: 0% - 10%	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount hereafter</li> <li>• Options available: (DP &amp; RP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: If the units redeemed or switched out on or before 1 month from the date of allotment : 0.50%</li> </ul> If units are redeemed or switched out after 1 month from the date of allotment : Nil

## Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
16	<b>DSP 10Y G-Sec Fund</b>	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since July 2023.	The investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio of Government Securities such that the Macaulay duration of the portfolio is similar to the 10 Year benchmark government security. (Please refer page no. 33 under the section "Where will the Scheme invest" for details on Macaulay's Duration) <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Government Securities : 80% - 100%.  TREPs/repo or any other alternatives as may be provided by RBI: 0% - 20%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Monthly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Quarterly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> <ul style="list-style-type: none"> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
17	<b>DSP Bond Fund</b>	Vivekanand Ramakrishnan Total work experience of 29 years. Managing this Scheme since July 2021.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.	The primary investment objective of the Scheme is to seek to generate an attractive return, consistent with prudent risk, from a portfolio which is substantially constituted of high quality debt securities, predominantly of issuers domiciled in India. This shall be the fundamental attribute of the Scheme. As a secondary objective, the Scheme will seek capital appreciation. The Scheme will also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Debt and Money market securities : 0% -100%. Units issued by REITS/InvITS: 0% - 10%. Debt securities may include securitised debts up to 50% of the net assets. The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. - Under normal circumstances The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 4 years. - Under anticipated adverse circumstances	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• Monthly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> <ul style="list-style-type: none"> <li>• Entry load: Not Applicable</li> <li>• Exit Load: NIL</li> </ul>
18	<b>DSP Banking &amp; PSU Debt Fund</b>	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since June 2023.  Sandeep Yadav Total work experience of 21 years. Managing this Scheme since August 2024.	The primary investment objective of the Scheme is to seek to generate income and capital appreciation by primarily investing in a portfolio of high quality debt and money market securities that are issued by banks and public sector entities/ undertakings. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds : 80% - 100%. Government securities, Other debt and money market securities including instruments/securities issued by Nonbank financial companies (NBFCs) : 0% - 20%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• Daily IDCW*<sup>5</sup></li> <li>- Reinvestment IDCW*</li> <li>• Weekly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Monthly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Quarterly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> <ul style="list-style-type: none"> <li>• Entry load: Not Applicable</li> <li>• Exit Load: Nil</li> </ul>

<sup>5</sup>Income Distribution cum Capital Withdrawal

<sup>6</sup>All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
19	<b>DSP Credit Risk Fund</b>  (w.e.f December 16, 2021 any fresh subscriptions in the form of fresh purchases, additional purchases, switch-in, new systematic registrations for SIP and STP-in, registration or Transfer-in of IDCW in the scheme shall be temporarily suspended until further notice.)	Vivekanand Ramakrishnan Total work experience of 29 years. Managing this Scheme since July 2021.  Shalini Vasanta Total work experience of 12 years. Managing this Scheme since January 2025.	The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1. Investment in corporate bonds which are AA <sup>+</sup> and below rated instruments : 65% - 100% 2. Investment in other debt and money market instruments : 0% - 35% 3. Units issued by REITs/ InvITS : 0% - 10% <sup>5</sup> excludes AA+ rated corporate bonds	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Reinvestment IDCW* - Payout IDCW* • Daily Reinvestment IDCW* <sup>5</sup> • Weekly IDCW* <sup>5</sup> - Reinvestment IDCW* - Payout IDCW* • Monthly IDCW* <sup>5</sup> - Reinvestment IDCW* - Payout IDCW* • Quarterly IDCW* <sup>5</sup> - Reinvestment IDCW* - Payout IDCW*  • Entry load: Not Applicable • Exit load: Holding Period : < 12 months: 1%-; >= 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.
20	<b>DSP Gilt Fund (Erstwhile DSP Government Securities Fund)#</b>	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since June 2023.  Sandeep Yadav Total work experience of 21 years. Managing this Scheme since August 2024.  #Please refer to Notice cum addendum dated January 11, 2024 for change in fundamental attribute of scheme with effect from February 23, 2024.	The primary objective of the Scheme is to generate income through investment in securities issued by Central and/or State Government of various maturities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Government Securities: 80% - 100%  Cash and Cash Equivalent: 0% - 20%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (DP & RP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Monthly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load: Nil
21	<b>DSP Savings Fund</b>	Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.  Shalini Vasanta Total work experience of 12 years. Managing this Scheme since August 2024.	The primary investment objective of the Scheme is to generate income through investment in a portfolio comprising of money market instruments with maturity less than or equal to 1 year. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Money market securities having maturity of less than or equal to 1 year : 0% - 100%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP), DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Monthly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Daily Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load : Nil
22	<b>DSP Low Duration Fund</b>	Karan Mundhra Total work experience of 16 years. Managing this Scheme since March 2022.  Shalini Vasanta Total work experience of 12 years. Managing this Scheme since June 2023.	The investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Debt and Money market securities : 0% - 100%.	Normally within 3 Working Day from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (DP & RP) • Growth • Daily IDCW* <sup>5</sup> - Reinvestment IDCW* • Weekly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Monthly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Quarterly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load : Nil

<sup>1</sup>Income Distribution cum Capital Withdrawal

<sup>5</sup>All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.

# Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
23	<b>DSP Short Term Fund</b>	Karan Mundhra Total work experience of 16 years. Managing this Scheme since August 2024.  Shantanu Godambe Total work experience of 17 years. Managing this Scheme since January 2025.	The primary investment objective of the Scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Debt and Money market securities : 0% - 100%.	Normally within 3 Working Day from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • Weekly Reinvestment IDCW <sup>5</sup> • Monthly IDCW <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • IDCW* - Reinvestment IDCW* - Payout IDCW*  • Entry load: Not Applicable • Exit load: Nil
24	<b>DSP Strategic Bond Fund</b>	Sandeep Yadav Total work experience of 21 years. Managing this Scheme since March 2022.  Shantanu Godambe Total work experience of 17 years. Managing this Scheme since June 2023.	The primary investment objective of the Scheme is to seek to generate optimal returns with high liquidity through active management of the portfolio by investing in high quality debt and money market securities. <b>There is no assurance that the investment objective of the Schemes will be achieved.</b>	Money market securities and/ or debt securities which have residual or average maturity of less than or equal to 367 days or have put options within a period not exceeding 367 days. : 0% - 100% Debt securities which have residual or average maturity of more than 367 days : 0% - 100%		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • Weekly Reinvestment IDCW <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Daily Reinvestment IDCW <sup>5</sup> • Monthly IDCW <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
25	<b>DSP Ultra Short Fund</b>	Shalini Vasanta Total work experience of 12 years. Managing this Scheme since January 2025.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.	The primary investment objective of the scheme is to seek to generate returns commensurate with risk from a portfolio constituted of money market securities and/or debt securities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Debt and Money market securities: 0% -100%, The Scheme will invest in Debt and Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options/ Sub Options available: (RP & DP) • Growth • IDCW*\$ - Reinvestment IDCW* - Payout IDCW* • Weekly IDCW* - Reinvestment IDCW* - Payout IDCW* • Monthly IDCW <sup>5</sup> - Reinvestment IDCW* - Payout IDCW* • Daily Reinvestment IDCW <sup>5</sup>  • Entry load: Not Applicable • Exit load: Nil
26	<b>DSP Corporate Bond Fund</b>	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since January 2025.  Vivekanand Ramakrishnan Total work experience of 29 years. Managing this Scheme since July 2021.	The primary investment objective of the Scheme is to seek to generate regular income and capital appreciation commensurate with risk from a portfolio predominantly investing in corporate debt securities across maturities which are rated AA+ and above, in addition to debt instruments issued by central and state governments and money market securities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Corporate Bonds (including securitized debt) which are rated AA+ and above : 80% - 100%. Corporate Bonds (including securitized debt) which are rated AA and below: 0% -20%. Money Market Instruments and Debt Instruments issued By Central And State Governments : 0% - 20%.  Units issued by REITs and InvITs : 0% - 10%.		<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (DP & RP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Monthly IDCW <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Quarterly IDCW <sup>5</sup> - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit Load : Nil
27	<b>DSP Floater Fund@</b>	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since June 2023.  Karan Mundhra Total work experience of 16 years. Managing this Scheme since August 2024.	The primary objective of the scheme is to generate regular income through investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). <b>However, there is no assurance that the investment objective of the scheme will be achieved.</b> @Please refer to Notice cum addendum dated November 22, 2023 for change in fundamental attribute of DSP Floater Fund with effect from December 28, 2023	Floating Rate Debt Securities (including fixed rate Securities converted to floating rate exposures using swaps/ derivatives): 65% - 100%  Debt & money market instruments and Floating rate debt instruments swapped for Fixed rate returns : 0%-35%	Normally Within 3 Working Days from the date of acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* * default option  • Entry load: Not Applicable • Exit load: Nil

<sup>5</sup>Income Distribution cum Capital Withdrawal

\*All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2024

## Debt

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
28	DSP Overnight Fund	Karan Mundhra Total work experience of 16 years. Managing this Scheme since August 2024.  Shalini Vasanta Total work experience of 12 years. Managing this Scheme since August 2024.	The primary objective of the scheme is to seek to generate returns commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Debt Securities and Money Market Instruments with maturity upto 1 business day: 0% to 100%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Daily IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Weekly IDCW*<sup>5</sup></li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit Load : Nil</li> </ul>

## Liquid Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES																
29	DSP Liquidity Fund	Karan Mundhra Total work experience of 16 years. Managing this Scheme since May 2021.  Shalini Vasanta Total work experience of 12 years. Managing this Scheme since August 2024.	The primary investment objective of the Scheme is to seek to generate a reasonable return commensurate with low risk and a high degree of liquidity, from a portfolio constituted of money market securities and high quality debt securities. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Money market securities and/or Debt securities with maturity of 91 days - 80 - 100%;	Normally within 3 Working Day from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Weekly IDCW*</li> <li>- Reinvestment IDCW*</li> <li>- Payout IDCW*</li> </ul> </li> <li>• Daily Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: <table border="1" data-bbox="1289 926 1517 1199"> <thead> <tr> <th>Day of redemption/switch from the date of applicable NAV</th> <th>Exit load as a % of redemption/switch proceeds</th> </tr> </thead> <tbody> <tr> <td>Day 1</td> <td>0.0070%</td> </tr> <tr> <td>Day 2</td> <td>0.0065%</td> </tr> <tr> <td>Day 3</td> <td>0.0060%</td> </tr> <tr> <td>Day 4</td> <td>0.0055%</td> </tr> <tr> <td>Day 5</td> <td>0.0050%</td> </tr> <tr> <td>Day 6</td> <td>0.0045%</td> </tr> <tr> <td>Day 7 onwards</td> <td>0.0000%</td> </tr> </tbody> </table> </li> </ul>	Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	0.0000%
Day of redemption/switch from the date of applicable NAV	Exit load as a % of redemption/switch proceeds																					
Day 1	0.0070%																					
Day 2	0.0065%																					
Day 3	0.0060%																					
Day 4	0.0055%																					
Day 5	0.0050%																					
Day 6	0.0045%																					
Day 7 onwards	0.0000%																					

## Hybrid

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
30	DSP Arbitrage Fund	Kaivalya Nadkarni (Equity portion) Total work experience of 6 years. Managing this Scheme since October 2024.  Karan Mundhra (Debt portion) Total work experience of 16 years. Managing this Scheme since August 2024.	The investment objective of the Scheme is to generate income through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative market. Investments may also be made in debt & money market instruments. <b>However, there can be no assurance that the investment objective of the scheme will be achieved.</b>	Table 1: Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. 65% - 100% Debt, Money market instruments 0% - 35% When adequate arbitrage opportunities are not available in the Derivative and equity markets: Table 2: Equity & Equity related instruments including Equity Derivatives including Index Futures, Stock Futures, Stock Options, Index Options etc. 0% - 65% Debt, Money market instruments 35% - 100%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW*<sup>5</sup></li> <li>- Reinvestment IDCW*</li> <li>- Payout IDCW*</li> <li>• Monthly IDCW*</li> <li>- Reinvestment IDCW*</li> <li>- Payout IDCW*</li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: <ul style="list-style-type: none"> <li>• If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 30 days from the date of allotment: Nil;</li> <li>• If units redeemed or switched out are in excess of the limit within 30 days from the date of allotment: 0.25%;</li> <li>• If units are redeemed or switched on or after 30 days from the date of allotment: Nil.</li> </ul> </li> </ul>

