

**Inception date**  
30-Sep-99

**AUM of Scheme**  
₹ 4,210.9 Cr

**Monthly Average Aum**  
₹ 4,037.91 Cr

**Benchmark**  
CRISIL Money Market A-I Index

**Total Expense Ratio**  
Regular Plan: 0.47%  
Direct Plan: 0.24%

**Entry load:**  
Not Applicable

**Exit load:**  
Nil.

**Fund Managers**



**Karan Mundhra**  
Total work experience of 17 years.  
Managing this Scheme since May 2021.



**Shalini Vasanta**  
Total work experience of 12 years.  
Managing this Scheme since August 2024.

**Scheme Objective**

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. **There is no assurance that the investment objective of the Scheme will be achieved.**

**Scheme Positioning**

► Money Market Fund investing in a 1 Year portfolio in March offering risk reduction with time (run-down strategy)

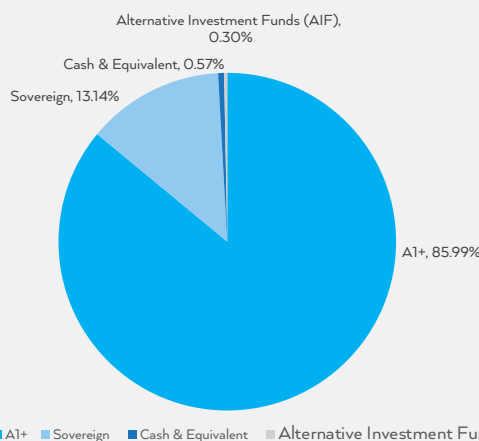
**Asset Allocation Pattern**

Instruments	Indicative Allocation (% of total assets)
Money market securities having maturity of less than or equal to 1 year	0%-100%

**Top Exposures**

Top Exposure	Rating	% to Net Assets
364 DAYS T-BILL 2025	SOV	10.13%
Axis Bank Limited	CRISIL A1+	9.50%
HDFC Bank Limited	CRISIL A1+	9.00%
Small Industries Development Bank of India	CRISIL A1+	8.92%
Bank of Baroda	IND A1+	7.49%
Hero Fincorp Limited	CRISIL A1+	4.66%
Canara Bank	CRISIL A1+	4.54%
IDFC First Bank Limited	CRISIL A1+	4.50%
Bharti Telecom Limited	CRISIL A1+	4.43%
The Federal Bank Limited	CRISIL A1+	3.96%

**Rating Profile**



**Sector Allocation**

Sector	% of Portfolio
Financial Services	85.99%
Government	13.14%
Repo & TREPS	0.69%
Alternative Investment Funds (AIF)	0.30%

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

## Key Scheme Information

- ▶ Minimum investment and minimum additional purchase  
 - Regular Plan & Direct Plan:  
 ₹ 100/- & any amount thereafter.

Investors are requested to visit the website of DSP Mutual Fund ('the Fund') at [www.dspim.com](http://www.dspim.com) or AMFI's website at [www.amfiindia.com](http://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.

- ▶ Options available: (Regular Plan and Direct Plan)
- Growth
  - Daily Reinvestment IDCW\*
  - Monthly IDCW\* (Payout IDCW\*/Reinvestment IDCW\*)
  - IDCW\* (Payout IDCW\*/Reinvestment IDCW\*)

▶ Inception Date:  
 Sep 30, 1999 (Regular Plan)  
 Jan 1, 2013 (Direct Plan)

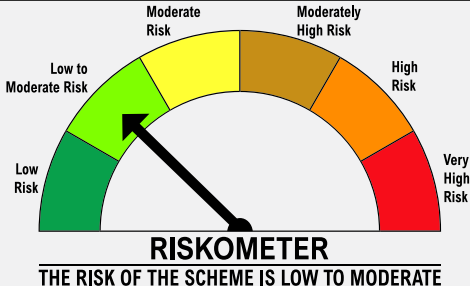
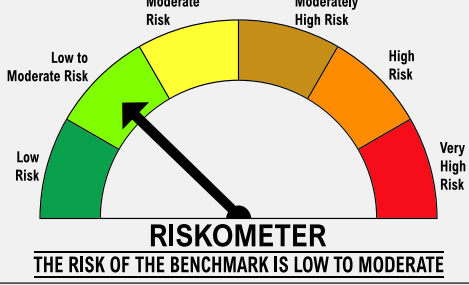
▶ NAV as on November 29, 2024  
 Regular Plan  
 Growth Option: ₹ 50.443

§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.