<sup>1</sup>Income Distribution cum Capital Withdrawal

<sup>5</sup>All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
31	<b>DSP Dynamic Asset Allocation Fund</b> Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.	Rohit Singhania (Equity Portion) Total work experience of 23 years. Managing this Scheme since November 2023.  Dhaval Gada (Equity) Total work experience of 14 years. Managing this Scheme since September 2022.  Shantanu Godambe (Debt Portion) Total work experience of 17 years. Managing this Scheme since January 2025.  Kaivalya Nadkarni (Equity portion) Total work experience of 6 years. Managing this Scheme since October 2024.	The investment objective of the Scheme is to seek capital appreciation by dynamically managing the asset allocation between equity and debt securities. The Scheme intends to generate long-term capital appreciation by investing in equity and equity related instruments and seeks to generate income through investments in debt securities, arbitrage and other derivative strategies. However, there can be no assurance that the investment objective of the scheme will be achieved.	1. Equity & Equity related instruments including derivatives : 65% - 100%  2. Debt and money market instruments : 0 - 35%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (DP & RP) • Growth • Monthly IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Holding Period : < 12 months: 1%-; ≥ 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.
32	<b>DSP Aggressive Hybrid Fund (Erstwhile DSP Equity &amp; Bond Fund)</b> Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.	Abhishek Singh Total work experience of 17 years. Managing this Scheme since March 2024.  Shantanu Godambe Total work experience of 17 years. Managing this Scheme since August 2024.	The primary investment objective of the Scheme is to seek to generate long term capital appreciation and current income from a portfolio constituted of equity and equity related securities as well as fixed income securities (debt and money market securities). <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1. Equity and equity related Instruments : 65% - 80%.  2. Debt instruments : 20% - 35%.	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Holding Period : < 12 months: 1%- Holding Period : ≥ 12 months: Nil -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil.
33	<b>DSP Equity Savings Fund</b>	Abhishek Singh (Equity portion) Total work experience of 17 years Managing the Scheme since May 2021.  Kaivalya Nadkarni (Equity portion) Total work experience of 6 years. Managing this Scheme since October 2024.  Shantanu Godambe (Debt portion) Total work experience of 17 years. Managing this Scheme since August 2024.	The investment objective of the Scheme is to generate income through investments in fixed income securities and using arbitrage and other derivative Strategies. The Scheme also intends to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related instruments. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>  When adequate arbitrage opportunities are not available and accessible in the cash and derivative market segment (Defensive Consideration), the asset allocation of the Scheme will be as follows: Table 1: (A) Equity & Equity related instruments including derivatives: 65%-75% A1. Of which cash-futures arbitrage: 10%- 55% A2. Of which net long equity exposure : 20%-55% (B) Debt and money market instruments- 10%-35% (C) Units issued by REITs & InvITs 0%-10% Table 2: (A) Equity & Equity related instruments including derivatives: 55%-65% A1. Of which cash-futures arbitrage : 0% - 45% A2. Of which net long equity exposure : 20%-55% (B) Debt and money market instruments- 25%-60% (C) Units issued by REITs & InvITs 0%-10%	Under normal circumstances, when adequate arbitrage opportunities are available and accessible in the cash and derivative market segment, the asset allocation of the Scheme will be as follows: Table 1: (A) Equity & Equity related instruments including derivatives: 65%-75% A1. Of which cash-futures arbitrage: 10%- 55% A2. Of which net long equity exposure : 20%-55% (B) Debt and money market instruments- 10%-35% (C) Units issued by REITs & InvITs 0%-10% When adequate arbitrage opportunities are not available and accessible in the cash and derivative market segment (Defensive Consideration), the asset allocation of the Scheme will be as follows: Table 2: (A) Equity & Equity related instruments including derivatives: 55%-65% A1. Of which cash-futures arbitrage : 0% - 45% A2. Of which net long equity exposure : 20%-55% (B) Debt and money market instruments- 25%-60% (C) Units issued by REITs & InvITs 0%-10%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • IDCW* - Reinvestment IDCW* - Payout IDCW* • Monthly IDCW* <sup>5</sup> - Reinvestment IDCW* - Payout IDCW* • Quarterly IDCW* <sup>5</sup> - Reinvestment IDCW* - Payout IDCW* • Entry load: Not Applicable Exit load: NIL (w.e.f. December 01, 2021)
34	<b>DSP Regular Savings Fund</b>	Abhishek Singh (Equity portion) Total work experience of 17 years Managing the Scheme since May 2021.  Shantanu Godambe Total work experience of 17 years. Managing this Scheme since August 2024.	The primary Investment objective of the scheme is to seek to generate income, consistent with prudent risk, from a portfolio which is substantially constituted of quality debt securities. The Scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities of issuers domiciled in India. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Debt and Money Market Securities: 75% - 90% Equity and Equity Related Securities : 10% - 25% Units issued by REITs & InvITs : 0% - 10%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount thereafter • Options available: (RP & DP) • Growth • Monthly IDCW* <sup>5</sup> - Payout IDCW* - Reinvestment IDCW* • Quarterly IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable Exit load: Nil (w.e.f. December 01, 2021)

<sup>5</sup>Income Distribution cum Capital Withdrawal

<sup>6</sup>All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
35	<b>DSP Multi Asset Allocation Fund</b>	<p>Aparna Karnik (Equity portion) Total work experience of 20 years Managing the Scheme since September 2023.</p> <p>Shantanu Godambe Total work experience of 17 years. Managing this Scheme since August 2024.</p> <p>Ravi Gehani (Dedicated for Commodities) Total work experience of 9 years. Managing the Scheme since September 2023.</p>	<p>The investment objective of the Scheme is to seek to generate long term capital appreciation by investing in multi asset classes including equity and equity related securities, debt and money market instruments, commodity ETFs, exchange traded commodity derivatives and overseas securities.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>	<p>(A) Equity &amp; Equity related instruments including derivatives : 35% - 80%</p> <p>(B) Debt and money market instruments : 10% - 50%</p> <p>(C) Gold ETFs &amp; other Gold related instruments (including ETCs) as permitted by SEBI from time to time : 10% - 50%</p> <p>(D) Other Commodity ETFs, Exchange Traded Commodity Derivatives (ETCDs) &amp; any other mode of investment in commodities as permitted by SEBI from time to time : 0% - 20%</p> <p>(E) Units of REITs &amp; InvITs : 0% - 10%</p>	Normally within 3 Working Days from acceptance of redemption request	<p><b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b></p> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount hereafter</li> <li>• Options available: (DP &amp; RP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: With effect from March 15, 2024, exit load (as a % of Applicable NAV): Holding period from the date of allotment: If the units redeemed or switched-out are upto 10% of the units (the limit) purchased or switched within 12 months from the date of allotment: Nil</li> <li>If units redeemed or switched out are in excess of the limit within 12 months from the date of allotment: 1%; If units are redeemed or switched out on or after 12 months from the date of allotment: Nil.</li> </ul>

## Index Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
36	<b>DSP Nifty 50 Equal Weight Index Fund</b>	<p>Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2019.</p> <p>Diipesh Shah Total work experience of 22 years. Managing this Scheme since November 2020.</p>	<p>To invest in companies which are constituents of NIFTY 50 Equal Weight Index (underlying Index) in the same proportion as in the index and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>	<p>Equity and equity related securities covered by Nifty 50 Equal Weight Index TRI : 95% - 100%</p> <p>Debt and Money Market Securities : 0% - 5%</p>	Normally within 3 Working Days from acceptance of redemption request	<p><b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b></p> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
37	<b>DSP Nifty Next 50 Index Fund</b>	<p>Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2019.</p> <p>Diipesh Shah Total work experience of 22 years. Managing this Scheme since November 2020.</p>	<p>To invest in companies which are constituents of NIFTY Next 50 Index (underlying Index) in the same proportion as in the index and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index, subject to tracking error.</p> <p><b>However, there is no assurance that the objective of the Scheme will be achieved.</b></p>	<p>Equity and equity related securities covered by Nifty Next 50 Index : 95% - 100%</p> <p>Debt and Money Market Securities : 0% - 5%</p>	Normally within 3 Working Days from acceptance of redemption request	<p><b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b></p> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
38	<b>DSP Nifty 50 Index Fund</b>	<p>Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2019.</p> <p>Diipesh Shah Total work experience of 22 years. Managing this Scheme since November 2020.</p>	<p>The investment objective of the Scheme is to invest in companies which are constituents of NIFTY 50 Index (underlying Index) in the same proportion as in the index and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index, subject to tracking error.</p> <p><b>However, there is no assurance that the investment objective of the Scheme will be achieved.</b></p> <p>The Scheme does not assure or guarantee any returns.</p>	<p>Equity and equity related securities covered by Nifty 50 Index : 95% - 100%</p> <p>Debt and Money Market Securities : 0% - 5%</p>	Normally within 3 Working Days from acceptance of redemption request	<p><b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b></p> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
39	<b>DSP Nifty Midcap 150 Quality 50 Index Fund</b>	<p>Anil Ghelani Total work experience of 26 years. Managing this Scheme since August 2022.</p> <p>Diipesh Shah Total work experience of 22 years. Managing this Scheme since August 2022.</p>	<p>The investment objective of the Scheme is to generate returns that are commensurate with the performance of the Nifty Midcap 150 Quality 50 Index, subject to tracking error.</p> <p><b>There is no assurance that the investment objective of the Scheme will be achieved.</b></p>	<p>Equity and Equity Related Securities of companies constituting Nifty Midcap 150 Quality 50 Index, the Underlying Index : 95% - 100%</p> <p>Cash and Cash Equivalents : 0% - 5%</p>	Normally within 3 Working Days from acceptance of redemption request	<p><b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b></p> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100 &amp; any amount thereafter</li> <li>• Options available: (RP &amp; DP)</li> <li>• Growth</li> <li>• IDCW*</li> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>

\*Income Distribution cum Capital Withdrawal

\*All subscription/switch-in application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.



# Index Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
40	DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since July 2023.	The investment objective of the scheme is to track the Nifty SDL Plus G-Sec Jun 2028 30:70 Index by investing in Government Securities (G-Sec) and SDLs, maturing on or before June 2028 and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</b>	Government Securities & State Development Loans (SDLs) forming part of Nifty SDL Plus G-Sec Jun 2028 30:70 Index : 95%-100% Money market Instruments including cash and cash equivalents: 0%-5%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW* <ul style="list-style-type: none"> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit Load : Nil</li> </ul>
41	DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since July 2023.	The investment objective of the scheme is to track the CRISIL SDL Plus G-Sec Apr 2033 50:50 Index by investing in Government Securities (G-Sec) and SDLs, maturing on or before April, 2033 and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</b>	Government Securities & State Development Loans (SDLs) forming part of CRISIL SDL Plus G-Sec Apr 2033 50:50 Index : 95%-100% Cash and cash equivalents: 0%-5%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW* <ul style="list-style-type: none"> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
42	DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund	Shantanu Godambe Total work experience of 17 years. Managing this Scheme since July 2023.	The investment objective of the scheme is to track the Nifty SDL Plus G-Sec Sep 2027 50:50 Index by investing in Government Securities (G-Sec) and SDLs, maturing on or before September, 2027 and seeks to generate returns that are commensurate (before fees and expenses) with the performance of the underlying Index, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</b>	Government Securities & State Development Loans (SDLs) forming part of NIFTY SDL Plus G-Sec Sep 2027 50:50 Index : 95%-100% Cash and cash equivalents: 0%-5%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount thereafter</li> <li>• Options available (RP &amp; DP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW* <ul style="list-style-type: none"> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
43	DSP Nifty Smallcap250 Quality 50 Index Fund	Anil Ghelani Total work experience of 26 years. Managing this Scheme since December 2023.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since December 2023.	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the Nifty Smallcap250 Quality 50 Index, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty Smallcap250 Quality 50 Index, the Underlying Index : 95% - 100% Cash and Cash Equivalents : 0% - 5%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount hereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• IDCW* <ul style="list-style-type: none"> <li>- Payout IDCW*</li> <li>- Reinvestment IDCW*</li> </ul> </li> </ul> </li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul>
44	DSP Nifty Bank Index Fund	Anil Ghelani Total work experience of 26 years. Managing this Scheme since May 2024.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since May 2024.	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the Nifty Bank Index, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty Bank Index, the Underlying Index : 95% - 100% Cash and Cash Equivalents : 0% - 5%	Normally within 3 Working Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount hereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul> </li> </ul>
45	DSP Nifty Top 10 Equal Weight Index Fund	Anil Ghelani Total work experience of 26 years. Managing this Scheme since September 2024.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since September 2024.	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the Nifty Top 10 Equal Weight Index, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities constituting Nifty Top 10 Equal Weight Index, the Underlying Index : 95% - 100% Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> <ul style="list-style-type: none"> <li>• Minimum investment and minimum additional purchase (RP &amp; DP) ₹ 100/- &amp; any amount hereafter</li> <li>• Options available: (DP &amp; RP) <ul style="list-style-type: none"> <li>• Growth</li> <li>• Entry load: Not Applicable</li> <li>• Exit load: Nil</li> </ul> </li> </ul>

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
46	<b>DSP BSE SENSEX Next 30 Index Fund</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since January 2025.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since January 2025.	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the BSE SENSEX Next 30 Index, subject to tracking error.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting BSE SENSEX Next 30 Index, the Underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) • 100/- & any amount hereafter • Options available: (DP & RP) • Growth • Entry load: Not Applicable • Exit load: Nil

## ETF

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
47	<b>DSP NIFTY 1D Rate Liquid ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2019.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since November 2020.	The investment objective of the Scheme is to seek to provide current income, commensurate with relatively low risk while providing a high level of liquidity, primarily through a portfolio of Tri Party REPO, Repo in Government Securities, Reverse Repos and similar other overnight instruments.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1. Tri Party REPO, Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI : 95% - 100% 2. Other Money Market Instruments with residual maturity of upto 91 days : 0% - 5%	Normally within 3 Working Days from acceptance of redemption request.	Minimum Application Amount (First purchase and subsequent purchase) On Continuous basis - Directly with Fund: Authorized Participants and Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. On the Exchange : The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : The Scheme shall have only one Plan and only one option which shall be Daily Reinvestment IDCW*. • Entry load: Not Applicable • Exit load: Nil
48	<b>DSP Nifty 50 Equal Weight ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since November 2021.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since November 2021.	The Scheme seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index (NIFTY 50 Equal Weight Index), subject to tracking errors.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting NIFTY50 Equal Weight Index, the Underlying Index : 95% - 100% Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%	Normally within 3 Working Days from acceptance of redemption request	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil
49	<b>DSP Nifty 50 ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since December 2021.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since December 2021.	The Scheme seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index (NIFTY 50 index), subject to tracking errors.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty 50, the Underlying Index : 95% - 100% Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%	Normally within 3 Working Days from acceptance of redemption request	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil

\*Income Distribution cum Capital Withdrawal

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
50	<b>DSP Nifty Midcap 150 Quality 50 ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since December 2021.  Dijpesh Shah Total work experience of 22 years. Managing this Scheme since December 2021.	The Scheme seeks to provide returns that, before expenses, closely correspond to the total return of the underlying index (Nifty Midcap 150 Quality 50 Index), subject to tracking errors. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty Midcap 150 Quality 50, the Underlying Index : 95% - 100% Cash and Cash Equivalents / Money Market Instruments with residual maturity not exceeding 91 days: 0% - 5%	Normally within 3 Working Days from acceptance of redemption request	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil
51	<b>DSP Silver ETF</b>	Ravi Gehani Total work experience of 9 years. Managing this Scheme since August 2022.	The scheme seeks to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Silver and Silver Related Instruments: 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Working Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil
52	<b>DSP Nifty Bank ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since January 2023.  Dijpesh Shah Total work experience of 22 years. Managing this Scheme since January 2023.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty Bank Index), subject to tracking errors. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty Bank Index, the Underlying Index - 95%-100% Cash and cash equivalents - 0%-5%	Normally within 3 Working Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil

\*Income Distribution cum Capital Withdrawal

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
53	<b>DSP Gold ETF</b>	Ravi Gehani Total work experience of 9 years. Managing this Scheme since April 2023.	The scheme seeks to generate returns that are in line with the performance of physical gold in domestic prices, subject to tracking error.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Gold and Gold Related Instruments : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Working Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. <b>Plans and Options :</b> Presently the Scheme does not offer any Plans / Options for investment.  • Entry load: Not Applicable • Exit load: Nil
54	<b>DSP Nifty IT ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2023.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since July 2023.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty IT TRI), subject to tracking errors.  <b>There is no assurance or guarantee that the investment objective of the scheme would be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty IT Index, the Underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Working Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. <b>Plans and Options :</b> Presently the Scheme does not offer any Plans / Options for investment.  • Entry load: Not Applicable • Exit load: Nil
55	<b>DSP Nifty PSU Bank ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2023.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since July 2023.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty PSU Bank TRI), subject to tracking errors.  <b>There is no assurance that the investment objective of the scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty PSU Bank Index, the underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. <b>Plans and Options :</b> Presently the Scheme does not offer any Plans / Options for investment.  • Entry load: Not Applicable • Exit load: Nil

\*Income Distribution cum Capital Withdrawal

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
56	<b>DSP Nifty Private Bank ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2023.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since July 2023.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty Private Bank TRI), subject to tracking errors.  <b>There is no assurance that the investment objective of the scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty Private Bank Index, the underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil
57	<b>DSP BSE Sensex ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since July 2023.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since July 2023.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (BSE Sensex TRI), subject to tracking errors.  <b>There is no assurance that the investment objective of the scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting BSE Sensex Index, the Underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil
58	<b>DSP Nifty Healthcare ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since February 2024.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since February 2024.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty Healthcare TRI), subject to tracking errors.  <b>There is no assurance or guarantee that the investment objective of the scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting Nifty Healthcare Index, the Underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans/Options for investment. • Entry load: Not Applicable • Exit load: Nil
59	<b>DSP BSE Liquid Rate ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since March 2024.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since March 2024.	The Scheme seeks to provide returns before expenses that correspond to the returns of BSE Liquid Rate Index, subject to tracking errors.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Tri-Party REPOs, Repo in Government Securities, Reverse Repos and any other similar overnight instruments as may be provided by RBI and approved by SEBI : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : The scheme offers only Growth Option. • Entry load: Not Applicable • Exit load: Nil

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
60	<b>DSP Nifty Top 10 Equal Weight ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since September 2024.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since September 2024.	The Scheme seeks to provide returns that, before expenses, correspond to the total return of the underlying index (Nifty Top 10 Equal Weight TRI), subject to tracking errors.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities constituting Nifty Top 10 Equal Weight Index, the Underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil
61	<b>DSP BSE Sensex Next 30 ETF</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since January 2025.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since January 2025.	The investment objective of the Scheme is to generate returns that are commensurate with the performance of the BSE SENSEX Next 30 Index, subject to tracking error.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Equity and Equity Related Securities of companies constituting BSE SENSEX Next 30 Index, the Underlying Index : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 3 Business Days from acceptance of redemption request.	<b>Minimum Application Amount</b> (First purchase and subsequent purchase) <b>On Continuous basis - Directly with Fund:</b> <b>a) Market Makers:</b> Market Makers can directly purchase / redeem in blocks from the fund in "Creation unit size" on any business day. <b>b) Large Investors:</b> With effect from May 01, 2023, Large Investors can directly purchase / redeem in blocks from the fund in "Creation unit size" subject to the value of such transaction is greater than threshold of INR 25 Cr. (Twenty-Five crores) and such other threshold as prescribed by SEBI from time to time. <b>On the Exchange -</b> The units of the Scheme can be purchased and sold in minimum lot of 1 unit and in multiples thereof. Plans and Options : Presently the Scheme does not offer any Plans / Options for investment. • Entry load: Not Applicable • Exit load: Nil

## Funds of Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
62	<b>DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund)</b>  The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com	Jay Kothari Total work experience of 18 years. Managing this Scheme since March 2013.  Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.	The primary investment objective of the Scheme is to seek capital appreciation by investing in units of Funds/ ETFs which provides exposure to US equity markets. The Scheme may also invest a certain portion of its corpus in cash and cash equivalents, in order to meet liquidity requirements from time to time.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1. Units of mutual fund schemes/ETFs that provides exposure to US equity market : 95% to 100% 2. Cash and Cash Equivalents : 0% to 5%	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
63	<b>DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund)</b>  The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com	Jay Kothari Total work experience of 18 years. Managing this scheme since March 2013.  Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.	The primary investment objective of the Scheme is to seek capital appreciation by investing in units of overseas Funds/ ETFs investing in companies involved in the alternative energy sector. The Scheme may also invest a certain portion of its corpus in cash & cash equivalents securities, in order to meet liquidity requirements from time to time.  <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	1. Units of overseas Funds and ETFs investing in companies involved in the alternative energy sector : 95% to 100% 2. Cash & Cash Equivalents : 0% - 05%	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 500/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Nil

Note- The minimum application amount will not be applicable for investment made in schemes of DSP mutual Fund (except Index and ETF Schemes) in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.  
\*Income Distribution cum Capital Withdrawal

# Funds of Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
64	<b>DSP World Gold Fund of Fund</b> The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com	Jay Kothari Total work experience of 18 years. Managing this scheme since March 2013.	The primary investment objective of the Scheme is to seek capital appreciation by investing in units/securities issued by overseas Exchange Traded Funds (ETFs) and/or overseas funds and/or units issued by domestic mutual funds that provide exposure to Gold/ Gold Mining theme. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	<b>1. Units/securities issued by overseas Exchange Traded Funds (ETFs) and/or overseas funds and/or units issued by domestic mutual funds that provide exposure to Gold/ Gold Mining theme: 95% to 100%;</b> <b>2. Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund: 0% to 05%.</b>	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
65	<b>DSP US Treasury Fund of Fund</b>	Jay Kothari Total work experience of 18 years. Managing this scheme since March 2024.	The investment objective of the scheme is to generate income & long term capital appreciation by investing in units of ETFs and/or Funds focused on US Treasury Bonds <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Units of ETFs and/or Funds focused on US Treasury Bonds : 95% - 100%  Cash and Cash Equivalents : 0% - 5%	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (DP & RP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: With effect from March 20, 2024, exit load (as a % of Applicable NAV): Holding period from the date of allotment: < 7 days: 0.1% >= 7 days: Nil  <b>Note:</b> Investors are hereby informed that as directed by SEBI vide email dated March 19, 2024 and AMFI email dated March 20, 2024, subscription is temporarily suspended in DSP US Treasury Fund of Fund ("Scheme") w.e.f. April 01, 2024 in order to avoid breach of industry-wide limits for investment in overseas Exchange Traded Funds (ETFs) as allowed by RBI and as defined in clause 12.19 of SEBI Master Circular dated May 19, 2023. For further details, please refer to notice cum addendum dated March 28, 2024 for the same.
66	<b>DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund)</b>  The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com	Jay Kothari Total work experience of 18 years. Managing this scheme since March 2013.  Please refer note mentioned on page no 16.	The primary investment objective of the Scheme is to seek capital appreciation by investing in units of overseas funds and/or ETFs investing in securities of companies involved in mining and metals whose predominant economic activity is the production of metals and industrial minerals. The Scheme may also invest a certain portion of its corpus in cash & cash equivalents, in order to meet liquidity requirements from time to time. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	<b>1. Units of overseas funds and/or ETFs investing in securities of companies involved in mining and metals whose predominant economic activity is the production of metals and industrial minerals. : 95% to 100%</b>  <b>2. Cash and Cash Equivalents :0% to 5%</b>	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil
67	<b>DSP Global Allocation Fund of Fund (Erstwhile known as DSP Global Allocation Fund)#</b>  The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com	Jay Kothari Total work experience of 18 years. Managing this Scheme since August 2014.	The primary investment objective of the Scheme is to seek capital appreciation by dynamically investing in units of Global (including Indian) Equity funds/ETFs & Fixed income funds/ETFs. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>  #Please refer to Notice cum addendum dated November 22, 2023 for change in fundamental attribute of scheme with effect from December 28, 2023.	Units of Global (including Indian) Equity funds/ETFs & Fixed income funds/ETFs: 95% - 100%  Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund: 0%-5%	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & multiple of Re 1 thereafter • Options available (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW*  • Entry load: Not Applicable • Exit load: Nil