## SCHEME

### DSP Savings Fund

An open ended debt scheme investing in money market instruments. A relatively low interest rate risk and moderate credit risk.

PRODUCT LABELLING & SUITABILITY	SCHEME RISKOMETER
<p>This Product is suitable for investors who are seeking<sup>#</sup></p> <ul style="list-style-type: none"> <li>• Income over a short-term investment horizon</li> <li>• Investment in money market instruments with maturity less than or equal to 1 year.</li> </ul>	 <p><b>RISKOMETER</b>          THE RISK OF THE SCHEME IS LOW TO MODERATE</p>
BENCHMARK NAME	BENCHMARK RISKOMETER
<p>CRISIL Money Market A-I Index</p>	 <p><b>RISKOMETER</b>          THE RISK OF THE BENCHMARK IS LOW TO MODERATE</p>

<sup>#</sup>Investors should consult their financial advisors if in doubt about whether the scheme is suitable for them.

## 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)	-	-	-

In this document, DSP Asset Managers Private Limited (“the AMC”) has used information that is publicly available, including information developed in-house. While utmost care has been exercised while preparing this document, neither the AMC nor any person connected warrants the completeness or accuracy of the information and disclaims all liabilities, losses and damages arising out of the use of this information. The statements contained herein may include statements of future expectations and other forward looking statements that are based on prevailing market conditions / various other factors and involve known and unknown risks and uncertainties that could cause actual results, performance or events to differ materially from those expressed or implied in such statements. The recipient(s), before acting on any information herein, should make his/her/their own assessment and seek appropriate professional advice. **Past performance may or may not sustain in future and should not be used as a basis for comparison with other investments. There is no assurance of any returns/capital protection/capital guarantee to the investors in this scheme of DSP Mutual Fund. The strategy/investment approach/framework mentioned herein is currently followed by the scheme and the same may change in future depending on market conditions and other factors. The sector(s)/stock(s)/issuer(s) mentioned herein do not constitute any recommendation of the same and the Fund may or may not have any future position in these sector(s)/stock(s)/issuer(s). The portfolio of the scheme is subject to changes within the provisions of the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the scheme.**

All figures and other data given in this document for the fund are as on November 29, 2024 (unless otherwise specified) and the same may or may not be relevant in future and the same should not be considered as solicitation/ recommendation/guarantee of future investments by the AMC or its affiliates. Investors are advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implication or consequence of subscribing to the units of the schemes of the DSP Mutual Fund. For complete details on investment objective, investment strategy, asset allocation, scheme specific risk factors please refer the SID and KIM of the scheme, which are available at AMC and registrar offices and investor service centres/AMC website viz. [www.dspim.com](http://www.dspim.com). For more details on scheme click here.

Disclaimer for CRISIL:

“© CRISIL Limited 2016. All Rights Reserved

Each CRISIL Index (including, for the avoidance of doubt, its values and constituents) is the sole property of CRISIL Limited (CRISIL). No CRISIL Index may be copied, retransmitted or redistributed in any manner. While CRISIL uses reasonable care in computing the CRISIL Indices and bases its calculation on data that it considers reliable, CRISIL does not warrant that any CRISIL Index is error-free, complete, adequate or without faults. Anyone accessing and/or using any part of the CRISIL Indices does so subject to the condition that: (a) CRISIL is not responsible for any errors, omissions or faults with respect to any CRISIL Index or for the results obtained from the use of any CRISIL Index; (b) CRISIL does not accept any liability (and expressly excludes all liability) arising from or relating to their use of any part of CRISIL Indices.”

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**