# Funds of Fund

Sr. No.	SCHEME	FUND MANAGER	INVESTMENT OBJECTIVE	ASSET ALLOCATION	REDEMPTION PROCEEDS	FEATURES
68	<b>DSP Global Innovation Fund Of Fund</b> The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on <a href="http://www.dspim.com">www.dspim.com</a>	Jay Kothari Total work experience of 18 years. Managing this Scheme since February 2022.	The primary investment objective of the scheme is to seek capital appreciation by investing in global mutual funds schemes and ETFs that primarily invest in companies with innovation theme having potential for higher revenue and earnings growth. The Scheme may also invest a certain portion of its corpus in money market securities and/or money market/liquid schemes of DSP Mutual Fund, in order to meet liquidity requirements from time to time. <b>There is no assurance that the investment objective of the Scheme will be achieved.</b>	Units of Innovation funds as listed below : 95% - 100% Money market securities and/or units of money market/liquid schemes of DSP Mutual Fund : 0% - 5%	Normally within 5 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & multiple of Re 1 thereafter • Options available (RP & DP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Nil
69	<b>DSP Gold ETF Fund of Fund</b>	Anil Ghelani Total work experience of 26 years. Managing this Scheme since November 2023.  Diipesh Shah Total work experience of 22 years. Managing this Scheme since November 2023.	The investment objective of the scheme is to seek to generate returns by investing in units of DSP Gold ETF. <b>There is no assurance that the investment objective of the Scheme will be achieved</b>	Units of DSP Gold ETF : 95% - 100% Cash and Cash Equivalents : 0%-5%	Normally within 3 Working Days from acceptance of redemption request	<b>PLANS: REGULAR PLAN (RP) &amp; DIRECT PLAN (DP)</b> • Minimum investment and minimum additional purchase (RP & DP) ₹ 100/- & any amount hereafter • Options available: (DP & RP) • Growth • IDCW* - Payout IDCW* - Reinvestment IDCW* • Entry load: Not Applicable • Exit load: Nil

Note- The minimum application amount will not be applicable for investment made in schemes of DSP mutual Fund (except Index and ETF Schemes) in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.  
\*Income Distribution cum Capital Withdrawal

For scheme specific risk factors, detailed asset allocation details, load structure, detailed investment objective and more details, you may read the Scheme Information Document and Key Information Memorandum of the respective scheme available at the Investor Service Centers of the AMC and also available on [www.dspim.com](http://www.dspim.com).

For latest details w.r.t. fund managers managing the schemes, please visit latest addenda available on [www.dspim.com](http://www.dspim.com)

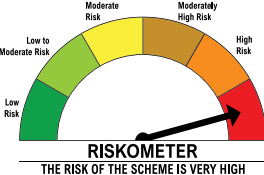
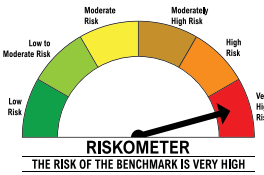
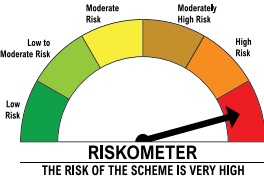
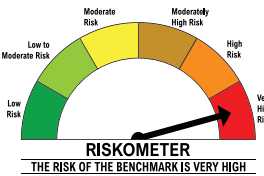
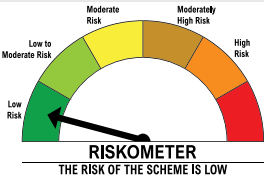
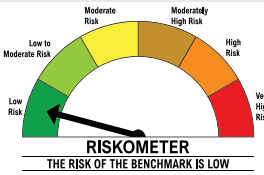
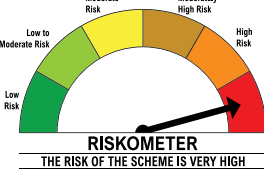
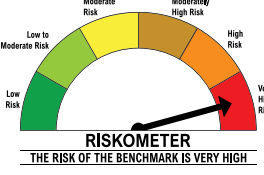
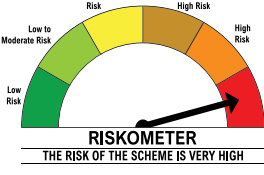
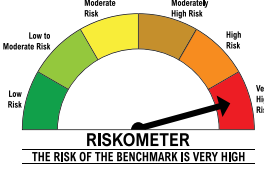
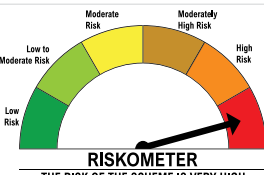
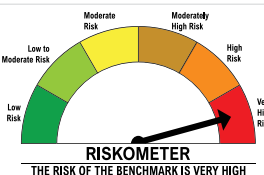
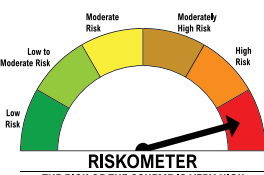
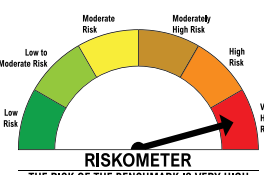
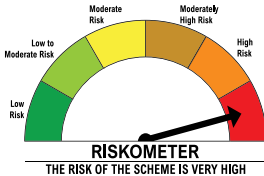
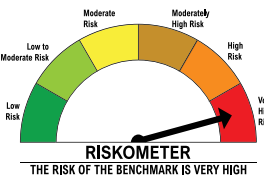
#With effect from October 4, 2024; DSP World Agriculture Fund has been merged into DSP World Mining Fund of Fund (erstwhile known as DSP World Mining Fund). Please refer to Notice cum addendum dated August 30, 2024 for change in fundamental attribute of scheme with effect from October 4, 2024.

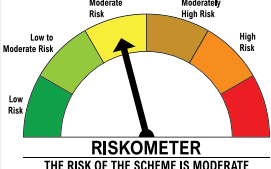
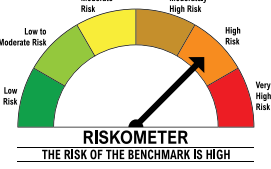
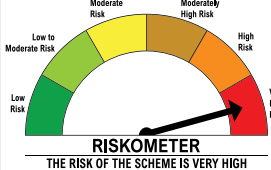
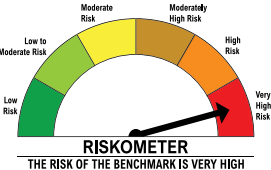
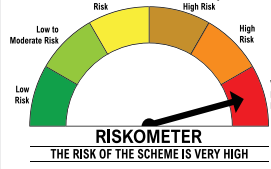
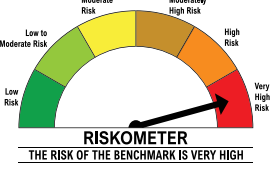
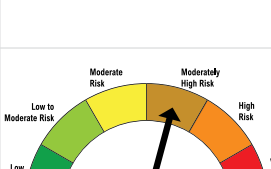
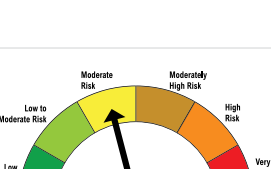
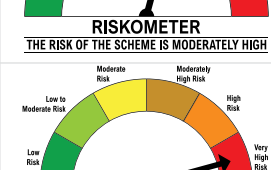
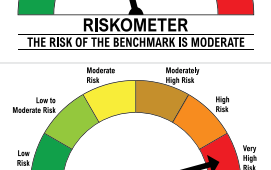
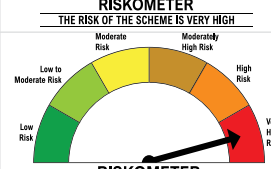
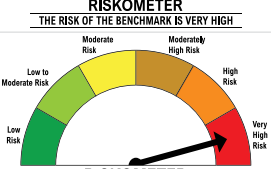
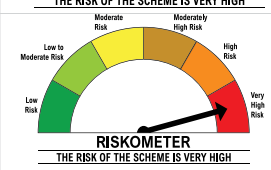
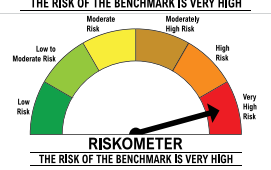
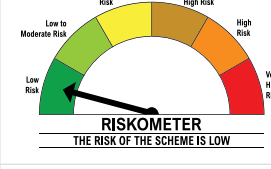
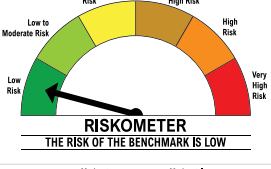
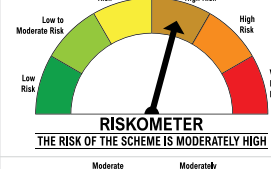
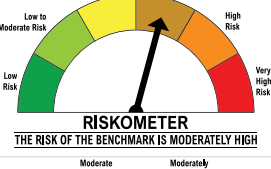
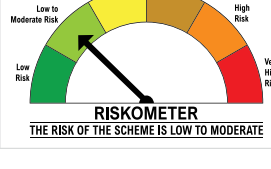
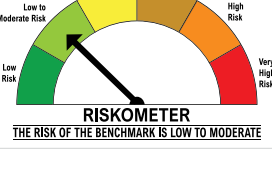
Note- The minimum application amount will not be applicable for investment made in schemes of DSP mutual Fund (except Index and ETF Schemes) in line with SEBI circulars on Alignment of interest of Designated Employees of AMC.  
\*Income Distribution cum Capital Withdrawal



Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
1	<b>DSP Flexi Cap Fund</b> Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity-related securities to form a diversified portfolio</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	Nifty 500 (TRI)	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
2	<b>DSP Top 100 Equity Fund</b> Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity-related securities predominantly of large cap companies</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE 100 (TRI)	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
3	<b>DSP Equity Opportunities Fund</b> Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity-related securities predominantly of large and midcap companies</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	Nifty Large Midcap 250 (TRI)	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
4	<b>DSP India T.I.G.E.R. Fund</b> (The Infrastructure Growth and Economic Reforms Fund) An open ended equity scheme following economic reforms and/or Infrastructure development theme	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity-related securities of corporates, which could benefit from structural changes brought about by continuing liberalization in economic policies by the Government and/or from continuing Investments in infrastructure, both by the public and private sector</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE India Infrastructure TRI	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
5	<b>DSP Mid Cap Fund</b> Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity-related securities predominantly of mid cap companies</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	Nifty Midcap 150 TRI	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
6	<b>DSP ELSS Tax Saver Fund (erstwhile known as DSP Tax Saver Fund)</b> <sup>55</sup> An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth with a three-year lock-in</li><li>• Investment in equity and equity-related securities to form a diversified portfolio</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	Nifty 500 (TRI)	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
7	<b>DSP Healthcare Fund</b> An open ended equity scheme investing in healthcare and pharmaceutical sector	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long term capital growth</li><li>• Investment in equity and equity related Securities of healthcare and pharmaceutical companies</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE HEALTHCARE (TRI)	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
8	<b>DSP Quant Fund</b> An Open ended equity Scheme investing based on a quant model theme Please refer to Notice cum addendum dated October 22, 2024 for change in Fundamental attribute of scheme with effect from November 28, 2024.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long term capital growth</li><li>• Investment in active portfolio of stocks screened, selected, weighed and rebalanced on the basis of a quant model</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE 200 TRI	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
9	<b>DSP Value Fund</b> An open ended equity scheme following a value investment strategy	This product is suitable for investors investors who are seeking* <ul style="list-style-type: none"><li>• to generate long-term capital appreciation / income in the long term</li><li>• investment primarily in undervalued stocks</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	Nifty 500 TRI	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>
10	<b>DSP Small Cap Fund</b> Small Cap Fund- An open ended equity scheme predominantly investing in small cap stocks	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>• Long-term capital growth</li><li>• Investment in equity and equity-related securities predominantly of small cap companies (beyond top 250 companies by market capitalization)</li></ul>	<p>RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE 250 Small Cap TRI	<p>RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH</p>

<sup>55</sup>With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.

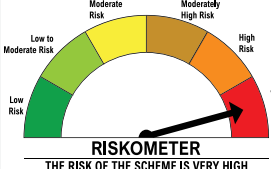
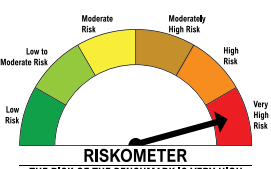
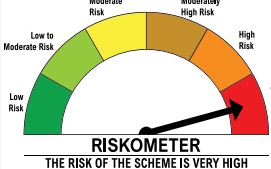
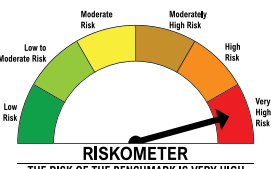
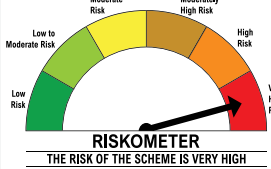
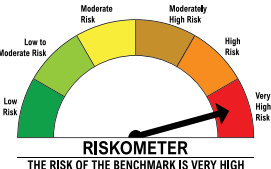
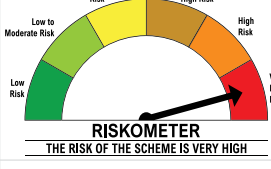
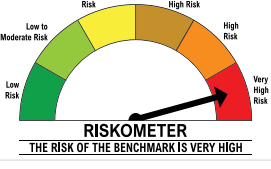
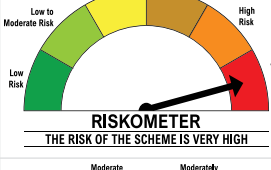
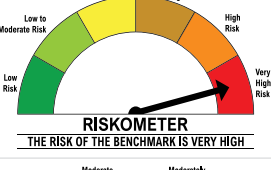
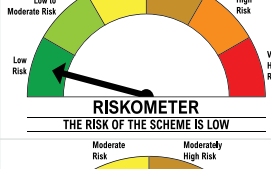
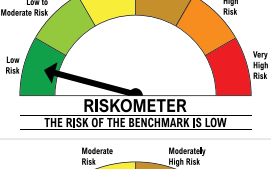
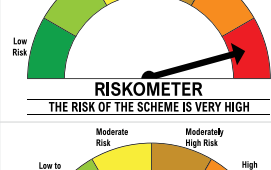
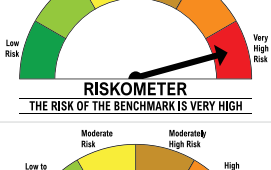
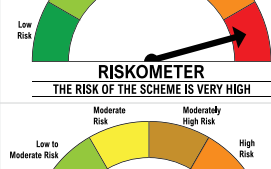
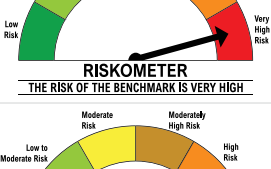
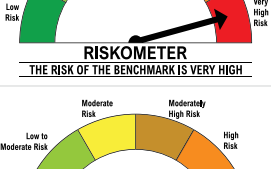

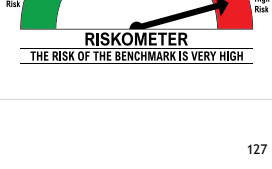
Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
11	<b>DSP Focus Fund</b> An open ended equity scheme investing in maximum 30 stocks. The Scheme shall focus on multi cap stocks.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth with exposure limited to a maximum of 30 stocks from a multi cap investment universe</li><li>Investment in equity and equity-related securities to form a concentrated portfolio</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	Nifty 500 TRI	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
12	<b>DSP Natural Resources and New Energy Fund</b> An open ended equity scheme investing in Natural Resources and Alternative Energy sector	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in equity and equity-related securities of natural resources companies in sectors like mining, energy, etc. and companies involved in alternative energy and energy technology and also, investment in units of overseas funds which invest in such companies overseas</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	35% BSE Oil & Gas Index + 30% BSE Metal Index + 35% MSCI World Energy 30% Buffer 10/40 Net Total Return	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
13	<b>DSP NIFTY 1D Rate Liquid ETF</b> An open ended scheme replicating/ tracking Nifty 1D Rate Index. A relatively low interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Current income with high degree of liquidity</li><li>Investment in Tri Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS LOW	NIFTY 1D Rate Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS LOW
14	<b>DSP World Gold Fund of Fund</b> An open ended fund of fund scheme which invests into units/ securities issued by overseas Exchange Traded Funds (ETFs) and/or overseas funds and/or units issued by domestic mutual funds that provide exposure to Gold/Gold Mining theme.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in units/securities issued by overseas Exchange Traded Funds (ETFs) and/or overseas funds and/or units issued by domestic mutual funds that provide exposure to Gold/Gold Mining theme</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	FTSE Gold Mine TRI (in INR terms)	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
15	<b>DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund)</b> An open ended fund of fund scheme investing in overseas funds and/or ETFs investing in securities of companies involved in mining and metals whose predominant economic activity is the production of metals and industrial minerals. please refer to page no 16 for note.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in units of overseas funds and/or ETFs investing in securities of companies involved in mining and metals whose predominant economic activity is the production of metals and industrial minerals</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	MSCI ACWI Metals and Mining 30% Buffer 10/40 (1994) Net Total Return Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
16	<b>DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund)</b> An open ended Fund of Fund scheme investing in overseas Funds/ ETFs investing in companies involved in the alternative energy sector. #Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in units of overseas Funds and ETFs investing in companies involved in the alternative energy sector</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	MSCI ACWI IMI Clean Energy Infrastructure Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
17	<b>DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible Equity Fund)</b> An open ended Fund of Fund scheme investing in overseas Funds/ETFs that provides exposure to US equity market. #Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investment in units of overseas funds/ETFs which provide exposure to equity and equity related securities of US companies</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	Russell 1000 TR Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
18	<b>DSP Global Allocation Fund of Fund (Erstwhile known as DSP Global Allocation Fund)#</b> An open-ended fund of fund scheme investing in Global (including Indian) Equity funds/ETFs & Fixed income funds/ETFs. # Please refer to Notice cum addendum dated November 22, 2023 for change in fundamental attribute of scheme with effect from December 28, 2023.	This Product is suitable for investors who are seeking* <ul style="list-style-type: none"><li>Long-term capital growth</li><li>Investments in units of schemes investing in Global (including Indian) Equity funds/ETFs &amp; Fixed income funds/ETFs.</li></ul>	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	MSCI ACWI Net total returns index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
19	<b>DSP Dynamic Asset Allocation Fund</b> An open ended dynamic asset allocation fund #Please refer to Notice cum addendum dated August 08, 2024 for change in fundamental attribute of scheme with effect from September 21, 2024.	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments.	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	CRISIL Hybrid 50+50 - Moderate Index	 RISKOMETER THE RISK OF THE BENCHMARK IS HIGH
20	<b>DSP Global Innovation Fund of Fund</b> An open ended fund of fund scheme investing in Innovation theme	This Product is suitable for investors who are seeking* • Long-term capital growth • Investments in units of overseas funds which invest in equity and equity related securities of companies which are forefront in innovation	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	MSCI All Country World Index (ACWI) - Net Total Return	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
21	<b>DSP Aggressive Hybrid Fund (Erstwhile DSP Equity &amp; Bond Fund)</b> An open ended hybrid scheme investing predominantly in equity and equity related instruments. Please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.	This Open Ended aggressive hybrid scheme is suitable for investors who are seeking* • Capital growth and income over a long-term investment horizon • Investment primarily in equity/equity-related securities, with balance exposure in money market and debt Securities	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	CRISIL Hybrid 35+65- Aggressive Index	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
22	<b>DSP Equity Savings Fund</b> An open ended scheme investing in equity, arbitrage and debt	This Product is suitable for investors who are seeking* • Long term capital growth and income • Investment in equity and equity related securities including the use of equity derivatives strategies and arbitrage opportunities with balance exposure in debt and money market instruments	 RISKOMETER THE RISK OF THE SCHEME IS MODERATELY HIGH	Nifty Equity Savings Index TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATE
23	<b>DSP Nifty 50 Equal Weight Index Fund</b> An open ended scheme replicating NIFTY 50 Equal Weight Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Equal Weight Index TRI, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	NIFTY 50 Equal Weight TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
24	<b>DSP Nifty Next 50 Index Fund</b> An open ended scheme replicating / tracking NIFTY NEXT 50 Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Returns that are commensurate with the performance of NIFTY Next 50 Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Next 50 TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
25	<b>DSP Nifty 50 Index Fund</b> An open ended scheme replicating / tracking NIFTY 50 Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Returns that are commensurate with the performance of NIFTY 50 Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	NIFTY 50 (TRI)	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
26	<b>DSP Arbitrage Fund</b> An open ended scheme investing in arbitrage opportunities	This Product is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in arbitrage opportunities in the cash & derivatives segment of the equity market	 RISKOMETER THE RISK OF THE SCHEME IS LOW	NIFTY 50 Arbitrage Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW
27	<b>DSP Regular Savings Fund</b> An open ended hybrid scheme investing predominantly in debt instruments	This Open Ended conservative hybrid scheme is suitable for investors who are seeking* • Income and capital growth over a medium-term investment horizon • Investment predominantly in debt securities, with balance exposure in equity/equity-related securities	 RISKOMETER THE RISK OF THE SCHEME IS MODERATELY HIGH	CRISIL Hybrid 85+15- Conservative Index	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATELY HIGH
28	<b>DSP Liquidity Fund</b> An open ended liquid scheme. A relatively low interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in money market and debt securities, with maturity not exceeding 91 days	 RISKOMETER THE RISK OF THE SCHEME IS LOW TO MODERATE	CRISIL Liquid Debt A-I Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
29	<b>DSP Ultra Short Fund</b> An open ended ultra-short term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 months and 6 months (please refer page no. 56 under the section "Where will the Scheme invest?" of SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in money market and debt securities	 RISKOMETER THE RISK OF THE SCHEME IS LOW TO MODERATE	CRISIL Ultra Short Duration Debt A-I Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE
30	<b>DSP Floater Fund</b> An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/ derivatives). A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • To generate regular Income • Investment predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures)	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	CRISIL Short Duration Debt A-II Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE
31	<b>DSP Savings Fund</b> An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in money market instruments with maturity less than or equal to 1 year.	 RISKOMETER THE RISK OF THE SCHEME IS LOW TO MODERATE	CRISIL Money Market A-I Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE
32	<b>DSP Gilt Fund (Erstwhile DSP Government Securities Fund)*</b> An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over a long-term investment horizon • Investment in Central and /or State government securities #Please refer to Notice cum addendum dated January 11, 2024 for change in fundamental attribute of scheme with effect from February 23, 2024.	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	Crisil Dynamic Gilt Index	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATE
33	<b>DSP Short Term Fund</b> An open ended short term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no. 40 under the section "Where will the Scheme invest?" for details on Macaulay's Duration). A moderate interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over a medium-term investment horizon • Investment in money market and debt securities	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	CRISIL Short Duration Debt A-II Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE
34	<b>DSP Banking &amp; PSU Debt Fund</b> An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over a short-term investment horizon • Investment in money market and debt securities issued by banks and public sector undertakings, public financial institutions and Municipal Bonds	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	Nifty Banking & PSU Debt Index A-II	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE
35	<b>DSP Credit Risk Fund</b> An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk and relatively high credit risk.	This Product is suitable for investors who are seeking* • Income over a medium-term to long term investment horizon • Investment predominantly in corporate bonds which are AA and below rated instruments	 RISKOMETER THE RISK OF THE SCHEME IS MODERATELY HIGH	CRISIL Credit Risk Debt B-II Index	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATELY HIGH
36	<b>DSP Strategic Bond Fund</b> An open ended dynamic debt scheme investing across duration. A relatively high interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a medium to long term investment horizon • Investment in actively managed portfolio of money market and debt securities	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	CRISIL Dynamic Bond A-III Index	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATE
37	<b>DSP Bond Fund</b> An open ended medium term debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 3 years and 4 years (please refer page no. 59 under the section "Where will the Scheme invest?" for details on Macaulay's Duration). A relatively high interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a medium-term investment horizon • Investment in money market and debt securities	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	CRISIL Medium Duration Debt A-III Index	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATE

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
38	<b>DSP Low Duration Fund</b> An open ended low duration debt scheme investing in debt and money market securities such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer page no. 39 under the section "Where will the Scheme invest" in the SID for details on Macaulay's Duration). A relatively low interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a short-term investment horizon. • Investments in money market and debt securities	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS LOW TO MODERATE	NIFTY Low Duration Debt Index A-I	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS LOW TO MODERATE
39	<b>DSP 10Y G-Sec Fund</b> An open ended debt scheme investing in government securities having a constant maturity of 10 years. A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over a long-term investment horizon • Investment in Government securities such that the Macaulay duration of the portfolio is similar to the 10 Years benchmark government security	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS MODERATE	CRISIL 10 Year Gilt Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS MODERATE
40	<b>DSP Corporate Bond Fund</b> An open ended debt scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk.	This Product is suitable for investors who are seeking* • Income over a medium-term to long term investment horizon • Investment in money market and debt securities	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS LOW TO MODERATE	CRISIL Corporate Debt A-II Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS LOW TO MODERATE
41	<b>DSP Overnight Fund</b> An Open Ended Debt Scheme Investing in Overnight Securities. A relatively low interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • reasonable returns with high levels of safety and convenience of liquidity over short term • Investment in debt and money market instruments having maturity of upto 1 business day	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS LOW	CRISIL Liquid Overnight Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS LOW
42	<b>DSP NIFTY 50 EQUAL WEIGHT ETF</b> An open ended scheme replicating/ tracking NIFTY50 Equal Weight Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by NIFTY50 Equal Weight Index, subject to tracking error.	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	NIFTY50 Equal Weight TRI	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
43	<b>DSP Nifty 50 ETF</b> An open ended scheme replicating/ tracking Nifty 50 Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty 50 Index, subject to tracking error.	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	Nifty 50 TRI	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
44	<b>DSP Nifty Midcap 150 Quality 50 ETF</b> An open ended scheme replicating/ tracking Nifty Midcap 150 Quality 50 Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Midcap 150 Quality 50 Index, subject to tracking error.	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	Nifty Midcap 150 Quality 50 TRI	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
45	<b>DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund</b> An open ended target maturity index fund investing in the constituents of Nifty SDL Plus G-Sec Jun 2028 30:70 Index. A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over long term • An open ended target maturity index fund that seeks to track the performance of Nifty SDL Plus G-Sec Jun 2028 30:70 Index, subject to tracking error.	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS LOW TO MODERATE	Nifty SDL Plus G-Sec Jun 2028 30:70 Index	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS LOW TO MODERATE
46	<b>DSP Silver ETF</b> An open ended exchange traded fund replicating/tracking domestic prices of silver	This product is suitable for investors who are seeking* • Portfolio diversification through asset allocation. • Silver exposure through investment in physical silver	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH	Domestic Price of Physical Silver (based on London Bullion Market association (LBMA) Silver daily spot fixing price.)	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH
47	<b>DSP Gold ETF</b> An open ended exchange traded fund replicating/tracking domestic prices of Gold	This product is suitable for investors who are seeking* • Capital appreciation over long term. • Investment in gold in order to generate returns similar to the performance of gold, subject to tracking error.	 <b>RISKOMETER</b> THE RISK OF THE SCHEME IS HIGH	Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)	 <b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS HIGH

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
48	<b>DSP Nifty Midcap 150 Quality 50 Index Fund</b> An open ended scheme replicating/ tracking Nifty Midcap 150 Quality 50 Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Midcap 150 Quality 50 Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Midcap 150 Quality 50 TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
49	<b>DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund</b> An open ended target maturity index fund investing in the constituents of CRISIL SDL Plus G-Sec Apr 2033 50:50 Index. A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over long term • An open ended target maturity index fund that seeks to track the performance CRISIL SDL Plus G-Sec Apr 2033 50:50 Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS MODERATE	CRISIL SDL Plus G-Sec Apr 2033 50:50 Index	 RISKOMETER THE RISK OF THE BENCHMARK IS MODERATE
50	<b>DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund</b> An open ended target maturity index fund investing in the constituents of Nifty SDL Plus G-Sec Sep 2027 50:50 Index. A relatively high interest rate risk and relatively low credit risk.	This Product is suitable for investors who are seeking* • Income over long term • An open ended target maturity index fund that seeks to track the performance of Nifty SDL Plus G-Sec Sep 2027 50:50 Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS LOW TO MODERATE	Nifty SDL Plus G-Sec Sep 2027 50:50 Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW TO MODERATE
51	<b>DSP Nifty Bank ETF</b> An open ended scheme replicating/ tracking Nifty Bank Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Bank Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Bank TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
52	<b>DSP Nifty IT ETF</b> An open ended scheme replicating/ tracking Nifty IT Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty IT Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty IT TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
53	<b>DSP Nifty PSU Bank ETF</b> An open ended scheme replicating/ tracking Nifty PSU Bank Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty PSU Bank Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty PSU Bank TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
54	<b>DSP Nifty Private Bank ETF</b> An open ended scheme replicating/ tracking Nifty Private Bank Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Private Bank Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Private Bank TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
55	<b>DSP BSE Sensex ETF</b> An open ended scheme replicating/ tracking BSE Sensex Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by BSE Sensex Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	BSE Sensex TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
56	<b>DSP Multi Asset Allocation Fund</b> An open ended scheme investing in equity/equity related securities, debt/ money market instruments, commodity ETFs, exchange traded commodity derivatives and overseas securities	This Product is suitable for investors who are seeking* • Long-term capital growth • Investment in a multi asset allocation fund with investments across equity and equity related securities, debt and money market instruments, commodity ETFs, exchange traded commodity derivatives, overseas securities and other permitted instruments	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	40% NIFTY500 TRI + 20% NIFTY Composite Debt Index+ 15% Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price) + 5% iCOMDEX Composite Index + 20% MSCI World Index	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
57	<b>DSP Gold ETF Fund of Fund</b> An open ended fund of fund scheme investing in DSP Gold ETF	This Product is suitable for investors who are seeking* • Long-term capital growth • Investments in units of DSP Gold ETF which in turn invest in Physical Gold	 RISKOMETER THE RISK OF THE SCHEME IS HIGH	Domestic Price of Physical Gold (based on London Bullion Market Association (LBMA) gold daily spot fixing price)	 RISKOMETER THE RISK OF THE BENCHMARK IS HIGH

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
58	<b>DSP Banking &amp; Financial Services Fund</b> An open ended equity scheme investing in banking and financial services sector	This Product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities of banking and financial services companies	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Financial Services TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
59	<b>DSP Nifty Smallcap250 Quality 50 Index Fund</b> An open ended scheme replicating/ tracking Nifty Smallcap250 Quality 50 Index	This Product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Smallcap250 Quality 50 Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Smallcap250 Quality 50 TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
60	<b>DSP Multicap Fund</b> An open ended equity scheme investing across large cap, mid cap, small cap stocks	This Product is suitable for investors who are seeking* • Long term capital growth • Investment in equity and equity related securities of large cap, mid cap, small cap companies	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty 500 Multicap 50:25:25 TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
61	<b>DSP Nifty Healthcare ETF</b> An open ended scheme replicating/ tracking Nifty Healthcare Index	This product is suitable for investors who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Healthcare Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Healthcare TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
62	<b>DSP US Treasury Fund of Fund</b> An open ended fund of funds scheme investing in units of ETFs and/or Funds focused on US Treasury Bonds	This Product is suitable for investors who are seeking* • Long term capital appreciation • To generate income by investing in units of ETFs and/or Funds focused on US Treasury Bonds	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	S&P U.S. Treasury Bond Index	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
63	<b>DSP BSE Liquid Rate ETF</b> An open ended scheme replicating/ tracking BSE Liquid Rate Index. A relatively low interest rate risk and relatively low credit risk.	This Product is suitable for investor who are seeking* • Current income with high degree of liquidity • Investment in Tri-Party REPO, Repo in Government Securities, Reverse Repo and similar other overnight instruments	 RISKOMETER THE RISK OF THE SCHEME IS LOW	BSE Liquid Rate Index	 RISKOMETER THE RISK OF THE BENCHMARK IS LOW
64	<b>DSP Nifty Bank Index Fund</b> An open ended scheme replicating/ tracking Nifty Bank Index.	This product is suitable for investor who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Bank Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Bank TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
65	<b>DSP Nifty Top 10 Equal Weight Index Fund</b> An open ended scheme replicating/ tracking Nifty Top 10 Equal Weight Index.	This product is suitable for investor who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Top 10 Equal Weight Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Top 10 Equal Weight TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
66	<b>DSP Nifty Top 10 Equal Weight ETF</b> An open ended scheme replicating/ tracking Nifty Top 10 Equal Weight Index.	This product is suitable for investor who are seeking* • Long-term capital growth • Investment in equity and equity related securities covered by Nifty Top 10 Equal Weight Index, subject to tracking error.	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty Top 10 Equal Weight TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH
67	<b>DSP Business Cycle Fund</b> An open ended equity scheme following business cycles based investing theme.	This product is suitable for investor who are seeking* • Long-term capital growth • Investment in equity and equity related securities with a focus on riding business cycles through dynamic allocation across various sectors / themes / stocks at different stages of business cycle	 RISKOMETER THE RISK OF THE SCHEME IS VERY HIGH	Nifty 500 TRI	 RISKOMETER THE RISK OF THE BENCHMARK IS VERY HIGH

Sr. No.	SCHEME	PRODUCT SUITABILITY	RISKOMETER OF SCHEME	NAME OF BENCHMARK	RISKOMETER OF BENCHMARK
68	<b>DSP BSE SENSEX Next 30 Index Fund</b> An open ended scheme replicating/ tracking BSE SENSEX Next 30 Index	This product is suitable for investors who are seeking*  <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in equity and equity related securities covered by BSE SENSEX Next 30 Index, subject to tracking error.</li> </ul>	<p><b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE SENSEX Next 30 TRI	<p><b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH</p>
69	<b>DSP BSE Sensex Next 30 ETF</b> An open ended scheme replicating / tracking BSE SENSEX Next 30 Index	This product is suitable for investors who are seeking*  <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investment in equity and equity related securities covered by BSE SENSEX Next 30 Index, subject to tracking error.</li> </ul>	<p><b>RISKOMETER</b> THE RISK OF THE SCHEME IS VERY HIGH</p>	BSE SENSEX Next 30 TRI	<p><b>RISKOMETER</b> THE RISK OF THE BENCHMARK IS VERY HIGH</p>

\*Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.



## POTENTIAL RISK CLASS MATRIX FOR DEBT SCHEME(S) OF THE FUND

Pursuant to clause 17.5 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 Potential Risk Class ('PRC') Matrix for debt schemes based on Interest Rate Risk and Credit Risk is as follows-

### 1. DSP Overnight Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Overnight Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

### 2. DSP Liquidity Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Liquidity Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	B-I	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

### 3. DSP Ultra Short Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Ultra Short Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	B-I	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

### 4. DSP Low Duration Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Low Duration Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	B-I	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

5. DSP Savings Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Savings Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	B-I	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

6. DSP Short Term Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Short Term Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	A-II	-	-
Relatively High (Class III)	-	-	-

7. DSP Banking & PSU Debt Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Banking & PSU Debt Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

8. DSP Credit Risk Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Credit Risk Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	C-III

**9. DSP Floater Fund:**

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Floater Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

**10. DSP Strategic Bond Fund:**

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Strategic Bond Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	B-III	-

**11. DSP Bond Fund:**

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Bond Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	B-III	-

**12. DSP Corporate Bond Fund:**

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Corporate Bond Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	B-III	-

13. DSP Gilt Fund (Erstwhile DSP Government Securities Fund)<sup>555</sup>

**Potential Risk Class Matrix:** The potential risk class matrix of DSP Gilt Fund (Erstwhile DSP Government Securities Fund)<sup>555</sup> based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

14. DSP 10Y G-Sec Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP 10Y G-Sec Fund based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

15. DSP NIFTY 1D Rate Liquid ETF:

**Potential Risk Class Matrix:** The potential risk class matrix of DSP NIFTY 1D Rate Liquid ETF based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

16. DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund:

**Potential Risk Class Matrix:** The potential risk class matrix of the Scheme based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

<sup>555</sup>The scheme name has been changed from 'DSP Government Securities Fund' to "DSP Gilt Fund" with effect from February 23, 2024.

17. DSP Crisil SDL Plus G-Sec Apr 2033 50:50 Index Fund

**Potential Risk Class Matrix:** The potential risk class matrix of Scheme based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

18. DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund

**Potential Risk Class Matrix:** The potential risk class matrix of the scheme based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	-	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	A-III	-	-

19. DSP BSE LIQUID RATE ETF

**Potential Risk Class Matrix:** The potential risk class matrix of the scheme based on interest rate risk and credit risk is as follows:

Potential Risk Class			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)	A-I	-	-
Moderate (Class II)	-	-	-
Relatively High (Class III)	-	-	-

# HOW TO READ A FACTSHEET

## **Fund Manager**

An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

## **Application Amount for Fresh Subscription**

This is the minimum investment amount for a new investor in a mutual fund scheme.

## **Minimum Additional Amount**

This is the minimum investment amount for an existing investor in a mutual fund scheme.

## **Yield to Maturity**

The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

## **SIP**

SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

## **NAV**

The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

## **Benchmark**

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

## **Entry Load**

A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributors.

## **Exit Load**

Exit load is charged at the time an investor redeems the units of a mutual fund. The entry load is added to the prevailing NAV at the time of redemption. For instance, if the NAV is Rs 100 and the exit load is 1%, the investor will redeem the fund at Rs 99.

**Modified Duration**

Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**Standard Deviation**

Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio**

The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta**

Beta is a measure of an investment's volatility Vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM**

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings**

The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme**

The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile**

Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Total Return Index**

Total return index calculation consider the actual rate of return of an investment or a pool of investments over a given evaluation period. Total return includes interest, capital gains, IDCW\*s and distributions realized over a given period of time.

**Alpha**

Alpha is the excess return on an investment, relative to the return on a benchmark index.

**CAGR**

CAGR (Compound Annual Growth Rate) is the annual rate of return on an investment over a specified period of time, assuming the profits were reinvested over the investment's lifespan.

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

<b>HEAD OFFICE - Mumbai:</b>	Mafatlal Centre, 10th & 11th Floor, Nariman Point, Mumbai - 400021.
<b>Ahmedabad:</b>	3rd Eye One, Office No. 301, 3rd Floor, Opposite Havmor Restaurant, C.G Road, Panchavati, Ahmedabad - 380006.
<b>Agra:</b>	Shanta Tower, Office No. 12, 1st Floor, Block No. E-14, 16 Sanjay Place, Agra - 282003.
<b>Bengaluru:</b>	Raheja Towers, West Wing, Office No. 104-106, 1st floor, 26-27, M.G. Road, Bengaluru - 560001
<b>Bhopal:</b>	Star Arcade, Office No. 302, 3rd Floor, Plot No. 165 A and 166, Zone-1, M.P Nagar, Bhopal - 462011.
<b>Bhubaneswar:</b>	Lotus House, Office No. 3, 2nd Floor, 108 / A, Kharvel Nagar, Unit III, Master Canteen Square, Bhubaneswar - 75100.
<b>Chandigarh:</b>	SCO 2471 - 72, 1st Floor, Sector 22 - C, Chandigarh - 160022.
<b>Chennai:</b>	Office No. 712, 7th Floor, Alpha wing block "A" Raheja Towers, Anna Salai, Mount Road, Chennai, Tamil Nadu - 600002.
<b>Coimbatore:</b>	Office No. 25A4 on 3rd Floor, A.M.I. Midtown, D.B. Road, R.S. Puram, Coimbatore - 641002.
<b>Dehradun:</b>	NCR Plaza, Office No. G 12/A, Ground Floor, (No. 24-A) (New No. 112/28, Ravindranath Tagore Marg), New Cantt Road, Hathibarb kala, Dehradun - 248001.
<b>Goa:</b>	Cedmar Apartments, Block D-A, 3rd Floor, Next to Hotel Arcadia, MG Road, Panaji, Goa - 403001.
<b>Guwahati:</b>	Bibeknanda Complex, Room No: 03; 2nd Floor, Near: ABC Bus Stop, G.S.Road, Guwahati - 781005.
<b>Gurgaon:</b>	Vipul Agora Mall, Office No 227 & 228, Near Sahara Mall, Mehrauli-Gurgaon Rd, Sector 28, Gurugram, Haryana 122001.
<b>Hyderabad:</b>	RVR Towers, Office No 1-B, 1st Floor, Door No. 6-3-1089/F, Rajbhavan Road, Somajiguda, Hyderabad - 500082.
<b>Indore:</b>	Starlit Tower, Office No. 206, 2nd Floor, 29/1, Y.N Road, Opp. S.B.I, Indore - 452001.
<b>Jaipur:</b>	Green House, Office No. 308, 3rd Floor, O-15, Ashok Marg, Above Axis Bank, C - Scheme, Jaipur - 302001.
<b>Jamshedpur:</b>	ShantiNiketan, 2nd Floor, Main Road, P.O Bistupur, Jamshedpur - 831001.
<b>Jodhpur:</b>	Lotus Tower, Block No E, 1st Floor, Plot No 238, Sardarpura 3rd B Road, Opposite Gandhi Maidan, Jodhpur-342003
<b>Kanpur:</b>	KAN Chambers, Office No. 701 & 702, Seventh Floor, Civil Lines, Kanpur - 208001.
<b>Kochi:</b>	Amrithaa Towers, Office No. 40 / 1045 H1, 6th Floor, Opp. Maharajas College Ground, M.G Road, Kochi - 682011.
<b>Kolkata:</b>	Legacy Building, Fourth Floor, Office No. 41B 25A, Shakespeare Sarani, Kolkatta - 700017
<b>Lucknow:</b>	3rd Floor, Capital House, 2 Tilak Marg, Hazratganj, Lucknow-226001.
<b>Ludhiana:</b>	SCO-29, 1st Floor, Feroze Gandhi Market, Pakhowal Road, Ludhiana - 141001.
<b>Mangalore:</b>	MAXIMO Commercial Complex, Office No. UGI - 5, Upper Ground Floor, Light House Hill Road, Opp. KMC, Mangalore - 575001.
<b>Mumbai:</b>	Natraj, Office No. 302, 3rd Floor, Plot No - 194, MV Road Junction, Western Express Highway, Andheri (East), Mumbai - 400069.
<b>Nagpur:</b>	Milestone, Office No. 108 & 109, 1st Floor, Ramdaspath, Wardha Road, Nagpur - 440010.
<b>Nasik:</b>	Bedmutha's Navkar Heights, Office No 1 & 2, 3rd Floor, New Pandit Colony, Sharanpur Road, Nasik - 422002.
<b>New Delhi:</b>	219-224, 2nd Floor, Narain Manzil, 23 Barakhamba Road, New Delhi-110001.
<b>Patna:</b>	Office no. 404, 4th Floor, Hari Ram Heritage, S.P. Verma Road, Patna - 800001.
<b>Pune:</b>	City Mall, Unit No. 109 - (A,B,C), 1st Floor, University Square, University Road, Pune - 411007.
<b>Raipur:</b>	Raheja Towers, Office No SF 18, 2nd Floor, Near Hotel Celebration, Fafadih, Raipur - 492001.
<b>Rajkot:</b>	Nakshtra 10, 3rd Floor, Office No. 302 - 305, Gondal Road, Opp. Malaviya Petrol Pump, Rajkot - 360 001.
<b>Ranchi:</b>	Shri Lok Complex, Office No. 106, 107, 108 & 109, 1st Floor, Plot No - 1999 & 2000, 4 Hazaribagh Road, Ranchi - 834001.
<b>Surat:</b>	International Trade Centre (ITC), A-Wing, Office No. 401, Fourth Floor, Majura Gate Crossing, Ring Road, Surat - 395 002.
<b>Trivandrum:</b>	Menathottam Chambers, TC-2442(6), 2nd Floor, Pattom PO, Trivandrum - 695004.
<b>Vadodra:</b>	Naman House, First Floor, 1/2 - B, Haribhakti Colony, Opp. Race Course Post Office, Race Course, Near Bird Circle, Vadodra - 390 007.
<b>Vapi:</b>	Bhikaji Regency, Office No. 3, 1st Floor, Opposite DCB Bank. Vapi - Silvasa Road, Vapi - 396195.
<b>Varanasi:</b>	Arihant Complex, D-64/127 C-H, 7th Floor, Sigra, Varanasi - 221010.
<b>Visakhapatnam:</b>	VRC complex, Office No 304 B, 47-15-14/15, Rajajee Nagar, Dwaraka Nagar, Visakhapatnam - 530016.

## CAMS Investor Service Centres and Transaction Points

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

• Agra	• Bhusawal	• Gwalior	• Kharagpur	• Palakkad	• Solan
• Ahmedabad	• Bikaner	• Haldia	• Kolhapur	• Palanpur	• Solapur
• Ahmednagar	• Bilaspur	• Haldwani	• Kolkata	• Panipat	• Sonapat
• Ajmer	• Bokaro	• Hazaribagh	• Kollam	• Pathankot	• Sri Ganganagar
• Akola	• Burdwan	• Himmatnagar	• Kota	• Patiala	• Srikakulam
• Aligarh	• Calicut	• Hisar	• Kottayam	• Patna	• Sultanpur
• Allahabad	• Chandigarh	• Hoshiarpur	• Kumbakonam	• Pondicherry	• Surat
• Alleppey	• Chennai	• Hosur	• Kurnool	• Pune	• Surendranagar
• Alwar	• Chhindwara	• Hubli	• Lucknow	• Rae Bareli	• Tanjore
• Amaravati	• Cochin	• Indore	• Ludhiana	• Raipur	• Thane
• Ambala	• Cuttack	• Jabalpur	• Madurai	• Rajahmundry	• Thiruppur
• Amritsar	• Darbhanga	• Jaipur	• Malda	• Rajkot	• Thiruvalla
• Anand	• Dehradun	• Jalandhar	• Manipal	• Ranchi	• Tinsukia
• Anantapur	• Deoghar	• Jalgaon	• Mapusa	• Ratlam	• Tirunelveli
• Ankleshwar- Bharuch	• Devengere	• Jalna	• Margao	• Ratnagiri	• Tirupathi
• Asansol	• Dhanbad	• Jammu	• Mathura	• Rohtak	• Trichy
• Aurangabad	• Dhule	• Jamnagar	• Meerut	• Roorkee	• Trivandrum
• Bagalkot	• Durgapur	• Jamshedpur	• Mehsana	• Ropar	• Tuticorin
• Balasore	• Eluru	• Jaunpur	• Moga	• Rourkela	• Udaipur
• Bareilly	• Erode	• Jhansi	• Moradabad	• Sagar	• Ujjain
• Basti	• Faizabad	• Jodhpur	• Mumbai	• Saharanpur	• Unjha
• Belgaum	• Faridabad	• Junagadh	• Muzaffarpur	• Salem	• Vadodra
• Berhampur	• Ferozabad	• Kadapa	• Mysore	• Sambalpur	• Valsad
• Bhagalpur	• Gandhidham	• Kakinada	• Nagpur	• Sangli	• Vapi
• Bharuch	• Gaziabad	• Kalyani	• Namakkal	• Satara	• Varanasi
• Bhatinda	• Goa	• Kanchipuram	• Nandyal	• Secunderabad	• Vasco
• Bhavnagar	• Gondal	• Kannur	• Nasik	• Shahjahanpur	• Vellore
• Bhilai	• Gorakhpur	• Karimnagar	• Navasari	• Shimla	• Vijayawada
• Bhilwara	• Gulbarga	• Karnal	• Nellore	• Shimoga	• Yamuna Nagar
• Bhiwani	• Guntur	• Karur	• New Delhi	• Siliguri	
• Bhubaneswar	• Gurgaon	• Katni	• Noida	• Sirsa	
• Bhuj - Kutch	• Guwahati	• Khammam	• Ongole	• Sitapur	

## Point of Services ("POS") of MF Utilities India Pvt. Ltd. ("MFUI")

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

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

**For more information on DSP Mutual Fund Visit [www.dspim.com](http://www.dspim.com)  
or call Toll Free No.: 1800-208-4499 / 1800-200-4499**



# Summary: Key Features of the schemes (as on JANUARY 31, 2025)

SCHEME NAME	OPTION\ PLAN	GROWTH	IDCW*		MONTHLY IDCW*		QUARTERLY IDCW*		WEEKLY IDCW*		DAILY DIV REINVESTMENT	Minimum Application Amount (First purchase and subsequent purchase) (₹)	ENTRY LOAD	EXIT LOAD	
			PAYOUT	REINVEST	PAYOUT	REINVEST	PAYOUT	REINVEST	PAYOUT	REINVEST					
DSP Liquidity Fund	RP##/DP	✓								✓	✓	✓	100	Not Applicable	Day of redemption/switch from the date of applicable NAV Day 1 0.0070% Day 2 0.0065% Day 3 0.0060% Day 4 0.0055% Day 5 0.0050% Day 6 0.0045% Day 7 onwards 0.0040%
DSP Ultra Short Fund	RP/DP	✓	✓	✓	✓	✓				✓	✓	✓	100	Not Applicable	Nil
DSP Savings Fund	RP/DP	✓	✓	✓	✓	✓					✓	✓	100	Not Applicable	Nil
DSP Short Term Fund	RP/DP	✓	✓	✓	✓	✓					✓	✓	100	Not Applicable	Nil
DSP Banking & PSU Debt Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100	Not Applicable	Nil
DSP Credit Risk Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil
DSP Strategic Bond Fund	RP##/DP	✓	✓	✓	✓	✓				✓	✓	✓	100	Not Applicable	Nil
DSP Bond Fund	RP/DP	✓	✓	✓	✓	✓					✓	✓	100	Not Applicable	Nil
DSP Gilt Fund (Erstwhile DSP Government Securities Fund) <sup>155</sup>	RP/DP	✓	✓	✓	✓	✓					✓	✓	100	Not Applicable	Nil
DSP 10Y G-Sec Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓					100	Not Applicable	Nil
DSP Corporate Bond Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓					100	Not Applicable	Nil
DSP Overnight Fund (Effective from January 20, 2025; there is introduction of Instant redemption facility in DSP Overnight Fund)	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100	Not Applicable	Nil
DSP Regular Savings Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓					100	Not Applicable	Nil
DSP Flexi Cap Fund, DSP Top 100 Equity Fund, DSP Equity Opportunities Fund, DSP India T.I.G.E.R. Fund (The Infrastructure Growth and Economic Reforms Fund), DSP Value Fund, DSP Small Cap Fund <sup>156</sup>	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil
DSP Focus Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Holding Period < 1 months: 1% Holding Period >= 1 months: Nil
DSP Healthcare Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Holding Period <= 1 month: 0.50% Holding Period > 1 month: Nil above exit load will be applicable from August 1, 2023
DSP Business Cycle Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	If the units redeemed or switched on or before 1 month from the date of allotment: 0.5%. If units are redeemed or switched out after 1 month from the date of allotment: Nil
DSP Natural Resources and New Energy Fund, DSP World Gold Fund of Fund, DSP Global Clean Energy Fund of Fund (erstwhile known as DSP World Energy Fund), DSP Nifty Midcap 150 Quality 50 Index Fund, DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund), DSP Global Innovation Fund Of Fund, DSP US Flexible Equity Fund of Fund (erstwhile known as DSP US Flexible* Equity Fund), DSP Global Allocation Fund of Fund (Erstwhile known as DSP Global Allocation Fund)#, DSP Floater Fund, DSP Nifty SDL Plus G-Sec Jun 2028 30:70 Index Fund, DSP Crisil SDI Plus G-Sec Apr 2033 50:50 Index Fund, DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund, DSP Quant Fund and DSP Gold ETF Fund of Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Nil
DSP Mid Cap Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Holding Period < 12 months: 1% Holding Period >= 12 months: Nil
DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund)	RP/DP	✓	✓	✓	✓	✓	✓	✓					100	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil
DSP ELSS Tax Saver Fund* (erstwhile known as DSP Tax Saver Fund) <sup>155</sup> <sup>156</sup> With effect from December 1, 2023, the scheme name has been changed from DSP Tax Saver Fund to DSP ELSS Tax Saver Fund.	RP/DP	✓	✓	✓	✓	✓							500	Not Applicable	Not Applicable
DSP Nifty 50 Equal Weight Index Fund, DSP Nifty Next 50 Index Fund, DSP Nifty 50 Index Fund, DSP Nifty SDL Plus G-Sec Sep 2027 50:50 Index Fund, DSP CRISIL SDI Plus G-Sec Apr 2033 50:50 Index Fund, DSP Nifty Smallcap250 Quality 50 Index Fund and DSP BSE Sensex Next 30 Index Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Nil
DSP Nifty Bank Index Fund and DSP Nifty Top 10 Equal Weight Index Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Nil
DSP Arbitrage Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓					100	Not Applicable	Holding Period <=30 calendar days - 0.25% Holding Period > 30 calendar days - Nil -If the units redeemed or switched out are upto 10% of the units (thelimit) purchased or switched: Nil.
DSP Dynamic Asset Allocation Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Holding Period < 12 months: 1%- Holding Period >= 12 months: Nil
DSP Low Duration Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	100	Not Applicable	Nil
DSP Equity Saving Fund	RP/DP	✓	✓	✓	✓	✓	✓	✓					100	Not Applicable	Nil
DSP NIFTY 1D Rate Liquid ETF	-	✓	✓	✓	✓	✓								Not Applicable	Nil Please refer to page no 114 for respective scheme details.
DSP BSE Liquid Rate ETF	-	✓	✓	✓	✓	✓								Not Applicable	Nil Please refer to page no 117 for respective scheme details.
DSP Nifty 50 Equal Weight ETF, DSP Nifty 50 ETF, DSP Nifty Midcap 150 Quality 50 ETF, DSP Silver ETF, DSP Nifty Bank ETF, DSP Gold ETF, DSP Nifty IT ETF, DSP Nifty PSU Bank ETF, DSP Nifty Private Bank ETF, DSP BSE Sensex ETF, DSP Nifty Healthcare ETF, DSP Nifty Top 10 Equal Weight ETF and DSP BSE Sensex Next 30 ETF	-	✓	✓	✓	✓	✓								Not Applicable	Nil Please refer to page no 114-118 for respective scheme details.
DSP Multi Asset Allocation Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Exit load (as a % of Applicable NAV): Holding period from the date of allotment: If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched within 12 months from the date of allotment: Nil. If units redeemed or switched out are in excess of the limit within 12 months from the date of allotment: 1%. If units are redeemed or switched out on or after 12 months from the date of allotment: Nil.
DSP US Treasury Fund of Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Exit load (as a % of Applicable NAV): Holding period from the date of allotment: < 7 days: 0.1% => 7 days: Nil
DSP Banking & Financial Services Fund	RP/DP	✓	✓	✓	✓	✓							100	Not Applicable	Exit load (as a % of Applicable NAV): Holding period from the date of allotment: <= 1 month - 0.50% > 1 month - Nil
DSP Multicap Fund	DP	✓	✓	✓	✓	✓							100	Not Applicable	Exit load (as a % of Applicable NAV): Holding period from the date of allotment: < 12 months - 1% >= 12 month - Nil

RP: Regular Plan, DP: Direct Plan. \*Redemptions in DSP/STP are subject to a lock-in period of 3 years from date of allotment. SIP is available in all the Plans mentioned above SWP/STP is available in each plan of all schemes. For Current Expense ratio details of all the Schemes, Investors are requested to visit www.dspim.com. With effect from January 1, 2013, Direct Plan has been introduced in all the Schemes of DSP Mutual Fund. Direct Plan is a separate plan for direct investments i.e. investments not routed through a distributor. Note: Investors are advised to refer to the Scheme Information Document (SID), Key Information Memorandum (KIM) and addenda issued from time to time, to know the terms and features of the schemes as prevailing on the date of submission of application for subscription/redemption/switch/ non-financial transaction. -If the units redeemed or switched out are upto 10% of the units (the limit) purchased or switched: Nil. Investors are requested to read the relevant notice and addenda to the SID and KIM available at www.dspim.com for further details.

155 This option shall not be available for subscription by investors with effect from June 1, 2016. \*\*With effect from April 1, 2020, all lumpsum investments/subscriptions including all systematic investments in units of the Scheme shall be accepted. Investors are requested to visit the website of DSP Mutual Fund ("the Fund") at www.dspim.com or AMFI's website at www.amfiindia.com for NAV at each plan and option level for the Schemes of the Fund, which is updated on each business day. "Income Distribution cum Capital Withdrawal. Sell application(s) and/or registration of new Systematic Investment Plan, Systematic Transfer Plan and Transfer of Income Distribution cum Capital Withdrawal plan in the said option shall be suspended with effect from April 1, 2021.

156 The minimum application amount will not be applicable for investment made in schemes of DSP Mutual Fund (except Index and ETF Schemes) in line with SEBI circular on Alterment of Interest of Designated Employees of AMC. If please refer to Notice cum addendum dated November 22, 2023 for change in fundamental attribute of scheme with effect from December 28, 2023.

157 The scheme name has been changed from "DSP Government Securities Fund" to "DSP Gilt Fund" with effect from February 23, 2024. Note: Investors are hereby informed that as directed by SEBI vide email dated March 20, 2024, subscription is temporarily suspended in DSP US Treasury Fund of Fund ("Scheme") w.e.f. April 01, 2024 in order to avoid breach of industry-wide limits for investment in overseas Exchange Traded Funds (ETFs) as allowed by RBI and as defined in clause 12.19 of SEBI Master Circular dated May 19, 2023. For more details, please refer to addendum dated March 28, 2024 for the same. Note: The AMC has stopped accepting subscription in the scheme. For more details refer addendum dated October 1, 2024 available on www.dspim.com for DSP Global Allocation Fund of Fund, DSP Global Clean Energy Fund of Fund, DSP US Flexible Equity Fund of Fund, DSP World Gold Fund of Fund and DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund). Further, for DSP World Mining Fund of Fund (Erstwhile DSP World Mining Fund) please refer to note mentioned on page no.16. For DSP Aggressive Hybrid Fund (Erstwhile DSP Equity & Bond Fund) and DSP Quant Fund, please refer to Notice cum addendum dated October 22, 2024 for change in fundamental attribute of scheme with effect from November 28, 2024.

Statutory Details: DSP Mutual Fund is sponsored by DSP ADIKO Holdings Private Limited & DSP HKM Holdings Private Limited & DSP HKM Holdings Private Limited & DSP HKM Holdings Private Limited & the Settlers of the Mutual Fund trust. The Settlers have entrusted a sum of Rs. 1 lakh to the Trustee as the initial contribution towards the corpus of the Mutual Fund. Trustee: DSP Trustee Private Limited Investment Manager: DSP Asset Managers Private Limited 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 holdings 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 KIM cum Application Forms, which are available on the website, www.dspim.com, and at the ISCs/Distributors.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**



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TO KNOW MORE, CONTACT YOUR RELATIONSHIP MANAGER

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